केनरा बैंक Canara Bank

सिंडिकेट Syndicate

CANARA BANK

COVERING LETTER TO SALE NOTICE

Ref No: SN/ABHAY KIRANA/NOV

Date: 02/11/2026

To,

BORROWER:	PROPRIETOR:	GUARANTOR:
M/S ABHAY KIRANA STORES PROP. MRS. NISHA THAKUR W. NO. 6, 18 L.I.G. COLONY DINDYAL PURAM, DHAR, MADHYA PRADESH – 454001 919669088984	MRS. NISHA THAKUR W/O MR. MUKESH RAJPUT W. NO. 6, 18 L.I.G. COLONY DINDYAL PURAM DHAR, MADHYA PRADESH – 454001 918770446008	MR. GOVIND VERMA S/O MR. KAILASH JANKI NAGAR, SWASTIK SCHOOL KE SAMNE DHAR, MADHYA PRADESH – 454001

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, DHAR Branch have taken possession of the asset(s) described in the 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 DHAR 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 & Rules made thereunder, I am herewith sending the Sale Notice containing terms & conditions of the sale.

This is without prejudice to any other right available to Bank under the subject Act or any other law in force.

Yours Faithfully

कृते केनरा बैंक/For CANARA BANK

Authorized Officer
Canara Bank

अधिकृत अधिकारी / Authorized Officer
क्षेत्रीय कार्यालय, उज्जैन / Regional Office, Ujjain

Enclosure- Sale Notice

Internal

Internal

केनरा बैंक Canara Bank

सिंडिकेट Syndicate

CANARA BANK
(A GOVERNMENT OF INDIA UNDERTAKING)
SALE NOTICE

Auction Sale Notice of Immovable Properties under Rules 8 (6)& 9 of the Security Interest (Enforcement) Rules, 2002.

This notice is hereby given to the effect that the immovable properties described herein, taken possession under the provisions of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and Security Interest (Enforcement) Rules 2002, will be sold by holding public auction.

1. Name and Address of the Secured Creditor: Canara Bank, DHAR Branch

2. Name and Address of the Borrower(s)/ Guarantor(s):

BORROWER:	PROPRIETOR:	GUARANTOR:
M/S ABHAY KIRANA STORES PROP. MRS. NISHA THAKUR W. NO. 6, 18 L.I.G. COLONY DINDYAL PURAM, DHAR, MADHYA PRADESH – 454001 919669088984	MRS. NISHA THAKUR W/O MR. MUKESH RAJPUT W. NO. 6, 18 L.I.G. COLONY DINDYAL PURAM DHAR, MADHYA PRADESH – 454001 918770446008	MR. GOVIND VERMA S/O MR. KAILASH JANKI NAGAR, SWASTIK SCHOOL KE SAMNE DHAR, MADHYA PRADESH – 454001

3. Total liabilities as on 02/11/2026 : **₹ 21,78,996.41/-**

(a) Mode of Auction : **E-Auction**

(b) Details of Auction service provider : **M/s PSB Alliance (Baanknet.com)**

(c) Date & Time of Auction : **25/11/2026 (12:00 PM to 2:00 PM)**

(d) Place of Auction : **Online Auction**

5. Details of properties and Reserve Price:

Details of security	Reserve Price	EMD amount
RESIDENTIAL HOUSE NO. MOU-L-18, MUNICIPAL WARD NO. 6, PANDIT DINDAYAL PURAM COLONY, DHAR (MP) – 454001. AREA – 66.95 SQ. MT. OWNER- MRS. NISHA THAKUR BOUNDARIES: EAST: PROPERTY L-19 WEST: PROPERTY L-17 NORTH: COLONY ROAD SOUTH: OTHER'S AGRICULTURE LAND	Rs. 15,50,000/-	Rs. 1,55,000/-

The EMD shall be deposited on or before **24/11/2026 at 5:30 PM**

Internal

केनरा बैंक Canara Bank

सिंडिकेट Syndicate

6. DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED: 02/11/2026.

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. For details of encumbrance, contact the undersigned before deposit of the Earnest Money Deposit (EMD) referred to in 6(h) below).

b) Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.

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

d. For sale proceeds of Rs.50.00 lakhs (Fifty 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.

e) 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.

f) The property can be inspected with Prior Appointment with the Authorised Officer/Branch incharge on or before 19/11/2026.

g) The property will be sold for a price which is more than the Reserve Price and the participating bidders may improve their offer further during auction process.

h) EMD amount of 10% of the Reserve Price is to be deposited by way of Demand draft in favour of Authorized Officer, Canara Bank, DHAR Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to the credit of account of Canara Bank, DHAR Branch, A/c No.209272434, and IFSC Code: CNRB0017745 on or before 24/11/2026, 5:30 PM.

i) 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 PSB Alliance Baanknet in the website https://baanknet.com. Contact Mobile No: 8291220220, Email-id: support.baanknet@psballiance.com.

j) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 24/11/2026, 4:00 PM, to Canara Bank, DHAR Branch, by hand or by email to cb17745@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 bid amount.

iii) Bidders Name, Contact No, Address, E-mail Id.

iv) Bidders account details for online refund of EMD.

Internal

Internal

k) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD amount shall not carry any interest.

l) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.10,000/- for reserve price upto 25 lakhs, in multiplies of Rs.25,000/- for reserve price above 25 lakhs and upto 100 lakhs and in multiplies of Rs.50,000/- for reserve price above 100 lakhs. 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.

m) 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 to be paid 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.

n) **The prospective purchaser has to pay the applicable stamp duty and registration fee as per the existing guide line value/ sale price for the above said property whichever is higher in the concerned SRO & other charges (if any).**

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

p) In case there are bidders who do not have access to the internet but are interested in participating the e-auction, they can approach concerned Regional office or DHAR Branch who, as a facilitating Center, shall make necessary arrangements.

q) For further details contact Mr. Hemant Jaiswar , Branch Manager Canara Bank DHAR Branch, Contact no. 9425914415 e-mail id :- cb17745@canarabank.com Or may contact Authorised Officer of Our Bank MrAshish Kumar Nigam, Mob No. 9893132610, email id: robpl2rec@canarabank.com or the service provider Online e Auction M/s PSB Alliance (Baanknet), Helpdesk No. 8291220220, Email : support.Baanknet@psballiance.com, Website : https://Baanknet.in/

r) **All Statutory dues including Property Tax, Electricity Charges etc., if any shall be borne by the successful bidder only.**

कृते केनरा बैंक/For CANARA BANK

Place: Ujjain
Date: 02/11/2026

Authorised Officer
Canara Bank
अधिकृत अधिकारी/Authorized Officer
क्षेत्रीय कार्यालय, उज्जैन / Regional Office, Ujjain

Internal
Internal