केनरा बैंक Canara Bank
भारत सरकार का उपक्रम
A Government of India Undertaking
सिंडिकेट Syndicate

(A GOVERNMENT OF INDIA UNDERTAKING)
GOVINDPURAM BRANCH, GHAZIABAD, UTTAR PRADESH
Mail-Id - cb18909@canarabank.com

Ref: SARFAESI/REC/SKM/201/2026 **Date: 13.11.2026**

To,

Mr. Sumit Kumar Sharma **S/o Mr. Devendra Kumar Sharma** **First Floor, Plot No C-10** **Govindpuram,** **Ghaziabad -201013**	**Mrs. Ruchi Sharma** **W/o Mr. Sumit Kumar Sharma** **First Floor, Plot No C-10,** **Govindpuram,** **Ghaziabad- 201013**
Mr. Sumit Kumar Sharma **S/o Mr. Devendra Kumar Sharma** **Mohalla- Navrangpuri,** **Pilkhuwa,** **Hapur- 245304**	**Mrs. Ruchi Sharma** **W/o Mr. Sumit Kumar Sharma** **R/o Mohalla Navrangpuri,** **Pilkhuwa,** **Hapur - 245304**
Mr. Sumit Kumar Sharma **S/o Mr. Devendra Kumar Sharma** **FF-2, C 17/18** **Krishna Garden** **Govindpuram** **Ghaziabad- 201013**	**Mrs. Ruchi Sharma** **W/o Mr. Sumit Kumar Sharma** **FF-2, C 17/18** **Krishna Garden** **Govindpuram** **Ghaziabad- 201013**

Dear Sir,/ Madam

Sub: Notice under Section 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

As you are aware, the Authorised Officer of Canara Bank, Govindpuram Branch, Ghaziabad have taken possession of the assets described in Schedule of Sale Notice annexed hereto in terms of Section 13(4) of the subject Act in connection with outstanding dues payable by you to our Govindpuram Ghaziabad of Canara Bank. The undersigned proposes to sell the assets (through e-auction) more fully described in the Schedule of Sale Notice.

Hence, in terms of the provisions of the subject Act and Rules made there under, I am herewith sending the Sale Notice (e auction notice) containing terms and conditions of the sale.

This is without prejudice to any other rights available to the Bank under the subject Act/ or any other law in force.

Yours faithfully,

AUTHORISED OFFICER
CANARA BANK

ENCLOSURE - SALE NOTICE Annexure 13

केनरा बैंक Canara Bank
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SALE NOTICE

E-Auction sale notice for sale of Immovable property under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 read with provision to rule 8(6) of the security interest (Enforcement) Rules,2002

Notice is hereby given to the public in general and in particular to the Borrower(s) and guarantor(s) that the below described immovable property mortgaged/charged to the secured creditors, the Symbolic possession of which has been taken on 12.03.2026 by the Authorized Officer of Govindpuram Branch, Ghaziabad of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on 07.12.2026 from 12.30 p.m. to 1.30 p.m. [with unlimited extension of 5 minutes duration each till the conclusion of sale], for recovery of Rs.58,33,558.04 (Rupees Fifty Eight Lakh Thirty Three Thousand Five Hundred Fifty Eight and Four Paise) as on date and further interest at applicable rate along with expenses, other charges, etc. due to our Govindpuram, Ghaziabad of Canara Bank from Mr. Sumit Kumar Sharma & Mrs. Ruchi Sharma .

Full description of the immovable property, Reserve Price, EMD, known Encumbrance(s), Outstanding Dues if any are as under:-

Sr No.	Details of Properties	Reserve Price	EMD	Encumbrance(s)	Outstanding Dues of Local Self Government as on 13.11.2026
1.	All the part and parcel of the Property consisting of First Floor, Plot No-C-10, Govindpuram, District- Ghaziabad within the registration sub-district Ghaziabad and District- Ghaziabad In name of Mr. Sumit Kumar Sharma and Mrs. Ruchi Sharma Admeasuring 81.47 Sq. meters **Boundaries:** East: Plot No. C-11 West: Plot No. C-9 North: Mazaar South: 9 Meters wide Road **(This property is in symbolic possession of the Bank)**	Rs.40.30 Lakh	Rs.4,03,000/-	Not known to the Bank	Nil as per Bank's Record

The EMD should be deposited on or before 05.12.2026 up to 5.00 pm.

The property will not be sold below Reserve Price.

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website (www.canarabank.com) or may contact Sh. Rakesh Kumar, Authorised Officer, Canara Bank, Regional Office, Ghaziabad during office hours on any working day.

