

Ref: ARMB/SARFAESI/GIRDHAR/2026-27/309/RKB

Date: 08.10.2026

To,

S.no	NAME	ADDRESS
1.	M/s GIRDHAR MILK FOOD PRODUCT(BORROWER)	1. 5266, Pansari Bazar Ambala Haryana-130001 2. Plot no 6-7, Kiran Kunj, Near Anokha Goan Hotel Sikar road Macheda Jaipur Rajasthan-302013 3. Khasra no.295 Near Anokha Gaon Hotel Sikar Road Macheda Jaipur, Rajasthan-302013 4. HNO.5 Sukhdham Colony thekda Road Borkhera Distt Kota Rajasthan.
2.	Mr Vishnu Kumar Vij S/o Ashok Kumar Vij (Proprietor)	H no.-B/1, ROSHAN COLONY, OLD RAJPURA, RAJPURA PATIALA, PUNJAB-140401
3.	Smt. Neetu Gupta W/o Vikas Gupta (Guarantor & Mortgagor)	Khasra no.10//12/2/5, House no.81E(Eastern) Rani Bagh, Situated at Village Naggal Hadbast no.102, Tehsil and dist. Ambala, Ambala Cantt., Haryana-134003
4.	Smt Pinky Gupta W/o Amit Gupta (Guarantor & Mortgagor)	Khasra no.10//12/2/5, House no.81E(Western) Rani Bagh, Situated at Village Naggal Hadbast no.102, Tehsil and dist. Ambala, Ambala Cantt., Haryana-134003

Dear Sir,

Sub: Notice under Section 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) and 9 of the Security Interest (Enforcement) Rules, 2002

As you are aware, Authorised Officer of Canara Bank has 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 ARM Branch Karnal of Canara Bank. The undersigned proposes to sell the assets (through e-auction) 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 (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 and/ or any other law in force.

Yours faithfully, कृते केनरा बैंक/For Canara Bank
AUTHORISED OFFICER

CANARA BANK प्राधिकृत अधिकारी/Authorised Officer

ENCLOSURE -

1. SALE NOTICE

2. DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE



15 DAYS SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 under Rules 8(6) and 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 property mortgaged/ charged to the Secured Creditor, the symbolic possession of which has been taken by the Authorised Officer of the **Canara Bank**, will be sold on "As is where is", "As is what is", and " Whatever there is" on **28.10.2026**, for recovery of **Rs.4,94,67,856.77 (Rupees Four Crore Ninety Four Lakhs Sixty Seven Thousand Eight hundred Fifty Six And Seventy Seven Only)** as per demand notice dated **18.06.2026** plus further interest & other charges (minus recovery, if any) due to **Canara Bank ARM Branch, Plot no 2, Near Deventure Hotel, Namaste Hotel, Karnal** from

S.no	NAME	ADDRESS
1.	M/s GIRDHAR MILK FOOD PRODUCT(BORROWER)	1. 5266,Pansari Bazar Ambala Haryana-130001 2. Plot no 6-7,Kiran Kunj,Near Anokha Goan Hotel Sikar road Macheda Jaipur Rajasthan-302013 3. Khasra no.295 Near Anokha Gaon Hotel Sikar Road Macheda Jaipur,Rajasthan-302013 4. HNO.5 Sukhdham Colony thekda Road Borkhera Distt Kota Rajasthan.
2.	Mr Vishnu Kumar Vij S/o Ashok Kumar Vij (Proprietor)	H no.-B/1,ROSHAN COLONY,OLD RAJPURA,RAJPURA PATIALA,PUNJAB-140401
3.	Smt. Neetu Gupta W/o Vikas Gupta(Guarantor & Mortgagor)	Khasra no.10//12/2/5, House no.81E(Eastern) Rani Bagh, Situated at Village Naggal Hadbast no.102,Tehsil and dist. Ambala,Ambala Cantt.,Haryana-134003
4.	Smt Pinky Gupta W/o Amit Gupta(Guarantor & Mortgagor)	Khasra no.10//12/2/5, House no.81E(Western) Rani Bagh, Situated at Village Naggal Hadbast no.102,Tehsil and dist. Ambala,Ambala Cantt.,Haryana-134003



The Reserve Price will be **Rs.1,78,00,000.00** and the Earnest Money Deposit will be **Rs. 17,80,000.00** Seventeen Lakhs Eighty Thousands only. The Earnest Money Deposit shall be deposited on or before 27.10.2026 by 05.00 PM.

