केनरा बैंक Canara Bank

सिंडिकेट Syndicate

**CANARA BANK**

**COVERING LETTER TO SALE NOTICE**

Ref : ECOVILLAGE:SALE:NOV:2026 Date : 16.11.2026

To

| | |
|---|---|
| **M/S Eco Village Retreat Ramgarh (Borrower)**<br><br>**Malla Ramgarh, Village Khopa, Bhorakot, Ramgarh, Nainital, Uttarakhand – 263137** | **Mrs. Priyanka Phullera D/O Chandra Shakher Phullera (Proprietor/ Mortgager)**<br><br>**172 Hills View Enclave, Opposite Block Office, Haldwani, Uttarakhand – 263139** |
| **Mr. Pramod Chandra Joshi S/O Bal Krishan Joshi (Guarantor)**<br><br>**00 Heeragarh, Dalip Singh Malla Byura Kathgodam, Nainital, Kathgodam, Uttarakhand – 236126** | |

Dear Sir,

Sub: Notice under Section13(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, I on behalf of Canara Bank Karol Bagh Branch have taken constructive 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 Branch of Canara Bank.

The undersigned proposes to sell the assets more fully described in the Schedule of Sale Notice.

Hence, in terms of the provisions of the subject Act and Rules made thereunder, I am herewith sending the Sale 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,

कृते केनरा बैंक / For CANARA BAN

Authorised Offic
Asset Recovery Management B
Arya Samaj Rd., Karol Bagh, N. Delhi-

**Authorised Officer, CanaraBank**

ENCLOSURE–SALE NOTICE



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सिंडिकेट Syndicate

CERSAI ID:400074835495

**CANARA BANK**
**(A GOVERNMENT OF INDIA UNDERTAKING)**

**SALE NOTICE**

**e-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH RULES 8(6) & 9 OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002.**

Notice is here by given to the public in general and in particular to the Borrower(s)and Guarantor(s) that the below described immovable property mortgaged to the secured Creditor, the constructive possession of which has been taken by the Authorised Officer of Canara Bank;Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on **08.12.2026,** for recovery of **Rs. 52,70,800.00 (Rupees Fifty Two Lakhs Seventy Thousand Eight Hundred Only) as on 30.09.2026 and further interest from 01.10.2026 at applicable rate along with expenses, other charges etc. due to our Canara Bank ARM Karol Bagh Branch from** the Borrower 1) **M/S Eco Village Retreat Ramgarh (2) Mrs. Priyanka Phullera (Proprieter), (3) Mr. Pramod Chandra Joshi (Guarantor).** The reserve price will be **Rs. 51,00,000/- (Rupees Fifty One Lakh only)** and the earnest money deposit will be **Rs. 5,10,000/- (Rupees Five Lakh Ten Thousand Only)**

| | | |
|---|---|---|
| 1 | Name and Address of the Secured Creditor | Canara Bank ARM, Karol Bagh |
| 2 | Name and Address of the Borrower | **M/S Eco Village Retreat Ramgarh (Borrower)**<br><br>**Malla Ramgarh, Village Khopa, Bhorakot, Ramgarh, Nainital, Uttarakhand – 263137** |
| | | **Mrs. Priyanka Phullera D/O Chandra Shakher Phullera (Proprietor/ Mortgager)**<br><br>**172 Hills View Enclave, Opposite Block Office, Haldwani, Uttarakhand – 263139** |
| | | **Mr. Pramod Chandra Joshi S/O Bal Krishan Joshi (Guarantor)**<br><br>**00 Heeragarh, Dalip Singh Malla Byura Kathgodam, Nainital, Kathgodam, Uttarakhand – 236126** |
| 3 | Total liabilities as on **30.09.2026** | **52,70,800.00 (Rupees Fifty Two Lakhs Seventy Thousand Eight Hundred Only) as on 30.09.2026 and further interest from 01.10.2026 at applicable rate along with expenses, other charges etc.** |
| 4 | a) Mode of Auction<br>b) Details of Auction service provider | E-Auction<br>M/s PSBAlliance(BAANKNET)<br>**08.12.2026, 12:30 PM to 01:30 PM** |

ASSET RECOVERY MANAGEMENT(ARM) BRANCH, ARYA SAMAJ ROAD, KAROL BAGH, NEW DELHI-110005.
PH-011-49982857, 9560062365
Email : cb2365@canarabank.com

