केनरा बैंक Canara Bank
सिंडिकेट Syndicate

(A GOVERNMENT OF INDIA UNDERTAKING)
JOSHIMATH BRANCH
Email: cb5547@canarabank.com

Ref: RODDN2:CR :SARFAESI:JOSHIMATH :11/2026 **Date: 06.11.2026**

To,

Sh. Pavan Kumar S/o Sh. Pashupati R/oAdd 1: H.No. 124, Ravigram, Ward No. 9, Joshimath, Chamoli, Uttarakhand 246443	**Sh. Pavan Kumar S/o Sh. Pashupati R/oAdd 2: Khata No. 00085, Khasra No. 1115, Vill. Ravigram, Patwari Circle Joshimath, Tehsil Joshimath, Distt. Chamoli, Uttarakhand 246443**

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.

As you are aware, the Authorised Officer of **Canara Bank, JOSHIMATH** 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 **JOSHIMATH** Branch of **Canara Bank.**

The undersigned proposes to sell the assets (through e-auction) 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 (e auction 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,

कृते केनरा बैंक/For Canara Bank
AUTHORISED OFFICER
CANARA BANK
ENCLOSURE – SALE NOTICE

प्राधिकृत अधिकारी / Authorised Officer
क्षेत्रीय कार्यालय, हरिद्वार / Regional Office Haridwar

केनरा बैंक Canara Bank

Syndicate

JOSHIMATH Branch

Email:cb5547@canarabank.com

SALE NOTICE

E-Auction sale notice for sale of Immovable property under the Securitisation 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 creditors, the **Constructive possession** of which has been taken by the Authorised Officer of **JOSHIMATH** 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 from 12.30 p.m. to 1.30 p.m. [with unlimited extension of 5 minutes duration each till the conclusion of sale],** for recovery of **Rs. 12,58,256.41 (Rupees Twelve Lakh Fifty Eight Thousand two Hundred fifty six and Paisa forty one only) as on 24.09.2026 + all costs, charges, expenses and incidental expenses for proceedings undertaken by the bank for recovering its dues from the date of NPA**due to the **JOSHIMATH** Branch of Canara Bank, from **That Sh. Pavan Kumar S/o Sh. Pashupati R/o Add 1: HNo. 124, Ravigram, Ward No. 9, Joshimath, Chamoli, Uttarakhand 246443 ,Sh. Pavan Kumar S/o Sh. Pashupati R/o Add 2: Khata No. 00085, Khasra No. 1115, Vill. Ravigram, Patwari Circle Joshimath, Tehsil Joshimath, Distt. Chamoli, Uttarakhand 246443**

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Full description of the immovable property, Reserve Price and EMD are as under:-

Sr No	Details of Properties	Reserve Price	Encumbrance(s)
1.	**EMT of all that of residential property Khata No. 00085, Khasra No. 1115 situated at Vill. Ravigram, Patwari Circle Joshimath, Tehsil Joshimath, Distt. Chamoli, Uttarakhand 246443.** **Total Land Area measuring 0.011 hect. i.e. 110.00 Sq. Mtr.** **Boundaries:** **EAST – Land of Sh. Shiv Singh Rawat and other** **WEST – Land of Sh. Laxmi and other** **NORTH – Land of Sh. Mohan Singh Rawat and other** **SOUTH – Land and house of Prakash Lal and other**	**Rs 16.00 Lakh** **EMD – Rs. 1.60**	**Not Known to Bank**

The property will not be sold below Reserve Price.

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 Manager, Mobile No 7055528008, JOSHIMATH, Canara Bank, e-mail id-cb5547@canarabank.com or the service provider M/S PSB ALLIANCE (BAANKENT), Mob. 8291220220, Email-support.Baankent@psballiance.com, website: https://Baankent.in//**during office hours on any working day.

