

**COVERING LETTER TO SALE NOTICE**

Ref: MATHURA/SALE NOTICE/JYOTI/2026

Date: 05.09.2026

To,
Smt. Jyoti Jhanji
W/o Sahil Jhanji
Flat No 518 On 5th Floor
Kaveri Tower- 002
Ganpati Smart City,
Mauza Babarpur Mustkil
Agra- 282007

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.

As you are aware, I on behalf of **CANARA BANK, SHAHZADPUR PAURI BRANCH (19378)** have taken Symbolic 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 **SHAHZADPUR PAURI BRANCH (19378)** 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 there under, I am herewith sending the Sale Notice containing terms and conditions under the subject Act/ or any other law in force.

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 BANK


AUTHORISED OFFICER
CANARA BANK

- ENCLOSURE – 1. SALE NOTICE
2. DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE

Internal

Internal



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 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) and Mortgagor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the Symbolic Possession of which has been taken by the Authorised Officer of Shahzadpur Pauri BRANCH of the Canara Bank, will be sold "As is where is", "As is what is", "Whatever there is" and "without recourse" basis on **28-09-2026**, for recovery of **Rs. 18,93,753.05/-** + interest + other charges due to the Canara Bank from:

Smt. Jyoti Jhanji
W/o Sahil Jhanji
Flat No 518 On 5th Floor
Kaveri Tower- 002
Ganpati Smart City,
Mauza Babarpur Mustkil
Agra- 282007

Details of Property, Reserve Price and Earnest Money Deposit:

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1.	RESIDENTIAL FLAT NO 518 ON 5TH FLOOR ADMEASURING 77.57 Sq Mtrs IN KAVERI TOWER- 002 SITUATED AT GANPATI SMART CITY, MAUZA BABARPUR MUSTKIL, TEHSIL AND DISTRICT AGRA BOUNDARIES: NORTH : MAIN ENTRANCE AND COMMON COORIDOR SOUTH : OPEN SKY EAST : FLAT NO 517 IN KAVERI TOWER 002 WEST : FLAT NO 501 IN KAVERI TOWER 002	20,01,000/-	2,00,100/-

The Earnest Money Deposit shall be deposited on or before 25-09-2026 up to 05:00 PM. For detailed terms and conditions of the sale please refer the e-auction portal BAANKNET - <https://baanknet.com/>.

Date: 05.09.2026

कुले
For
AUTHORISED OFFICER
प्राधिकृत अधिकारी (Authorized Officer)

Internal

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 05.09.2026

1. Name and Address of Secured Creditor: **CANARA BANK, SHAHZADPUR PAURI BRANCH**

2. Name and Address of the Borrower & Guarantors :

Smt. Jyoti Jhanji
W/o Sahil Jhanji
A 803 Ananda Phase 2
Near Holy Public School
Sikandra Agra- 282007
Mob No. 8194006667

3. Total Liabilities : Rs. Rs. 18,93,753.05/- + interest + other charges

4. a) Mode of Auction : E-auction

b) Details of Auction service provider :

Company Name	M/s PSB Alliance Pvt Ltd
Address	Corporate Office : Unit 1, 3 rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai, Maharashtra - 400037.
Helpdesk Number	8291220220
Email	Support.BAANKNET@psballiance.com
Website	https://baanknet.com/

c) Date & Time of Auction : 28-09-2026 between 11:30AM to 12:30PM

5. Reserve Price:

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1	RESIDENTIAL FLAT NO 518 ON 5TH FLOOR ADMEASURING 77.57 Sq Mtrs IN KAVERI TOWER- 002 SITUATED AT GANPATI SMART CITY, MAUZA BABARPUR MUSTKIL, TEH: AND DISTRICT AGRA	20,01,000/-	2,00,100/-

6. Other terms and Conditions:

- a) The property will be sold in "AS IS WHERE IS", "AS IS WHAT IS", "WHATEVER THERE IS" AND "WITHOUT RECOURSE" basis, including encumbrances if any. There are no encumbrances to the knowledge of the Bank.

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Canara Bank



भारत सरकार का उद्योग

A Government of India Undertaking

सिंडिकेट Syndicate

- b) Auction/bidding shall be only through "online Electronic Bidding" through the website <https://baanknet.com/>. 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. Bidders are advised to go through the website for detailed terms and other conditions before taking part in the e-auction sale proceedings.
- c) The property can be inspected with Prior Appointment with Authorised Officer, (contact no: 9457626234 / 7744973714) on any working day during office hours.
- d) 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 the auction process.
- e) EMD amount of 10% of the Reserve Price is to be deposited 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 mentioned in the said challan on or before **25-09-2026 up to 05:00 pm**.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **25-09-2026 up to 05:00 PM**, to **CANARA BANK, SHAHZADPUR PAURI BRANCH** by hand or by email (cb19378@canarabank.com).
- i) 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.
- 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 multiples of Rs.10,000/-. 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
- 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 Authorized Officer without any notice and property shall forthwith be put up for sale again.

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j) For sale proceeds of Rs 50.00/- lakhs and above, the successful bidder will have to deduct TDS at the rate of 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 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. In the event of cancellation of e-Auction, bid amount will be refunded. The Bid amount shall not carry any interest.

m) Bidder's are hereby advised to make due diligence and physical verification of Property before participating in the auction process. No claim subsequent to submission of bid shall be entertained by the Bank.

n) For further details contact Authorized Officer on contact nos. 9457626234 / 7744973714) romtrrec@canarabank.com OR the service provider M/s PSB Alliance Pvt Ltd (BAANKNET), Helpdesk Number: 8291220220, Email : Support.BAANKNET@psballiance.com, Website : <https://baanknet.com/>.

SPECIAL INSTRUCTION/CAUTION

- 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.
- 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.

PLACE: MATHURA

DATE: 05.09.2026


कुले प्रमाणित अधिकारी
For CANARA BANK
AUTHORISED OFFICER
CANARA BANK

प्राधिकृत अधिकारी (Authorised Officer)

Internal

Internal

