(A GOVERNMENT OF INDIA UNDERTAKING)

COVERING LETTER TO SALE NOTICE

Ref: ARM AGRA/SALENOTICE/JBTRADER/2026-27 Date: 05.11.2026

To,

1. M/S J B TRADERS
   Prop: Shri Adesh Kumar S/O Jagbir Singh
   Add:- 674/A, Village Kazipur, Near Lohia Nagar
   Meerut, Uttar Pradesh 250003.
   Mob. No. - 919927036644

2. Shri Adesh Kumar S/O Jagbir Singh
   Add:- 674/A, Village Kazipur, Near Lohia Nagar
   Meerut, Uttar Pradesh 250003
   Mob. No. - 919927036644

Dear Sir/Madam,

Sub: Notice issued in terms of Sec. 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest act, 2002, under rule 8(6) read with rule 9(1)of the Security Interest (enforcement) rules, 2002.

As you are aware, I on behalf of Canara Bank ARM BRANCH, AGRA 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 ARM BRANCH, AGRA 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 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.

Yours faithfully,

कृते केनरा बैंक/For CANARA BANK

AUTHORISED OFFICER
CANARA BANK

ENCLOSURE-
1) SALE NOTICE
2) DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE

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आस्ति वसूली प्रबंधन शाखा / **Asset Recovery Management Branch** Tel: 9084688622 **Email:** cb7315@canarabank.com
अंचल कार्यालय ,12 ए /सीसी-1, राजेंद्र सेंटर, आवास विकास कॉलोनी सिकन्दरा ,आगरा-282007/
CIRCLE OFFICE, 12A/CC-1, RAJENDRA CENTRE, AWAS VIKAS COLONY / SIKANDRA, AGRA - 282007

केनरा बैंक CANARA BANK 7315 ARM BRANCH AGRA

Auction Sale Notice for Immovable Properties)
CANARA BANK
(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 under rule 8(6) **read with rule 9(1)**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 Symbolic possession of which has been taken by the Authorized Officer of ARM BRANCH , AGRA of the Canara Bank, will be sold on "As is where is", "As is what is", and " Whatever there is" without recourse basis on **26.11.2026,** for recovery of **Rs. 1,78,85,884.29/- (Rupees One Crore Seventy Eight Lakhs Eighty Five Thousand Eight Hundred Eighty Four & Paise Twenty Nine Only)** as per demand notice dated-03.07.2025 plus interest plus other charges less recovery, if any, due to the ARM BRANCH , AGRA of Canara Bank from:

1. **M/S J B TRADERS**
   Prop: Shri Adesh Kumar S/O Jagbir Singh
   Add:- 674/A, Village Kazipur, Near Lohia Nagar
   Meerut, Uttar Pradesh 250003.

2. **Shri Adesh Kumar S/O Jagbir Singh**
   Add:- 674/A, Village Kazipur, Near Lohia Nagar
   Meerut, Uttar Pradesh 250003

Reserve Price and Earnest Money Deposit:

"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."

1.	Name and Address of Secured Creditor	Canara Bank, ARM BRANCH, AGRA
2.	Name and Address of the Borrower & Guarantors	1. **M/S J B TRADERS** **Prop: Shri Adesh Kumar S/O Jagbir Singh** **Add:- 674/A, Village Kazipur, Near Lohia Nagar** **Meerut, Uttar Pradesh 250003.** 2. **Shri Adesh Kumar S/O Jagbir Singh** **Add:- 674/A, Village Kazipur, Near Lohia Nagar** **Meerut, Uttar Pradesh 250003**
3.	Total Liabilities as on	**Rs. 1,78,85,884.29/-** as per demand notice **dated-03.07.2025** plus interest plus other charges less Recovery, if any.
4.	a). Mode of Auction	E-Auction

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	b). Details of Auction service provider	Company Name	M/s PSB Alliance Pvt Ltd (E-Bkray)
		Helpdesk Number	8291220220
		Email	Support.BAANKNET@psballiance.com
		Website	https://baanknet.com/
	c). Date & Time of Auction	26.11.2026 between 11:00 AM to 01:00 PM	
	d). EMD Deposit Time	UPTO 05:00 P.M., 25.11.2026	
	e). Place of Auction	https://baanknet.com/	

5. Details of Properties with Reserve Price and Earnest Money Deposit:

S.no	Property	RESERVE PRICE(Rs.)	EMD(Rs.)
1.	UREM of Residential Property at MPL 674/A, Old No. 88, Village Kazipur, Near Dr. Ram Manohar Lohia Nagar, Hapur Road, Meerut owned by Shri Adesh Kumar S/o Shri Jagbir Singh measuring area - 428.09 sqm. Boundaries: East- 48 feet afterwards Road West- 48 feet afterwards Property of Shri Jitendra North- 96 feet afterwards Owners Property then MDA flats South- 96 feet afterwardsProperty of S. Pal Singh	86.00 Lakhs	8.60 Lakhs

6.	**The property can be inspected Date & Time**	With Prior Appointment with Authorized Officer, ARM BRANCH From 20.11.2026 to 21.11.2026 during office hours.

7. Other terms and Conditions:

a) The property/ies will be sold in "As is where is", "As is what is", and "Whatever there is" without recourse basis, including encumbrances if any. There are no encumbrances to the knowledge of the Bank, contact the undersigned before deposit of the Earnest Money Deposit (EMD) referred to in 7(e) below.

b) The property/ies will be sold above the reserve price.

c) The inspection of property put on auction will be permitted to interested bidders at site from **20.11.2026** to **21.11.2026 between 10:00 AM and 05:00 PM** with Prior Appointment with Authorized Officer, ARM BRANCH, AGRA.

d) Prospective bidders are advised to visit website **https://baanknet.com/**and register yourself on e-auction platform and further ensure having valid KYC documents like PAN Card &Aadhar and Aadhar linked with latest Mobile Number and also register with Digi locker 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 Bannknet (Contact details 7046612345/ 6354910172/ 8291220220/ 9892219848/ 8160205051, Email: support.BAANKNET@psballiance.com).**

e) The intending bidders shall deposit Earnest Money Deposit (EMD) 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 25.11.2026 at 05:00 P.M.

f) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs. 50,000/- (Incremental amount/price) 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

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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 in order 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 a 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.50,000/- (incremental price) and time shall be extended to 5 minutes when valid bid received in last minutes.

h) 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 same day and or not later than next working day and the balance 75% amount of sale price 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 Authorised 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 Account No. 209272434 of Canara Bank, ARM Branch, Agra IFSC Code CNRB0007315.

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 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 make due diligence and physical verification of property and satisfy themselves about the property/ies specification before submitting the bid. No claim subsequent to submission of bid shall be entertained by the bank.

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

p) For further details, Senior Manager, Canara Bank, ARM Branch, Agra Mobile 7310950297, 9084688622 may be contacted during office hours on any working day or to the service provider Baanknet (M/s PSB Alliance Pvt. Ltd) contact details as mentioned above in point no (d).

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: AGRA
Date: 05.11.2026

Authorised Officer
Canara Bank
प्राधिकृत अधिकारी/Authorised Officer

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ntial

केनरा बैंक CANARA BANK 7315 ARM BRANCH., AGRA आस्ति वसूली प्रबंधन शाखा, आगरा