केनरा बैंक Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)

Ref: SARM/CHD/ F-411/0S09/2026 Date: 12.11.2026

CANARA BANK, SARM BRANCH CHANDIGARH

To

1. M/s A & M Foods Product Company,
   Through Proprietor Sh. Mridul Kaushik,
   R/o at Khasra No. 35 VPO Bela Bathri,
   Near Nayasa Multiplast Company,
   Tehsil, Haroli District Una-174301

2. Sh. Mridul Kaushik S/o Sh. Jai Bhagwan Dass,
   Resident of VPO Nagal Kalan,
   District Una, Himachal Pradesh-174301

3. Altaaf Hussan Talukdar S/o A J Talukdar
   Resident of VPO Santosh Garh Sub Tehsil Mehatpur,
   Distt Una Himachal Pardesh-174301

Dear Sir,

Sub: Notice under Section 13(4) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) of the Security Interest (Enforcement) Rules, 2002[1].

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As you are aware, I on behalf of Canara Bank, SARM Chandigarh branch 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 SARM Chandigarh 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 (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,

Authorized Officer Canara bank

ENCLOSUE-SALE NOTICE

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CANARA BANK, SARM BRANCH CHANDIGARH

SALE NOTICE



E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso 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 charged to the Secured Creditor, the Physical Possession of which has been taken by the Authorized Officer of SARM Branch Chandigarh of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on 08.12.2026, for recovery of Rs.1,78,11,980.76/- as on 30.09.2026 plus further interest from 01.10.2026 due to the SARM Branch Chandigarh of Canara Bank from M/s A & M Foods Product Company through proprietor Sh. Mridul Kaushik S/o Sh. Jai Bhagwan Dass.

The Earnest Money Deposit shall be deposited on or before 07.12.2026 up to 5:00 PM.

Details and full description of the property(ies):

Land & building measuring 00-04-42 hectare being 442/1798 share out of land measuring 00-17-98 hectare comprised in Khewat No-297 Khatauni No 344 Khasra No 35 Kitta 01 as entered for the year 2015-16 situated at Mohal Bathari Bela, Tehsil Haroli District UNA, Himachal Pradesh standing in the name of M/s A and M Food Product Company.

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, SARM Branch Chandigarh (Branch name) Canara Bank , Ph. No. 0172-2601664 during office hours on any working day.

E-auction arranged by the service provider **M/s PSB Alliance Ltd (ebkray)** through the website **https://baanknet.com/**.

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1. Name and Address of the Secured Creditor :Canara Bank, SARM Chandigarh (Branch)

2. Name and Address of the Borrower : M/s A & M Foods Product Company through proprietor Sh. Mridul Kaushik S/o Sh. Jai Bhagwan Dass, R/o at Khasra No. 35 VPO Bela Bathri, Near Nayasa Multiplast Company,Tehsil, Haroli District Una-174301,

   Also at Resident of VPO Nagal Kalan, District Una, Himachal Pradesh-174301.

3. Total liabilities as on 30.09.2026: Rs.1,78,11,980.76/- as on 30.09.2026 plus further interest from 01.10.2026.

4. Last Date & Time of receipt of Earnest Money Deposit (EMD i.e. 10% of Reserve Price) on or before: 07.12.2026 up to 5:00 PM**.**

5. (a) Date & Time of Auction

   Date: 08.12.2026

   Time: 11:30 AM to 12:30 PM

(With unlimited extension of 5 minutes duration, each till the conclusion of the sale)

(b) **Portal of e- auction: https://baanknet.com/**.

Details of Property/ies

SN	Details of properties	Reserve Price	Earnest Money Deposit (EMD) Amount
1	Land & building measuring 00-04-42 hectare being 442/1798 share out of land measuring 00-17-98 hectare comprised in Khewat No-297 Khatauni No 344 Khasra No 35 Kitta 01 as entered for the year 2015-16 situated at Mohal Bathari Bela, Tehsil Haroli District UNA, Himachal Pradesh standing in the name of M/s A and M Food Product Company. **(Property under Physical Possession)**	Rs. 28,40,000 /-	Rs. 2,84,000/-

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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).

b. The bidder will also make the due diligence of the properties any liability from any Govt. or any other department will be paid by the successful bidder

c. 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.

d. The property/ies will not be sold below the Reserve Price

e. The property can be inspected with prior appointment with Authorized Officer from 01.12.2026 TO 02.12.2026 between 03:00 PM to 05:00 PM.

f. The sale will be done by the undersigned through e-auction platform provided at the website **https://baanknet.com/**. on the date and time mentioned above. The intending Bidders/purchasers are requested to register on portal **(https://baanknet.com/)** using their mobile number and email id (Buyer Registration Link provided in the home page of the website). Further intending Bidders/purchasers are requested to complete Registration and e-KYC and add Bank details. Once registration and e-KYC is successfully completed, the intending Bidders/Purchasers have to deposit amount of EMD before last date and time of EMD. Kindly note that EMD amount will be transferred through E-WALLET only, maintained at **https://baanknet.com/**. Procedure to adding the fund/money to E-WALLET is as under:

(a) The mode of adding fund/money in the "E-WALLET" is online i.e. either through Payment gateway OR after generation of Challan from **https://baanknet.com/**. In case of generation of Challan payment can be made through NEFT transfer/RTGS from any scheduled Commercial Bank.

(b) The registration, e-KYC and transfer of fund/money in E-WALLET must be completed well in advance. Only after having sufficient fund/money in his E-WALLET, the interested bidder will be able to pay EMD before last date and time for deposit of EMD. In case offers are for more than one property bidders will have to deposit amount equivalent to EMD for each property in E-WALLET. In case amount equivalent to EMD amount is not available in EWALLET, system will not allow to submit EMD.

(c) The intending bidders shall deposit Earnest Money Deposit (EMD) i.e. 10 % of the Reserve Price, on or before 07.12.2026 upto 05:00 PM.

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g. 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 **M/s PSB Alliance Ltd (ebkray), Helpdesk Number : 8291220220**; **support.ebkray@psballiance.com.**

h. EMD deposited by the unsuccessful bidder shall be refunded to their respective E-WALLET maintained with Ebkray (M/s PSB Alliance Ltd). Thereafter bidder can withdraw fund/money from E-WALLET to its registered account. Kindly note that the EMD shall not carry any interest.

i. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs.10,000.00/-** the bidder who submits the highest bid (not below the Reserve price) on closure of 'Online' auction shall be declared as successful bidder.

j. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.

k. 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.

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

m. Where the sale consideration, of the property to be transferred is Rs. 50 Lac and above the successful bidder will have to deduct Tax Deducted at Source) TDS @ 1% on the sale proceeds and deposit the same by furnishing the Challan in Form 26QB and submit the original receipt of TDS certificate to the Bank.

n. Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.

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o. As per banks record, the outstanding dues of the Local Self Government/ any other authority against the property are not known to bank nor any other legal proceedings concerning the property is notified to the bank/branch, as no notice received for the same. The Purchaser is liable to incur the dues, if any.

p. For further details contact **Shri , Dharmendra Verma, Authorized Officer, Canara Bank, SARM Branch** (Ph.No 0172-2601664; 2602336, M:8727971300/9855109338; email id cb5220@canarabank.com OR the service provider M **M/s PSB Alliance Ltd (ebkray), Helpdesk Number : 8291220220; support.ebkray@psballiance.com** during office hours on any working day.

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: Chandigarh

Date: 12.11.2026

Authorised Officer
Canara Bank

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