

COVERING LETTER TO SALE NOTICE

Ref: CB/ROALI/KELANAGAR/SN/R K CONSTRUCTION

Date: 23-10-2026

To

1. M/s R K Construction (Borrower)
Prop Ravi Kumar
8 A, Bargad House,
Civil Lines, Aligarh 202001
Ph No: 9412274786,
2. Mr. Ravi Kumar s/o Panna Lal (Proprietor)
4/864, Dodhpur,
Civil Lines, Aligarh 202001
Ph No: 9412274786, 7617746000
3. Mrs. Nishat Kidwai w/o Mujahid Kidwai (Mortgagor/Guarantor)
8 A, Rasheed Mazil, Bargad House,
Dodhpur, Civil Lines, Aligarh 202001
Ph No: 9412274786

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, ALIGARH KELANAGAR 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 ALIGARH KELANAGAR 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

Authorized Officer, Canara Bank

ENCLOSURE – SALE NOTICE

Confidential

केनरा बैंक

Canara Bank



सिंडिकेट Syndicate

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 ALIGARH KELANAGAR 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 18,78,677.86(Rupees Eighteen Lakh Seventy Eight Thousand Six Hundred Seventy Seven And Paise Eighty Six Only)** (plus interests and other charges) due to the ALIGARH KELANAGAR branch of Canara Bank from **M/s R K Construction, Mr. Ravi Kumar s/o Panna Lal, Mrs. Nishat Kidwai w/o Mujahid Kidwai.**

Reserve Price and Earnest Money Deposit:

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1	Shop No: 14, Ground Floor, Nihad Apartment, Mahal Chhavani, Dodhpur Civil Lines, Aligarh in the name of Mrs. Nishat Kidwai w/o Mujahid Kidwai. Area: 11.28 Sq Mtr [CERSAI Asset ID: 200051175117] Boundaries:- East: Shop of Munni Begum West: Other shop of seller North: Other shop of seller South: Common Passage	Rs. 15.92 Lakh	Rs. 1.60 Lakh

The Earnest Money Deposit shall be deposited on or before 19-11-2026 up to 4:00 PM.

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 Branch Head, ALIGARH KELANAGAR branch Canara Bank, Ph. No. 9454000954 during office hours on any working day.

Place: ALIGARH KELANAGAR
Date: 23-10-2026

For CANARA BANK

Authorized Officer

Authorized Officer
Canara Bank

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DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 23-10-2026

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

M/s R K Construction (Borrower)
Prop Ravi Kumar
8 A, Bargad House,
Civil Lines, Aligarh 202001
Ph No: 9412274786,

Mr. Ravi Kumar s/o Panna Lal (Proprietor)
4/864, Dodhpur,
Civil Lines, Aligarh 202001
Ph No: 9412274786, 7617746000

Mrs. Nishat Kidwai w/o Mujahid Kidwai (Mortgagor/Guarantor)
8 A, Rasheed Mazil, Bargad House,
Dodhpur, Civil Lines, Aligarh 202001
Ph No: 9412274786

3. Total Liabilities: Rs 18,78,677.86 (Rupees Eighteen Lakh Seventy Eight Thousand Six Hundred Seventy Seven and Paise Eighty Six Only) (plus further interest and expenses)

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

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

d) Place of Auction: E-auction

4. Reserve Price:

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1	Shop No: 14, Ground Floor, Nihad Apartment, Mahal Chhavani, Dodhpur Civil Lines, Aligarh in the name of Mrs. Nishat Kidwai w/o Mujahid Kidwai. Area: 11.28 Sq Mtr [CERSAI Asset ID: 200051175117] Boundaries:- East: Shop of Munni Begum West: Other shop of seller North: Other shop of seller South: Common Passage	Rs. 15.92 Lakh	Rs. 1.60 Lakh

5. 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://baanknet.com/>. 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 with Authorized Officer, Aligarh ALIGARH KELANAGAR branch from 25-10-2026 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 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, Mobile: 8291220220, E-mail: support.baanknet@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 4:00 PM, to Canara Bank, ALIGARH KELANAGAR 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 <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 provider M/s PSB Alliance Pvt. Ltd, (Contact No. 7046612345/6354910172/ 8291220220/9892219848/ 8160205051, Email: support.baanknet@psballiance.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 multiplies 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) 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.

l) 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 the e-auction, they can approach concerned Circle office or Regional Office who, as a facilitating Centre, shall make necessary arrangements.

o) For further details contact, Canara Bank, ALIGARH KELANAGAR (Ph. No 9454000954) e-mail id cb2336@canarabank.com OR the service provider 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 successful

Place: ALIGARH
Date: 23-10-2026



For CANARA BANK

Authorized Officer

Authorized Officer
Canara Bank

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