Date: 06.11.2026

Place: JOSHIMATH

AUTHORISED OFFICER

CANARA BANK

प्राधिकृत अधिकारी / Authorised Officer
क्षेत्रीय कार्यालय, हरिद्वार / Regional Office Haridwar

Internal

केनरा बैंक Canara Bank
सिंडिकेट Syndicate

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 06.11.2026

1. Name and address of the secured creditor: **JOSHIMATH BRANCH**

2. Name and address of the Borrower(s)/Guarantor(s): Details as under:-

1Sh. Pavan Kumar S/o Sh. Pashupati R/oAdd 1: HNo. 124, Ravigram, Ward No. 9, Joshimath, Chamoli, Uttarakhand 246443	**Sh. Pavan Kumar S/o Sh. Pashupati R/oAdd 2: Khata No. 00085, Khasra No. 1115, Vill. Ravigram, Patwari Circle Joshimath, Tehsil Joshimath, Distt. Chamoli, Uttarakhand 246443**

3. **Total liabilities** : **Rs. 12,58,256.41 (Rupees Twelve Lakh Fifty Eight Thousand two Hundred fifty six and Paisa forty one only) as on 24.09.2026 + all costs, charges, expenses and incidental expenses for proceedings undertaken by the bank for recovering its dues from the date of NPA**

4. (a) Mode of Auction : Online E-Auction

(b) Details of Auction service provider : **M/S PSB ALLIANCE (BAANKENT) mobile.8291220220 Email – support.Baankent@psballiance.com Website :http://Baankent.in//**

(c) Date & Time of Auction : **26.11.2026** between **12.30 p.m. to 1.30 p.m.** (With unlimited extensions of 5 minutes duration each)

5. Reserve Price :**Total Rs. 16,00,000.00 (Rupees Sixteen lakh only)**

6. Other terms and conditions:

a. Auction / bidding shall be only through "Online Electronic Bidding'' through the website **http://Baankent.in//.** Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

b. The property can be inspected, with Prior Appointment with Authorised Officer on any working day during office hours.

c. The property will not be sold below the Reserve Price and the participating bidders may improve their offer further during auction process.

d. EMD amount of 10% of the Reserve Price is to be deposited 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 up to 5.00 p.m.**

e. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **25.11.2026** up to 5:00 PM, to **Canara Bank, JOSHIMATH**, by hand or by email.

i.) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, Acknowledgement receipt thereof with UTR No.

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.

ii.) Bidders Name. Contact No. Address, E Mail Id.

iii.) Bidder's A/c details for online refund of EMD.

f. The intending bidders should register their names at portal **https://Baankent.in//**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 (BAANKENT), Mob. 8291220220, Email-support.Baankent@psballiance.com, website: https://Baankent.in//.**

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

h. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.10,000/- (The amount can be decided by the authorised officer depending upon the value of the property with a minimum of Rs. 10,000/- as incremental value). The bidder who submits the highest bid (not below 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.

i. 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 within the period stated above, 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.

j. For sale proceeds of Rs. 50.00 Lakhs (Rupees Fifty lakhs) and above, the successful bidder will have to deduct TDS at the applicable rate on the Sale proceeds and submit the original receipt of TDS certificate to the bank.

k. All charges for conveyance, stamp duty/GST/Registration charges etc. As applicable shall be borne by the successful bidder only.

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

m. In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach **Canara Bank JOSHIMATH** who as a facilitating centre shall make necessary arrangements.

n. Bidder has to make due diligence and physical verification of property with regard to title, extent, area dues, etc. No claim subsequent to submission of bid shall be entertained by the bank.

o. For further details contact **Branch Manager, Mobile No 7055528008, JOSHIMATH, Canara Bank, e-mail id-cb5547@canarabank.com** OR the service provider **M/S PSB**



ALLIANCE (BAANKENT), Mob. 8291220220, Email- support.Baankent@psballiance.com, **website:** https://Baankent.in//.

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.

कृते केनरा बैंक/For Canara Bank

Place: JOSHIMATH **AUTHORISED OFFICER**

Date: 06.11.2026 **CANARA BANK**

Authorised Officer
क्षेत्रीय कार्यालय, हरिद्वार / Regional Office Haridwar