Sr. No	Description of the Property Mortgaged/Owner's Name/Boundaries	Nature of Possession	Reserve Price (EMD)	Details of encumbrances known to the Secured Creditors
1	ALL THAT PART & PARCEL OF RESIDENTIAL PROPERTY MEASURING 126 SQ YARDS (PROPERTY ID:3A1Y3J92)RANI BAGH COLONY,COMPIRISED IN KHASRA NO 10//12/2/5,HOUSE NO.81-E(EAST PART),SITUATED AT VILLAGE NAGGAL,HADBAST NO 102,TEHSIL & DISTRICT AMBALA WHICH IS BOUNDED AS UNDER:- NORTH-BHUJA 21' AND ROAD 24' WIDE SOUTH-BHUJA 21' AND PROPERTY OF OTHER EAST-BHUJA 54' AND PROPERTY OF OTHER WEST - BHUJA 54' AND PROPERTY OF OTHER CERSAI SECURITY INTEREST ID-400075704873 CERSAI ASSET ID-200077244466 SMT. NEETU GUPTA W/o VIKAS GUPTA	Symbolic	Rs. 1,78,00,000.00	Not known to Secured Creditor
2	ALL THAT PART & PARCEL OF RESIDENTIAL PROPERTY MEASURING 126 SQ YARDS (PROPERTY ID:3A5CPP19)RANI BAGH COLONY,COMPIRISED IN KHASRA NO 10//12/2/5,HOUSE NO.81-E(WESTERN PART),SITUATED AT VILLAGE NAGGAL,HADBAST NO 102,TEHSIL & DISTRICT AMBALA WHICH IS BOUNDED AS UNDER:- NORTH-BHUJA 21' AND ROAD 24' WIDE SOUTH-BHUJA 21' AND PROPERTY OF OTHER EAST-BHUJA 54' AND PROPERTY OF OTHER WEST - BHUJA 54' AND PASSAGE CERSAI SECURITY INTEREST ID-400075705222 CERSAI ASSET ID-200077244848 SMT PINKY GUPTA W/O AMIT GUPTA			

Note: Both the properties mentioned above at Sr. No. 1 & 2 will be sold in single lot.

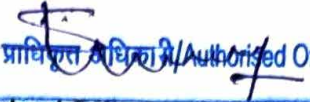
Details of EMD and other documents to be submitted to service provider on or before 27.10.2026 up to 5:00 p.m. Date up to which document can be deposited with Bank is 27.10.2026 up to 5:00 p.m.



For further details contact Mr. VIKAS KUMAR YADAV, Chief Manager Canara Bank Asset Recovery Management Branch (ARMB), Karnal, Ph. No. 0184-4041820, 85728-16290 during office hours on any working day. E-mail id: cb6290@canarabank.com OR the service provider BAANKNET(M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/ 8291220220/9892219848/ 8160205051, Email: support.BAANKNET@psballiance.com).

Date: 08.10.2026

Place: Karnal

कृते केनरा बैंक/For Canara Bank

प्राधिकृत अधिकारी/Authorised Officer

**Authorised Officer
Canara Bank**





DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 08.10.2026

1.	Name and Address of the Secured Creditor	Canara Bank, Asset Recovery Management Branch (ARMB), Plot No 2, Near Deventure Hotel, Namaste Chowk, Karnal
2.	Name and Address of the Borrower(s)/ Director (s)/ Guarantor(s)	1. Mr Vishnu Kumar Vij S/o Ashok Kumar Vij (Proprietor) Hno.-B/1,ROSHAN COLONY,OLD JPURA,RAJPURA PATIALA,PUNJAB-140401 2. M/s GIRDHAR MILK FOOD PRODUCT 5266,Pansari Bazar Ambala Haryana-130001 3. M/s GIRDHAR MILK FOOD PRODUCT Plot no 6-7,Kiran Kunj,Near Anokha Goan Hotel Sikar road Macheda Jaipur Rajasthan-302013 4. M/s GIRDHAR MILK FOOD PRODUCT Khasra no.295 Near Anokha Gaon Hotel Sikar Road Macheda Jaipur,Rajasthan-302013 5. M/s GIRDHAR MILK FOOD PRODUCT H NO.5 Sukhdham Colony thekda Road Borkhera Distt Kota Rajasthan 6. Smt. Neetu Gupta W/o Vikas Gupta(Mortgagor& Guarantor) Khasra no.10//12/2/5, House no.81E(Eastern) Rani Bagh, Situated at Village Naggal Hadbast no.102,Tehsil and dist. Ambala Ambala Cantt.,Haryana-134003 7. Smt Pinky Gupta W/o Amit Gupta(Mortgagor& Guarantor) Khasra no.10//12/2/5, House no.81E(Western) Rani Bagh, Situated at Village Naggal Hadbast no.102,Tehsil and dist. Ambala Ambala Cantt.,Haryana-134003
3.	Total liabilities as on Total liabilities as per demand notice dated 18.06.2026	Rs.4,94,67,856.77 (Rupees Four Crore Ninty Four Lakhs and Sixty Seven Thousands Eight Hundred Fifty Six and Seventy Seven Only) Plus further interest & other Charges (minus recovery, if any)
4.	(a) Mode of Auction	Online
	(b) Details of Auction Service Provider	M/s PSB Alliance (BAANKNET)



