



COVERING LETTER TO SALE NOTICE

Ref: CB/JALALI/SN/OM KIRANA STORE

Date: 22-10-2026

To

1. M/s Om Kirana Store (Borrower)
Through its proprietor
Shri Naresh Chandra Kela S/o Shri Suresh Chandra Kela
Vill - Abul Fazal, Post - Jalali ,
Aligarh-202128
2. Shri Naresh Chandra Kela S/o Shri Suresh Chandra Kela
R/o Mohalla Abul Fazal, Post - Jalali,
Aligarh-202128
3. Shri Suresh Chandra (Guarantor/Mortgagor)
S/O Shri Laxmi Chand Alias Lakhpat Rai
Vill - Abul Fazal, Post - Jalali,
Aligarh-202128

Dear Sir/Madam,

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, Jalali 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 Jalali 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 there under, 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 the subject Act/ or any other law in force.

Yours faithfully,

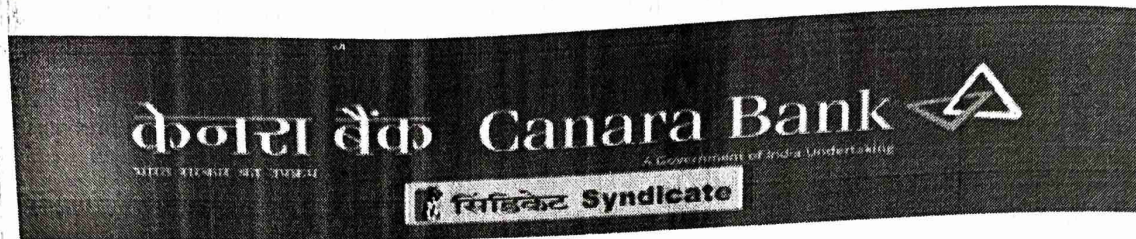
FOR CANARA BANK


Authorized Officer, Canara Bank

ENCLOSURE – SALE NOTICE

Internal

Internal



SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Properties under the Securitization 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) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive possession of which has been taken by the Authorized Officer of Jalali Branch of the Canara Bank., will be sold on "As is where is", "As is what is", and "Whatever there is" on **20-11-2026**, for recovery of **Rs. 34,39,224.26 (Rupees Thirty-Four Lakh Thirty-Nine Thousand Two Hundred Twenty-Four & Paise Twenty-Six only)** (plus interests and other charges from) as on **16/12/2023** due to Jalali Branch of Canara Bank from M/s Om Kirana Store Through Its Proprietor Sh. Naresh Chandra Kela & Sh. Suresh Chandra s/o Laxmi Chand.

Reserve Price and Earnest Money Deposit:

S.No	Property Address	Reserve Price	EMD
1	Land And Building Property Situated in Mohalla Nasir, Near Thakur Ji Mandir, Jalali, Teh-Koil, Aligarh Having Area Of 136.32 Sq Mtr owned by Mr. Shri Suresh Chandra s/o Laxmi Chandra alias Lakhpat ram	Rs. 8.69 Lakh	Rs. 0.90 Lakh

The Earnest Money Deposit shall be deposited on or before 19-11-2024 up to 4:00 PM.

Details of Properties:

S.no	Property	Boundaries	
1	Land And Building Property Situated in Mohalla Nasir, Near Thakur Ji Mandir, Jalali, Teh-Koil, Aligarh Having And Area Of 136.32 Sq Mtr owned by Mr. Shri Suresh Chandra s/o Laxmi Chandra alias Lakhpat ram	East	Road 8 Ft. Wide
		West	Gali
		North	House Of Deepak Kumar
		South	House Of Laxman Prasad

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website (www.canarabank.com) or may contact Manager, Jalali Branch, Canara Bank, Ph. No. 9258993032 during office hours on any working day.

For CANARA BANK

Authorized Officer

CANARA BANK

Date: 22-10-2026

Place: Aligarh

InternalInternal

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 22-10-2026

1. Name and Address of Secured Creditor : Canara Bank, Jalali Branch
2. Name and Address of the Borrower & Guarantors :

M/s Om Kirana Store (Borrower)
Through its proprietor
Shri Naresh Chandra Kela S/o Shri Suresh Chandra Kela
Vill - Abul Fazal, Post - Jalali ,
Aligarh-202128

Shri Naresh Chandra Kela S/o Shri Suresh Chandra Kela
R/o Mohalla Abul Fazal, Post - Jalali,
Aligarh-202128

Shri Suresh Chandra (Guarantor/Mortgagor)
S/O Shri Laxmi Chand Alias Lakhpat Rai
Vill - Abul Fazal, Post - Jalali,
Aligarh-202128

3. Total Liabilities as on 16/12/2023 : Rs. 34,39,224.26 (Rupees Thirty-Four Lakh Thirty-Nine Thousand Two Hundred Twenty-Four & Paise Twenty-Six only) (plus interests and other charges)

4. a) Mode of Auction : E-auction
b) Details of Auction service provider: M/s PSB Alliance (Ebkray)
Mobile : 8291220220
E-mail: support.ebkray@psballiance.com

c) Date & Time of Auction : 20-11-2026 between 11:30 AM to 12:30PM

d) Place of Auction : E-auction

5. Reserve Price:

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1.	Land And Building Property Situated In Moh-Nasir, Near Thakur Ji Mandir, Jalali, Teh-Koil, Aligarh Having And Area Of 136.32 Sq Mtr owned by Mr. Shri Suresh Chandra s/o Laxmi Chandra alias Lakhpat ram	Rs. 8.69 Lakh	Rs. 0.90 Lakh

6. Other terms and Conditions;

- a) The property/ies will be sold In "AS IS WHERE IS" condition, Including encumbrances if any. There are no encumbrances to the knowledge of the Bank.

- b) 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 proceeding.
- c) The property can be inspected with Prior Appointment from Authorized Officer, Jalali Branch from 26-10-2026 TO 18-11-2026.
- 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 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 (Ebkray) 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 19-11-2026 up to 4:00 pm.
- f) 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 (Ebkray), Mobile: 8291220220, E-mail: support.ebkray@psballiance.com.
- g) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 19-11-2026 up to 04.00 pm., to Canara Bank, Jalali Branch, 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.
- h) The intending bidders should register their names at portal www.indianbankseauction.com and get their User ID and password free of cost. Prospective bidder may avail online training on e-auction from the service provider Ebkray (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/ 8291220220/9892219848/ 8160205051, Email: support.ebkray@psballiance.com/ support.ebkray@procure247.com).
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs. 10000/-. 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.
- j) 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.

k) For sale proceeds of Rs. 50 (Rupees Fifty Lakh) Lakh 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.

J) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.

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

n) In case there are bidders who do not have access to the internet but interested in participating in the e-auction, they can approach concerned regional office or Jalali branch who, as a facilitating centre, shall make necessary arrangements.

o) For further details contact, Canara Bank, Jalali Branch (Ph. No. 9258993032) e-mail id cb2175@canarabank.com OR the service provider E-bkay (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/8291220220/98922219848/8160205051, Email:support.ebkay@psballiance.com/support.ebkay@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.

Place: Aligarh

Date: 22-10-2026



For CANARA

[Signature]
Authorized Officer
Authorized Officer
Canara Bank

Internal
Internal