केनरा बैंक Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)

COVERING LETTER TO SALE NOTICE

REF: CB/HINGKIMANDI /PREM/SALE/NOV2026 **DATE: 02-11-2026**

To,

1) M/S. PREM ENTERPRISES (BORROWER)
BUSINESS ADDRESS: NAGLA TEKCHAND,
DEVRI ROAD, AGRA-282001
PHONE: 8945388423

2) SANDEEP KUMAR SINGH S/O VIRENDRA SINGH (PROPRIETOR)
45, UMAPATI DHAM NEAR DPS INTERNATIONAL SCHOOL, SAIMARI,
DEVRI ROAD AGRA -282001
PHONE: 8945388423

3) SMT. SHIKHA SEGHAL W/O SANJAY SAHGAL (GUARANTOR)
R/O 186, 10, 40 FEET ROAD,
BADARPUR JAITPUR,
SOUTH DELHI-110044
PHONE: 8945388423

Dear Sir/Ma'am,

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[1].

****

As you are aware, I on behalf of Canara Bank **HINGKIMANDI** 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 Debtora 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 thereunder, I am herewith sending the Sale Notice of 15 days 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.

कृते केनरा बैंक
For CANARA BANK

प्राधिकृत अधिकारी / Authorised Officer
केनरा बैंक आगरा / R.O.-1, Agra

ENCLOSURE – SALE NOTICE

केनरा बैंक Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)

CERSAI ID: 400034459314

SALE NOTICE

E- AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH RULES 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 Canara Bank Secured Creditor, will be sold on **"AS is where is", As is what is", and "Whatever there is"** on **20-11-2026** (mention date of sale), for recovery of **Rs. 47,37,921.38** due to the Secured Creditor from the following mentioned in point 2 below. The reserve price will be **Rs. 13,33,000.00** and the earnest money deposit will be **Rs. 1,33,300.00**

1	Name and Address of the Secured Creditor	Canara Bank, Regional Office-1 71, Nehru Nagar, MG Road, Agra - 282005
2	Name and Address of the Borrower & Guarantor	**M/S. PREM ENTERPRISES** **BUSINESS ADDRESS: NAGLA TEKCHAND,** **DEVRI ROAD, AGRA-282001** **PHONE: 8945388423** **SANDEEP KUMAR SINGH S/O VIRENDRA SINGH** **45, UMAPATI DHAM NEAR DPS INTERNATIONAL SCHOOL, SAIMARI,** **DEVRI ROAD AGRA -282001** **PHONE: 8945388423** **SMT. SHIKHA SEGHAL W/O SANJAY SAHGAL** **R/O 186, 10, 40 FEET ROAD,** **BADARPUR JAITPUR,** **SOUTH DELHI-110044** **PHONE: 8945388423**
3	Total liabilities as on 02.11.2026	**Rs. 47,37,921.38**
4	a) Mode of Auction b) Details of Auction service provider c) Date of Auction d) Time of Auction	a) E-Auction b) M/s PSB Alliance Pvt. Ltd (BAANKNET) **c) 20-11-2026** **d) 11:30 AM to 12:30 PM**
5	Details of Property/ies	Residential Property at Plot No.-77, Khasra No.-496 (Part), Umapati Dham Colony, Mauza Saimari, Tajganj Ward, Tehsil & Distt. -Agra. Belonging to Smt. Shikha Sehgal W/o Sh. Sanjay measuring 88 Sq.mt. East: Plot No.-76 West: Agriculture Land of Other North: Rasta 20' Wide South: Plot of Other's
6	Reserve Price (Rs.)	Rs. **13,33,000.00** (Rupees Thirteen Lakh Thirty-Three Thousand Only)
7	Earnest Money Deposit	Rs. **1,33,300.00** (Rupees One Lakh Thirty-Three Thousand Three Hundred Only)
8	The property can be inspected (Date & Time)	Till **19-11-2026, before 17:30 hours**

9. Other terms and conditions:

a) The property/ies will be sold in **"AS is where is", As is what is"**, and **"Whatever there 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 9(e) below).

b) The property/ies will be sold above the Reserve Price.

Internal

c) The property can be inspected till **19-11-2026**, between 10:00 AM and 05:30 PM.

d) 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 & addhaar and addhaar linked with latest Mobile number and also register with digilocker 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 8291220220, Email: support.baanknet@psballiance.com) .

e) The intending bidders shall deposit Earnest Money Deposit (EMD) mentioned above, being of 10% of the Reserve Price 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 **19-11-2026** at 05:00 PM.

f) Auctions would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplied rates of **Rs. 10,000.00/- (Rupees Ten Thousand Only)** mentioned under the column "Increment Combo" (at least select 1). 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 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 communication to that effect will be issued which shall be subject to approval by the Authorized Officer/Secured Creditor.

g) The incremental amount/price during the time of each extension shall be **Rs. 25,000.00 (Rupees Twenty-Five Thousand Only)** and time shall be extended to **5 (Five) minutes** when valid bid received in last minutes.

h) Sales shall be confirmed in favor of the successful bidder, subject to confirmation of the same by the secured creditor.

i) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on same day and or not later than next working day and the balance of 75% amount of sale to be deposited within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price within the period stated above, 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.

j) The above-mentioned balance sale price (other than EMD amount) should be remitted by the successful bidder through RTGS/NEFT to the account mentioned in Intimation Letter issued by M/s PSB Alliance Pvt. Ltd (Baanknet).

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

l) For sale proceeds above Rs. 50.00 Lakh (Rupees Fifty lakh), TDS shall be payable at the rate 1 % of the Sale amount, which shall be payable separately by the Successful buyer. Wherever the GST is applicable, same shall be paid by the Successful buyer as per Government guidelines.

m) 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.

n) It shall be the responsibility of Bidder to ensure due diligence and physical verification of property and satisfy themselves about the property/ies specification before submitting the bid. No claim after submission of bid shall be entertained by the bank. The inspection of property put on auction will be permitted to interested bidders as described in point 9(c) above.

o) Authorized officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.

p) For further details Shri Subodh Kumar/Shri Sidhharth, Divisional Manager/Officer, +91- 9471167203/8218768228 may be contacted **during office hours on any working day**. The service provider baanknet (M/s PSB Alliance Pvt. Ltd). (Contact No. 7046612345/6354910172/ 8291220220/9892219848/ 8160205051, Email: support.baanknet@psballiance.com.

कृते केनरा बैंक
For CANARA BANK
प्राधिकृत अधिकारी / Authorised Officer
क्षेत्रीय कार्यालय-1, आगरा / R.O.-1, Agra

Place: Agra
Date: 02-11-2026

Internal