	(c) Date & Time of Auction	28.10.2026 between 12:30 PM – 01:30 PM (With unlimited extension of 5 minutes duration each till the conclusion of the sale)
	(d) Place of Auction	Online
5.	Reserve Price (Property-wise)	Rs. 1,78,00,000/- (Rs. One Crore Seventy Eight Lakhs Only)

6. Other terms and conditions:

a) 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.

b) The property can be inspected, with Prior Appointment with Authorized Officer, on **23.10.2026**.

c) The property is being sold with all the existing and further encumbrances whether known or unknown to the bank. The Authorised officer/Secured Creditor shall not be responsible in any way for any third party claims/rights/dues. The purchaser should conduct due diligence on all aspects related to the property to his satisfaction. The bidder are advised to in their own interest to satisfy themselves with the title and correctness of others details pertaining to the secured assets including the size/area of the immovable secured asset in question and also ascertain any other dues/liabilities/encumbrances from the concerned authorities to their satisfaction before submitting the bid. The purchaser shall not be entitled to make any claim against the Authorised officer/Secured Creditors in this regard at a later date.

d) In the event of any default in payment of any of the amounts, or if the sale is not completed by reasons of default on the part of the purchaser/bidder within the aforesaid time limit, the bank shall be entitled to forfeit all monies paid by the purchaser/bidder till then and put up the secured asset(s) for sale again, in its absolute discretion. Further, all costs, expenses incurred by the bank on account of such resale shall be borne and paid by the defaulting purchaser.

e) 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.

f) The 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 as mentioned in the said challan on or before **27.10.2026 by 05:00 PM**

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 (Baanknet), (8291220220), E-mail: support.BAANKNET@psballiance.com through the website <https://baanknet.com>



- h) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **27.10.2026 by 05:00 PM**, to Canara Bank, ARM Branch, Plot No 2 Near Deventure Hotel, Namaste Chowk, Karnal by hand or by email.
- 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.
- i) The intending bidders should register their names at portal <https://baanknet.com/> and get their User ID and password free of cost. Prospective bidder may avail online training on E-auction from the service M/s PSB Alliance (BAANKNET), **Helpdesk No. 8291220220** and Sh. Animesh jain, Mobile No. 7046612345 (Email: animesh@procure247.com), E-mail: support.baanknet@psballiance.com through the website <https://baanknet.com/>
- j) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
- k) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs. 50,000/-. 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.
- L) 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. This amount shall be deposited by way of Demand Draft in favour of Authorized Officer, Canara Bank, ARM Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of **Canara Bank, ARM Branch, A/c. No. 209272434, IFSC Code: CNRB0006290**. 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.
- m) **For sale proceeds of Rs. 50.00 Lakhs** (Rupees Fifty Lakhs) 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.
- n) Applicable GST @ 18% shall be payable over and above sale amount on movable asset.
- o) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.



p) Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.

q) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Circle office or Canara Bank, ARMB, Plot No 2 Near Deventure Hotel, Namaste Chowk, Karnal branch who, as a facilitating centre, shall make necessary arrangements.

r) For further details contact Mr. VIKAS KUMAR YADAV, Chief Manager Canara Bank Asset Recovery Management Branch (ARMB), Plot No 2 Near Deventure Hotel, Namaste Chowk Karnal, Ph. No. 0184-4041820, 85728-16290 during office hours on any working day. E-mail id: cb6290@canarabank.com OR the service provider BAANKNET (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/8291220220/9892219848/ 8160205051, Email:support.BAANKNET@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.

Date: 08.10.2026
Place: Karnal

कृते केनरा बैंक/For Canara Bank

प्राधिकृत अधिकारी/Authorised Officer
Authorised Officer
Canara Bank

