केनरा बैंक Canara Bank
Syndicate

(A GOVERNMENT OF INDIA UNDERTAKING)

COVERING LETTER TO SALE NOTICE

Ref: VRN/SALE NOTICE/VARANASI RAMNAGAR/NOV/2026-27

Date: 25.11.2026

CERSAI ID- 400013026828

To

1) M/s KANHA SAREES (Borrower)
D53 /49 F 1 R LUXA ROAD LUXA, VARANASI, UTTAR PRADESH-221001.

2) ASHISH KUMAR S/o HORI LAL (Borrower & Mortgager)
S/O HORI LAL 3/264 RAMPUR, RAMNAGAR, VARANASI, UTTAR PRADESH-221008

Dear Sir,

Sub: Notice issued in terms of Sec. 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest act, 2002, under rule 8(6) read with rule 9(1) of the Security Interest (enforcement) rules, 2002.

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As you are aware, I on behalf of Canara Bank, Varanasi VARANASI RAMNAGAR 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 Varanasi VARANASI RAMNAGAR 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 of 15 days 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,

केनरा बैंक Canara Bank
Authorised Officer

Authorised Officer, Canara Bank

ENCLOSURE – SALE NOTICE

REGIONAL OFFICE VARANASI (8335) Tel: 8173007385 **Email:** recrovrnsi@canarabank.com

REGIONAL OFFICE, S-8/107, III FLOOR, TRADE CENTRE, MAQBOOL ALAM ROAD, VARANASI-221002

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केनरा बैंक 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 under rule 8(6) read with rule 9(1) 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 Creditor, the **constructive** possession of which has been taken by the Authorised Officer of Varanasi VARANASI RAMNAGAR Branch of the Canara Bank., will be sold on "As is where is", "As is what is", and " Whatever there is" on 21.12.2026, for recovery of **Rs.2113802.35 plus interest less recovery, if any from 13.05.2026 along with incidental charges and cost** due to the Varanasi **VARANASI RAMNAGAR** Branch of Canara Bank from :

1) M/s KANHA SAREES (Borrower)
D53 /49 F I R LUXA ROAD LUXA, VARANASI, UTTAR PRADESH-221001.

2) ASHISH KUMAR S/o HORI LAL (Borrower & Mortgager)
S/O HORI LAL 3/264 RAMPUR, RAMNAGAR, VARANASI, UTTAR PRADESH-221008

The reserve price will be Rs.**2449000/-** and the earnest money deposit will be Rs.244900/-
Reserve Price and Earnest Money Deposit:

1	Name and Address of the Secured Creditor	CANARA BANK VARANASI RAMNAGAR
2	Name and Address of the Borrower & Guarantor	1) M/s KANHA SAREES (Borrower) D53 /49 F I R LUXA ROAD LUXA, VARANASI, UTTAR PRADESH-221001. 2) ASHISH KUMAR S/o HORI LAL (Borrower & Mortgager) S/O HORI LAL 3/264 RAMPUR, RAMNAGAR, VARANASI, UTTAR PRADESH-221008
3	Total liabilities as on 13.05.2026	**Rs.2113802.35 plus interest less recovery, if any.**
4	e) Mode of Auction f) Details of Auction service provider g) Date & Time of Auction h) Place of Auction	E-Auction M/S PSB Alliance (eBkray) BAANKNET 21.12.2026 11:00 AM-02:00PM VARANASI
5	Details of Property/ies	PROPERTY BEARING RESIDENTIAL HOUSE NO. 3/264/1, SITUATED AT MOHLLA RAMPUR, MAUZA RAMNAGAR, WARD RAMPUR, PARGANA RAMNAGAR, TEHSIL AND DIST- VARANASI BELONGING TO ASHISH KUMAR S/o HORI LAL Area-507 sq ft

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		Bounded as under: East-LANE 6.5 FT T/A HOUSE OF HORI LAL West-HOUSE OF BINDRA PRASAD North-HOUSE OF GANGA DEVI AND MADHAV South-HOUSE OF RAMBALI SAHNI
6	Reserve Price (Rupees____) (Please note to mention separately for each property)	2449000/-
7	Earnest Money Deposit	244900/-
8	The property can be inspected Date & Time	19.12.2026 10:00 AM-5:00 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 19.12.2026 between 10:00 AM and 5:00 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 7046612345/6354910172/ 8291220220/9892219848/8160205051, Email: support.BAANKNET@psballiance.com.)

e) The intending bidders shall deposit Earnest Money Deposit (EMD) of Rs 244900 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 19.12.2026 at 5:00 PM.

f) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs. 10000 - (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 Authorized Officer/Secured Creditor.

g) The incremental amount/price during the time of each extension shall be Rs.10000/- (incremental price) 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, VARANASI RAMNAGAR Branch, IFSC Code [illegible] (Branch IFSC Code).

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 (Rupees Fifty lakh), TDS shall be payable 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 eAuction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of

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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.

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 19.12.2026 from 10:00 a.m. to 5:00 P.M.

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

p) For further details, RAI PRAKASH SINGH (Name of Nodal Officer & its team CO/RO/Branch, Ph. No. Mobile-9026367852) 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)."

कृते केनरा बैंक
For Canara Bank

Place: Varanasi
Date: 25.11.2026

Authorized Officer
Canara Bank

प्राधिकृत अधिकारी
Authorised Officer

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