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| | | |
|---|---|---|
| | c) Date & Time of Auction<br>d) Place of Auction | **M/S PSB ALLIANCE (BAANKNET)** |
| 5 | Details of Property/ies | EMT of hotel/resort property along with land and construction, situated at Village Boharakot, Patti Ramgarh, Tehsil and District Nainital, recorded in Khata No. 15, Khasra No. 5514, measuring 250 square meters (approx.). The said property was acquired by the borrower vide Gift deed Sr. No 1901 dated 08.11.2019 & Gift deed Sr. No. 861 dated 02.09.2020.<br><br>The said secured asset includes:<br><br>1. First Floor (excluding 3 rooms retained by the donor): Office, dining hall, kitchen, store, bathroom and balcony.(106.50 sq. mtr.)<br>2. Second Floor: Four rooms with attached bathrooms, Three lobby and balconies. (176.39 sq. mtr.)<br>3. Third Floor: One puja room and one room(35.87 sq. mtr.)<br>4. Open land in front (used as lawn): Approx. 792.04 sq. ft. (73.61 sq. meters).<br>The property is accessible via a 41-meter-long and 10-foot-wide private road developed from the main motorable road, ensuring the proper ingress and egress to the premises. The said road has been explicitly provided for the use by the done(borrower and her family, as per registered gift deed terms.)<br><br>**(This property is in Constructive/Symbolic possession of the Bank)** |
| 6 | Reserve Price (Rupees) | **Rs. 51,00,000/- (Rupees Fifty One Lakh only)** |
| 7 | Earnest Money Deposit | **Rs. 5,10,000/- (Rupees Five Lakh Ten Thousand Only) on or before 07.12.2026 till 05:00 PM.** |
| 8 | The property can be inspected Date & Time | **05.12.2026**<br>11:00 AM to 05:00 PM |

**9. Other terms and conditions**

a. The property/ies will be sold in "As is where is", "As is what is", and "Whatever there is" condition, including encumbrances if any. (There are no encumbrances to the knowledge of the Bank. For details of encumbrance, contact the undersigned before deposit of the Earnest Money Deposit (EMD) referred to in 9(e) below).

b. The property/ies will be sold above the Reserve Price.

c. The property can be inspected on **05.12.2026** between 11:00 AM to 05:00 PM.

d. Prospective bidders are advised to visit website https://baanknet.com/ and register yourself on the e-auction platform and further ensure having valid KYC documents like PAN Card & Aadhaar and Aadhaar linked with latest Mobile number and also register with Digi locker mandatorily.For bidding in the above e-auction from Baanknet.com **portal (M/s PSB Alliance Pvt.Ltd), you may contact the helpdesk support of Baanknet (Contact details-**

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**8291220220),Email:support.BAANKNET@psballiance.com .**

e. The intending bidders shall deposit **Earnest Money Deposit (EMD) of Rs. 5,10,000/- (Rupees Five Lakh Ten Thousand Only)** being of 10% of the Reserve Price in E-Wallet of M/s PSB Alliance Private Limited (BAANKNET) portal directly or by generating the Challan there in to **deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan" on or before 07.12.2026 till 05:00 PM.**

f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs. 50,000.00/- (Fifty Thousand rupees)** mentioned under the column "Increment Combo" (at least select 1). The bidder who submits the highest bid (above the Reserve price) on closure of' Online' auction shall be declared as successful bidder. Even if there is only one bidder who has submitted EMD against particular property, the said bidder has to bid at least one increment above the Reserve Price in order to become successful H-1 bidder. The bidder who submits the highest bid on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued which shall be subject to approval by the Authorized Officer/Secured Creditor.

g. The incremental amount/price during the time of each extension shall be **Rs. 50,000.00/- (Fifty Thousand rupees)** and time shall be extended to 5 minutes when valid bid received in last minutes.

h. 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 working day and the balance 75% amount of sale price to be deposited 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. **The above mentioned balance sale price (other than EMD amount) should be remitted by the successful bidder through RTGS/NEFT to Account No. 209272434 of Canara Bank, ARM, Karol Bagh Branch, IFSC Code CNRB0002365.**

k. All charges for conveyance, stamp duty and registration, GST etc., as applicable shall be borne by the successful bidder only.

l. For sale proceeds above Rs.50.00 Lakh (RupeesFifty lakh), TDS shall bepayable at the rate 1 % of the Sale amount, which shall be payable separately by the Successful buyer. Wherever the GST applicable, same shall be paid by the Successful buyer as per Government guidelines.

m. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on property affecting the security interest. However, the intending bidders should make their own independent inquiries/ due diligence regarding the encumbrances, title of property put on auction and claims / rights / dues affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer/SecuredCreditor shall not be responsible in any way for any third party claims / rights / dues.

n. It shall be the responsibility of Bidder to make due diligence and physical verification of property and satisfy themselves about the property/ies specification before submitting the bid. No claim subsequent to submission of bid shall be entertained by the bank. The inspection of property put on auction will be permitted to interested bidders at site on **05.12.2026 from 11:00 AM to 05:00 P.M.**

o. Authorised officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.



केनरा बैंक / CANARA BANK KAROL BAGH A.R.M. Branch, New Delhi-110005

केनरा बैंक Canara Bank

सिंडिकेट Syndicate

p. For further details ABHISHEK SINGH YADAV (9643226844), and/or SHRI MANOJ KUMAR (DM) - 9557194351, Canara Bank, Asset Recovery Management Branch, Arya Samaj Road, Karol Bagh, New Delhi may be contacted during office hours on any working day. **The service provider Baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 8291220220, Email:support.BAANKNET@psballiance.com./."**

कृते केनरा बैंक / For CANARA BANK

Authorised Officer
Asset Recovery Management Br
Arya Samaj Road, Karol Bagh, N. Delhi-5

**Place: Delhi**
**Date: 16.11.2026**

**Authorised Officer**
**Canara Bank**



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