केनरा बैंक Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)
KACHHAUNA PATSENI Branch- 4422
COVERING LETTER TO SALE NOTICE

Ref:6965/SALE/VL/SANDEEP/02/2026 **Date: 12.11.2026**

To,
MR. SANDEEP KUMAR,
S/O RAMPAL,
VILL- KAMIPUR,
POST-KACHHAUNA PATSENI,
DIST- HARDOI- 241126(UP)

Dear Sir/Madam,

Sub.: Sell of hypothecated Vehicle by invoking Loan Agreement/ Hypothecation Agreement executed by MR. SANDEEP KUMAR with our Bank.

Ref.: Our letter dated 21/07/2026

As you are aware, I on behalf of Canara Bank, KACHHAUNA PATSENI branch has, vide our Demand Notice dated 21-07-2026, invoked hypothecation agreement against the hypothecated assets/Vehicle details in the Sale Notice annexed hereto in terms of the Loan Agreement dated 30.06.2022 executed by you in connection with outstanding dues payable by you to our KACHHAUNA PATSENI Branch of Canara Bank.

Since you failed to repay Bank's dues in terms of our Demand Notice dated 21-07-2026, the undersigned proposes to sell the assets more fully described in the Sale Notice.

Hence, in terms of the provisions of the Loan/ hypothecation Agreement dated 30.06.2022, 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 any other law in force.

Yours faithfully,

कृते केनरा बैंक / For CANARA BANK

AUTHORISED OFFICER
मण्डल प्रबंधक / DIVISIONAL MANAGER
क्षेत्रीय कार्यालय-II, लखनऊ / RO-II, Lucknow

ENCLOSURE :– SALE NOTICE

केनरा बैंक Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)
KACHHAUNA PATSENI Branch- 4422
SALE NOTICE FOR PUBLIC AUCTION

Ref:6965/SALE/VL/SANDEEP/02/2026 **Date: 12.11.2026**

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the loan account of MR. SANDEEP KUMAR of our KACHHAUNA PATSENI Branch has become NPA on 28.09.2024, wherein the borrower has executed a loan document/hypothecation agreement dated 30.06.2022 with the Bank for creating charge over the Vehicle/s purchased by the borrower by availing the loan from the Bank.

Details of the loans availed by the Borrower:

Sl. No.	Loan No.	Nature of Loan / Limit	Sanction Amount	Liability as on 30.09.2026
1.	161000814030	RETAIL VEHICLE LOAN	Rs 9,00,000.00	Rs 8,68,331.38

The said loan documents / agreements executed by the borrower entitle the Bank to take physical possession of the movable securities (Vehicle/ P&M/Stock) hypothecated, in the event of default by the borrower & guarantors in repaying the dues as per the terms.

Since the borrower MR. SANDEEP KUMAR has defaulted in repayment of Bank's dues, the Bank has invoked hypothecation vide Demand Notice dated 21.07.2026

Despite of repeated request / demand by Bank, the borrower has not regularized the account / cleared the Bank's dues. Hence, by invoking terms & conditions of the loan documents / agreements executed by the borrower, the Bank has taken physical possession (seized) the hypothecated Vehicle/P&M/Stock and taken lawful possession of the same for sale and realization of Bank's dues in the above said account on 02.08.2026 (Date of Possession).

Now, the Bank propose to sale following hypothecated vehicles available in the above said accounts through public auction (Online mode only) on "AS IS WHERE IS BASIS and AS IS WHAT IS BASIS" to recover its dues:

SL. No.	Description of Vehicle	Make/ Model	Capacity / Specification	Quantity	Reserve Price (In Rs.)	EMD Amt. (In Rs.)
1.	MAHINDRA BOLERO B6 (O) BS-VI	MAHINDRA BOLERO B6 (O) BS-VI UP32MX9049	VEHICLE	1	Rs.4,00,000.00	Rs.40,000/-

 # Note: (above table may be modified suitably as per the factual correctness)

Internal

Regional Office: Lucknow-II, Recovery Section, 2nd Floor, Vipin Khand, Gomti Nagar Lucknow - 226010
Email :roluck2rec@canarabank.com

केनरा बैंक Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)
KACHHAUNA PATSENI Branch- 4422

Sl. No.	Description of P& M/ Stock	Name of Item	Unit	Amount at the time Sanction/ Last Stock Statement	Remark if any
		[redacted]			