Date: 13.11.2026
Place: GHAZIABAD

AUTHORISED OFFICER
CANARA BANK

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 13.11.2026

1. Name and address of the secured creditor : Canara Bank , Govindpuram Branch, Ghaziabad
2. Name and address of the Borrower(s)/Guarantor(s) : Details as under :-

Mr. Sumit Kumar Sharma S/o Mr. Devendra Kumar Sharma First Floor, Plot No C-10 Govindpuram, Ghaziabad -201013	Mrs. Ruchi Sharma W/o Mr. Sumit Kumar Sharma First Floor, Plot No C-10, Govindpuram, Ghaziabad- 201013
Mr. Sumit Kumar Sharma S/o Mr. Devendra Kumar Sharma Mohalla- Navrangpuri, Pilkhuwa, Hapur- 245304	Mrs. Ruchi Sharma W/o Mr. Sumit Kumar Sharma R/o Mohalla Navrangpuri, Pilkhuwa, Hapur - 245304
Mr. Sumit Kumar Sharma S/o Mr. Devendra Kumar Sharma FF-2, C 17/18 Krishna Garden Govindpuram Ghaziabad- 201013	Mrs. Ruchi Sharma W/o Mr. Sumit Kumar Sharma FF-2, C 17/18 Krishna Garden Govindpuram Ghaziabad- 201013

3. **Total liabilities:** Rs.58,33,558.04 (Rupees Fifty Eight Lakh Thirty Three Thousand Five Hundred Fifty Eight and Four Paise) as on date and further interest at applicable rate along with expenses, other charges, etc.

4. (a) Mode of Auction : Online E-Auction
   (b) Details of Auction service provider : M/s PSB Alliance Pvt Ltd (Baanknet)
   MOB. NO. : 8291220220
   email: support.baanknet@psballiance.com
   Website : https://baanknet.com/

5. Reserve Price : Rs.40.30 Lakh (Rupees Forty Lakh and Thirty Thousand Only)

6. Other terms and conditions:

a) Auction / bidding shall be only through "Online Electronic Bidding'' through the website **https://baanknet.com/**. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

b) The property can be inspected, with Prior Appointment with Authorised Officer, from 16.11.2026 to 05.12.2026 between 10.00 A.M to 5.00 P.M.

c) The property will not be sold below the Reserve Price and the participating bidders may improve their offer further during auction process.

d) EMD amount of 10% of the Reserve Price is to be deposited in E-Wallet of M/s PSB Alliance Private Limited (Baanknet) portal directly or by generating the Challan therein to deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan on or before 05.12.2026 up to 5:00 PM.

e) Intending bidders shall hold a valid digital signature certificate and e-mail address. For details with regard to digital signature please contact the service provider Baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 8291220220, Email: support.baanknet@psballiance.com/."website address: https://baanknet.com/ immediately on the same date of payment of the EMD amount the bidders shall approach the said service provider for obtaining digital signature (If not holding a valid digital signature).

f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 05.12.2026 up to 5:00 PM, to Canara Bank Govindpuram Branch, Ghaziabad by hand or by email.

   I. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, Acknowledgement receipt thereof with UTR No., Photocopies of PAN Card, ID Proof and Address proof. However, successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.

II. Bidders Name. Contact No. Address, E Mail Id.
III. Bidder's A/c details for online refund of EMD.

- The intending bidders should register their names at portal https://baanknet.com/ and get their User ID and password free of cost. Prospective bidder may avail online training on E- auction from the service provider Baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 8291220220, Email: support.baanknet@psballiance.com/."website address: https://baanknet.com/.

g) EMD deposited by the unsuccessful bidder shall be refunded to them within 2 working days of finalization of sale. The EMD shall not carry any interest.

h) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.10,000/-. The bidder who submits the highest bid (not below the Reserve price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.

i) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on same day and or not later than next day from the date of declaring him/her as the successful bidder and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price within the period stated above, the deposit made by him shall be forfeited by the Authorised Officer without any notice and property shall forthwith be put up for sale again.

j) For sale proceeds of Rs. 50.00 Lakh and above, the successful bidder will have to deduct TDS at a rate 1% on the sale proceeds and submit the original receipt of TDS certificate to the bank.

k) All charges for conveyance, stamp duty/GST/Registration charges etc. As applicable shall be borne by the successful bidder only.

l) Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.

m) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach Canara Bank, Recovery Section, Regional Office, Ghaziabad who as a facilitating centre shall make necessary arrangements.

n) Bidder has to make due diligence and physical verification of property with regard to title, extent, area dues, etc. No claim subsequent to submission of bid shall be entertained by the bank.

For further details contact Sh. Rakesh Kumar, Mobile No. 7428093522, Authorised Officer, Regional Office, Ghaziabad , Canara Bank e-mail rogzdrec@canarabank.com or the service provider Baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 8291220220, Email: support.baanknet@psballiance.com/."website address: https://baanknet.com/

Special Instruction/Caution

Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Canara Bank nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder or vendor in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements/alternatives such as back -up, power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

Place: Ghaziabad
Date: 13.11.2026

AUTHORISED OFFICER
CANARA BANK