केनरा बैंक Canara Bank

Syndicate

(A GOVERNMENT OF INDIA UNDERTAKING)

COVERING LETTER TO SALE NOTICE

Ref: Avichal & Rohit /Sale notice/Nov/2026-27 Date: 04.11.2026

To

M/s ROHIT JAISWAL **(BORROWER)**
Proprietor: Mr. ROHIT JAISWAL S/O SHRI LATE RAJ KUMAR JAISWAL
Address: 538KH/359, DEEN DAYAL KHADRA
NIRALA NAGAR
LUCKNOW, UTTAR PRADESH 226020

Mr. AVICHAL JAISWAL **(BORROWER IN EDUCATION LOAN)**
S/O ROHIT JAISWAL 538 KHA
359 DEEN DAYAL KENDRA
NIRALA NAGAR LUCKNOW

Mrs. SARIKA JAISWAL **(GUARANTOR IN HOUSING LOAN)**
W/O ROHIT JAISWAL 538 KHA
359 DEEN DAYAL KENDRA
NIRALA NAGAR LUCKNOW

Mr. ROHIT JAISWAL S/O SHRI LATE RAJ KUMAR JAISWAL **(BORROWER and MORTGAGOR)**
Address: 538KH/359, DEEN DAYAL KHADRA
NIRALA NAGAR
LUCKNOW, UTTAR PRADESH 226020

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) of the Security Interest (Enforcement) Rules, 2002.

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As you are aware, I on behalf of Canara Bank, Hazratganj Main Branch have taken possession of the assets described in Schedule of Sale Notice annexed here to in terms of Section 13(4) of the subject Act in connection with outstanding dues payable by you to our Hazratganj Main 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,

Canara Bank

Authorised Officer

Authorised Officer, Canara Bank

ENCLOSURE - SALE NOTICE

Internal

(A GOVERNMENT OF INDIA UNDERTAKING)

SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Properties under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision 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 Authorised Officer of HAZRATGANJ MAIN BRANCH of the Canara Bank, will be sold on "As is where is", "As is what is", and " Whatever there is" on 26.11.2026 for recovery of Rs 1,00,78,813.67+ Interest thereon due to the HAZRATGANJ MAIN BRANCH of Canara Bank from **M/s ROHIT JAISWAL, Proprietor: Mr. ROHIT JAISWAL S/O SHRI LATE RAJ KUMAR JAISWAL (Borrower in CC Limit and Housing Loan) and Mr. AVICHAL JAISWAL S/O Mr. ROHIT JAISWAL (BORROWER IN EDUCATION LOAN)**

Reserve Price and Earnest Money Deposit:

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1	**EMT of property situated at House No. 538/2/76, Rooppur, Khadra (Deen Dayal Nagar), Lucknow.** **AREA: 660 SQ. FT.**	**Rs.65,20,000/-**	**Rs.6,52,000/-**

The Earnest Money Deposit shall be deposited on or before 25.11.2026 up to 5:00 PM.

Details of Properties:

S.no	Property	Boundaries	
1	**EMT of property situated at House No. 538/2/76, Rooppur, Khadra (Deen Dayal Nagar), Lucknow.** **AREA: 660 SQ. FT.**	East	House of Mr. Shiv Chand Pathak
		West	House of Rajendra Jaiswal
		North	Other's Plot
		South	Road about 15' wide

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, Hazratganj Main Branch Canara Bank, Ph. No. 8173007757 during office hours on any working day.

Canara Bank

Authorised Officer

Date: 04.11.2026
Place: LUCKNOW

Authorised Officer
CANARA BANK

Internal

केनरा बैंक Canara Bank

सिंडिकेट Syndicate

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DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 04.11.2026

1. Name and Address of Secured Creditor : Canara Bank, Hazratganj Main BRANCH

2. Name and Address of the Borrower & Guarantors :

M/s ROHIT JAISWAL **(BORROWER)**
Proprietor: Mr. ROHIT JAISWAL S/O SHRI LATE RAJ KUMAR JAISWAL
Address: 538KH/359, DEEN DAYAL KHADRA
NIRALA NAGAR
LUCKNOW, UTTAR PRADESH 226020

Mr. AVICHAL JAISWAL **(BORROWER IN EDUCATION LOAN)**
S/O ROHIT JAISWAL 538 KHA
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Mrs. SARIKA JAISWAL **(GUARANTOR IN HOUSING LOAN)**
W/O ROHIT JAISWAL 538 KHA
359 DEEN DAYAL KENDRA
NIRALA NAGAR LUCKNOW

Mr. ROHIT JAISWAL S/O SHRI LATE RAJ KUMAR JAISWAL **(BORROWER and MORTGAGOR)**
Address: 538KH/359, DEEN DAYAL KHADRA
NIRALA NAGAR
LUCKNOW, UTTAR PRADESH 226020

Dear Sir,

Total Liabilities as on 04.12.2025 : Rs.**1,00,78,813.67**+ Other Interest thereon

1. a) Mode of Auction : E-auction

b) Details of Auction service provider :

Company Name	**M/s PSB Alliance**
Helpdesk Number	**8291220220**
Email	**support.Baanknet@psballiance.com**
Website	**https://baanknet.com/**

c) Date & Time of Auction : 26.11.2026 between 10:00 AM to 02:00 PM

d) Place of Auction : https://baanknet.com/

e) Date of Demand Notice : 22.08.2025
f) Date of Symbolic Possession : 04.12.2025

2. Reserve Price:

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1	**EMT of property situated at House No. 538/2/76, Rooppur, Khadra (Deen Dayal Nagar), Lucknow.** **AREA: 660 SQ. FT.**	**Rs.65,20,000/-**	**Rs.6,52,000/-**

Internal

3. 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.

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 Authorised Officer Hazratganj Main (0363) BRANCH till 25.11.2026.

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 (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 25.11.2026 before 5.00 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 Pvt. Ltd), (Contact No. 8291220220, Email: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 25.11.2026 before 5.00 PM to Canara Bank **Hazratganj Main [0363]** 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. 8291220220, Email:support.Baanknet@psballiance.com)."

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

j) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs 10,000. 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.

k) 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/her shall be forfeited by the Authorised Officer without any notice and property shall forthwith be put up for sale again.

l) 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.

केनरा बैंक CANARA BANK वसूली अनुभाग Recovery Section क्षेत्रीय कार्यालय-I, लखनऊ Regional Office-I, Lucknow

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

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

o) 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/Regional Office/ Hazratganj Main [0363] Branch who, as a facilitating centre, shall make necessary arrangements.

p) For further details contact Canara Bank, **Hazratganj Main [0363]** Branch (Ph. No 8173007757) e-mail id cb0363@canarabank.com OR the service provider (M/s PSB Alliance Pvt. Ltd), (Contact No. 8291220220, 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.

Canara Bank
Authorised Officer

Authorised Officer
Canara Bank

Place: Lucknow
Date: 04.11.2026