 # Note: (above table may be modified suitably as per the factual correctness)

Strike off which is not applicable) **NA-**

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 12.11.2026

The terms & conditions of the above said sale through auction are as under:

1. Details of Auction:

1. Name and Address of the Branch [redacted]	CANARA BANK KACHHAUNA PATSENI HARDOI
Name & Contact details of the Authorised Officer	Mr. NAVEEN KUMAR PANDEY; Mob: 83770 58136
2. Name and Address of the Borrower & Guarantor	**MR. SANDEEP KUMAR, S/O RAMPAL, VILL- KAMIPUR, POST-KACHHAUNA PATSENI, DIST- HARDOI- 241126(UP)**
3. Total liabilities as on 30.09.2026	Rs 8,68,331.38
4. a) Mode of Auction (ONLINE)	E-Auction :M/s PSB Alliance (eBkray)
b) Details of Auction service provider	**:M/s PSB Alliance (Ebkray), Helpdesk Number. 8291220220, Email- support.ebkray@psballiance.com, Website: https://baanknet.com/**
c) Date & Time of Auction	:30.11.2026; 11AM to 1PM
d) Place of Auction	:**https://baanknet.com/**
5. Details of Property/ies (Vehicle/P&M/Stock)	4-Wheeler BOLERO

6. Reserve Price (Rupees____) (Please note to mention separately for each property)	Rs. 4,00,000.00
7. Earnest Money Deposit	Rs 40,000.00
8. The property can be inspected Date & Time	26.11.2026
Canara Bank's Account details for deposit of EMD amount and re	Bank Name: Canara Bank GL A/c No. 209272434 Branch Name: KACHHAUNA PATSENI, HARDOI IFSC Code: CNRB0004422

2. The Vehicle/P&M/Stock 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 para 18 below).

3. The Vehicle/P&M/Stock will be sold over & above the Reserve Price fixed by the Bank and minimum increment over the reserve price shall be Rs. 1000/- (In words Rupees One Thousand only) for each property.

4. 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 7046612345/6354910172/8291220220/9892219848/8160205051,**

Email: support.BAANKNET@psballiance.com.

5. *The intending bidders shall deposit Earnest Money Deposit (EMD) of Rs 40,000/- 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 therein to deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan" on or before 27.11.2026 at 5:00PM.*

6. *Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs. 1000/- (Incremental amount/price) 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 Secured Creditor.*

7. The incremental amount/price during the time of each extension shall be Rs.1000/- (incremental price) and time shall be extended to 5(minutes) when valid bid received in last minutes.

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

9. 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.

10. 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, KACHHAUNA PATSENI HARDOI, IFSC Code CNRB0004422(Branch IFSC Code).

11. All charges for conveyance, stamp duty and registration, **GST** etc., as applicable shall be borne by the successful bidder over & above the bid amount. For acquiring the hypothecated Vehicle/P&M and Stock auctioned by Bank to him / her.

12. Once the successful bidder pays entire sale proceeds as per the terms & conditions of sale, the Bank shall issue Sale Certificate in favour of the successful bidder which conveying possession and ownership of the assets. Once the Sale certificate is issued by the Bank as above, the successful purchaser shall do the needful with regard to removal of charge from such assets and transfer the assets in his / her name, wherever required.

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

14. 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 / Secured Creditor shall not be responsible in any way for any third-party claims / rights / dues.

15. It shall be the responsibility of Bidder to make due diligence and physical verification of Vehicle/P&M/Stock 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 Vehicle/P&M/Stock put on auction will be permitted to interested bidders at site on KACHHAUNA PATSENI BRANCH, HARDOI from 10 a.m. to 5P.M.

केनरा बैंक Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)
KACHHAUNA PATSENI Branch- 4422

16. 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, Regional Office, Lucknow II who, as a facilitating centre, shall make necessary arrangements.

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

18. For further details, Recovery Section mobile 9151024907 may be contacted during office hours on any working day. **The service provider Baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/ 8291220220/9892219848/ 8160205051, Email: support.BAANKNET@psballiance.com./ support.ebkray@procure247.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.

कृते केनरा बैंक / For CANARA BANK

मण्डल प्रबंधक / DIVISIONAL MANAGER
क्षेत्रीय कार्यालय-II, Regional Office-II, Lucknow
AUTHORISED OFFICER

Date: 12.11.2026

Place: Lucknow