

**Auction Sale Notice for Sale of Immovable/Movable Properties**

**E-Auction Sale Notice for Sale of Immovable/Movable Properties under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) & 9 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/movable properties mortgaged/charged to the Secured Creditor, the constructive possession of which has been taken by the Authorised Officer of D J C BARAUT Branch, Baghpat, Canara Bank, will be sold on "As is where is", "As is what is", and " Whatever there is" basis on **25/08/2026**, for recovery of the current Liability of Rs. 29,24,193.22 (Rupees Twenty Nine Lakh Twenty Four Thousand One Hundred Ninety Three and Paise Twenty Two only) plus further interest and cost/charges from 30/07/2026 due to the Canara Bank, D J C BARAUT Branch, Baghpat from Borrowers/guarantors:

(1) Mrs. Sudesh Panwar W/o Praveen Kumar, registered address at 272 Main Market Kakripur, Baghpat, Uttar Pradesh - 250601.

(2) Mrs. Sudesh Panwar W/o Praveen Kumar, registered address at Mohalla Azad Nagar, Saini Enclave, Gali no 7, Binoli road, Baraut, dist - Baghpat, Uttar Pradesh - 250601.

(3) Mr. Ravindra S/o Sukhpal, registered address at 4/258 Azad Nagar, Near Railway Station, Baghpat.

**Details and full description of the immovable properties:**

**(Amount in lakhs)**

| Details of property                                                                                                                                                                              | Boundary                                                                                     | Reserve Price | EMD          |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|---------------|--------------|
| ONE RESIDENTIAL BUILDING AT PART OF KHASARA NO. 1072, PATTI BARU, MOHALLA AZAD NAGAR, SAINI ENCLAVE, GALI NO .07, BINOLI ROAD, BARAUT DISTT. BAGHPAT.<br>MEASURING 100.33 SQ YRDS/83.89 SQ MTRS. | NORTH-HOUSE OF MR. PUNNU<br>SOUTH- HOUSE OF MR. ASHOK<br>EAST- RASTA<br>WEST- OTHER PROPERTY | Rs 15.00 Lacs | Rs 1.50 Lacs |

Last date for payment of EMD is **24/08/2026** for all the properties aforementioned.

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website [www.canarabank.com](http://www.canarabank.com) or may contact Senior Manager, Canara Bank D J C BARAUT Branch, Baghpat, Phone No. (9520879328) during office hours on any working day.

**Authorised Officer**

**Date: 07/08/2026**

**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 07/08/2026**

|      |                                                |                                                                                                                                                                                                                                                                                                                                                                                                                         |
|------|------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1    | Name and Address of the Secured Creditor       | Mr. VIKAS KUMAR „Canara Bank D J C BARAUT BRANCH, Baghpat - 250611                                                                                                                                                                                                                                                                                                                                                      |
| 2    | Name and Address of the Borrower(s)/ Guarantor | <p>(1) Mrs. Sudesh Panwar W/o Praveen Kumar, registered address at 272 Main Market Kakripur, Baghpat, Uttar Pradesh -250601.</p> <p>(2) Mrs. Sudesh Panwar W/o Praveen Kumar, registered address at Mohalla Azad Nagar,saini Enclave,gali no 7,binoli road,Baraut,,dist –Baghpat, uttar pradesh - 250601.</p> <p>(3)Mr. Ravindra S/o Sukhpal, registered address at 4/258 Azad nagar,Near Railway Station, Baghpat.</p> |
| 3    | Total Liabilities                              | Rs. 29,24,193.22 (Rupees Twenty Nine Lakh Twenty Four Thousand One Hundred Ninety Three and Paisa Twenty Two only) plus further interest and cost/charges from 30/07/2026.                                                                                                                                                                                                                                              |
| 4(a) | Mode of Auction                                | Online Electronic Bidding                                                                                                                                                                                                                                                                                                                                                                                               |
| 4(b) | Details of Auction service provider            | <p><b>M/s PSB Alliance (Ebkray)</b><br/> <b>Helpdesk Number- 8291220220</b><br/> <b>Email : support.ebkray@psballiance.com</b><br/> <b>Website : <a href="https://ebkray.in/">https://ebkray.in/</a></b></p>                                                                                                                                                                                                            |
| 4(c) | Date & Time of Auction                         | <p><b>25/08/2026</b><br/> Time : 11.30 am to 12.30 pm<br/> (With unlimited extension of 5 minutes duration each till the conclusion of the sale.)</p>                                                                                                                                                                                                                                                                   |
| 4(d) | Place of Auction                               | Online auction                                                                                                                                                                                                                                                                                                                                                                                                          |
| 5    | Reserve Price                                  | As per the Table in the auction Notice.                                                                                                                                                                                                                                                                                                                                                                                 |

**6. Other terms and conditions:**

- (a) Auction/bidding shall be only through “Online Electronic Bidding” through the website <https://ebkray.in/>. 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 **07/08/2026 to 24/08/2026** on Banks working days within working hours.
- (c) The property will be sold for the price which is more than 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 by way of Demand draft in favour of Authorized Officer, Canara Bank, D J C BARAUT Branch, Baghpat. OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, D J C BARAUT Branch, Baghpat. A/c No. 209272946 IFSC Code: CNRB0018841 (Please select interbank transfer option) on or before **24/08/2026 at 4.00 PM**.
- (e) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **24/08/2026 at 5.00 PM**, to Canara Bank, D J C BARAUT Branch by hand or by email (cb18841@canarabank.com)
- (i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
- (ii) 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.
- (iii) Bidders Name. Contact No. Address, E Mail Id.
- (iv) Bidder's A/c details for online refund of EMD.

- (f) The intending bidders should register their names at portal <https://ebkgray.in/> and get their User ID and password free of cost. Prospective bidder may avail online training on E- auction from the service provider M/s PSB Alliance (Ebkray) Helpdesk No. 8291220220, E-mail: support.ebkray@psballiance.com
- (g) EMD deposited by the unsuccessful bidder shall be refunded to them. 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. 5,000.00. The bidder who submits the highest bid (above 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 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, 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 (Rupees Fifty) lacs and above, the successful bidder will have to deduct TDS at the 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, taxes 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 D J C BARAUT Branch, Baghpat, who, as a facilitating centre, shall make necessary arrangements.
- For further details contact, Canara Bank, D J C BARAUT Branch, Baghpat (8755208999) e-mail id: cb18841@canarabank.com OR the service provider M/s PSB Alliance (Ebkray) Helpdesk No. 8291220220, E-mail: support.ebkray@psballiance.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.

**Authorised Officer**

**Date: 07/08/2026**