

Ref: CB/REC/SALE NOTICE/OCT/26/1
To,

Date: 09.10.2026

MR. ASHISH JOSHI (BORROWER)
S/O BHAGWATI PRASAD
25 MANJIYARI BAYAR GAON
DISTRICT TEHRI GARHWAL
Ghansali
UTTARAKHAND
249196
MOB: 9650381904

MRS. MANJU DEVI (CO-BORROWER/MORTGAGOR)
W/O BHAGWATI
MANJIYARI BHENTI
BAYAR GAON
DISTRICT TEHRI GARHWAL
Ghansali
UTTARAKHAND
249196
MOB: 7505299191

Dear Sir/ Madam,

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, **MIYANWALA (4463)BranchDEHRADUN** has taken **symbolicpossession** 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 **MIYANWALA (4463) Branch DEHRADUN** 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. You are hereby given a last and final opportunity to discharge the liability in full as stated in the Sale Notice enclosed **within30 days** from the date of this notice, and reclaim the assets which have been possessed by the bank, failing which the assets will be sold as per the terms and conditions set out in the enclosed Sale Notice.

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
अधिकृत अधिकारी / Authorised Officer
ENCLOSURE – SALE NOTICE



MIYANWALA (4463) BRANCH DEHRADUN
Email :cb4463@canarabank.com
(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 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 Creditor, the symbolic possession of which has been taken by the Authorised Officer of **MIYANWALA (4463) Branch of Canara bank**, will be sold on "As is where is", "As is what is", and "Whatever there is" on **13.11.2026**, for recovery **Rs.32,89,279.00 (Rupees Thirty Two Lakh Eighty Nine Thousand Two Hundred Seventy Nine Only)** as on 31.07.2026 + Interest w.e.f. 01.08.2026 + Expenses - Recoveries after 31.07.2026 (if any) in the loan Account No. **160002105982** AND **Rs. 59,999.56/- (Rupees Fifty Nine Thousand Nine Hundred Ninety Nine and Paise Fifty Six Only)** as on 31.07.2026 + Interest w.e.f. 16.07.2026 + Expenses - Recoveries after 31.07.2026 (if any) in the loan Account No. **164004099571**, due to **Miyawala (4463) Branch of Canara Bank, MR. ASHISH JOSHI (BORROWER)/S/O BHAGWATI PRASAD AND MRS. MANJU DEVI (CO-BORROWER/MORTGAGOR)/W/O BHAGWATI.**

Details and full description of the immovable property with known encumbrances, if any:

Property in the name of: MRS. MANJU DEVI W/O BHAGWATI.

ALL THAT LAND BEARING KHATA KHATAUNI NO 173 (Fasli year 1399-1404) forming part of Khasra no 2112 area 98.14 Sq Mts. Situated at mauja Raipur, Pargana Parwadoon, Tehsil and District Dehradun Uttarakhand.

BOUNDARIES-

EAST- 20 ft wide road side measuring 24 Ft.
WEST- Land of Seller side measuring 24 Ft.
NORTH- Land of Shri Pawandeeep side measuring 44 ft.
SOUTH- Land of Seller side measuring 44 Ft

The reserve price will be **Rs.47.20Lakh** only and the earnest money deposit will be **Rs.4.72lakhs only**. The Earnest Money Deposit shall be deposited on or before **12.11.2026 up to 5.00pm**.

There are no known encumbrances on the above property as per the knowledge of the bank.

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website (<https://www.canarabank.com>) or may contact Canara Bank Regional office Dehradun, Canara Bank, Ph. No.8191072955 during office hours on any working day.

Date: 09.10.2026

Place: Dehradun



कृते केनरा ब.क.
For Canara Bank
Authorised Officer
CANARA BANK

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 09.10.2026

1.	Name and Address of the Secured Creditor	Canara Bank MIYANWALA (4463) Branch DEHRADUN
2.	Name and Address of the Borrower(s)/ Guarantor(s)	MR. ASHISH JOSHI (BORROWER) S/O BHAGWATI PRASAD 25 MANJIYARI BAYAR GAON DISTRICT TEHRI GARHWAL Ghansali UTTARAKHAND 249196 MOB: 9650381904 MRS. MANJU DEVI (CO BORROWER/MORTGAGOR) W/O BHAGWATI MANJIYARI BHENTI BAYAR GAON DISTRICT TEHRI GARHWAL Ghansali UTTARAKHAND 249196 MOB: 7505299191
2a.	Property in the name of	MRS. MANJU DEVI W/O BHAGWATI.
3.	Total liabilities	Rs.32,89,279.00 (Rupees Thirty Two Lakh Eighty Nine Thousand Two Hundred Seventy Nine Only) as on 31.07.2026 + Interest w.e.f. 01.08.2026 + Expenses - Recoveries after 31.07.2026 (if any) in the loan Account No.160002105982 AND Rs. 59,999.56/- (Rupees Fifty Nine Thousand Nine Hundred Ninety Nine and Paise Fifty Six Only) as on 31.07.2026 + Interest w.e.f. 16.07.2026 + Expenses - Recoveries after 31.07.2026 (if any) in the loan Account No. 164004099571
4.	a. Mode of Auction	Online Electronic Bidding
	b.Details of Auction service provider	M/s PSB Alliance (Ebkray) Helpdesk Number-8291220220 EMAIL- support.ebkray@psballiance.com Website-https://baanknet.com/
	c.Date & Time of Auction	13.11.2026 Time: 12.30 pm to 03.30pm (with unlimited extension of 5 minutes duration each till the conclusion of the sale).
	d.Place of Auction	ONLINE
	<u>Detail of Property/ies</u>	ALL THAT LAND BEARING KHATA KHATAUNI NO 173 (Fasli year 1399-1404) forming part of Khasra no 2112 area 98.14 Sq Mts. Situated at mauja Raipur, Pargana Parwadoon, Tehsil and District Dehradun Uttarakhand. BOUNDARIES- EAST- 20 ft wide road side measuring 24 Ft. WEST- Land of Seller side measuring 24 Ft. NORTH- Land of Shri Pawandeep side measuring 44 ft. SOUTH- Land of Seller side measuring 44 Ft



5. Reserve Price	Rs. 47.20 Lakh
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6. Other terms and conditions:

- a) Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://baanknet.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 or before **12.11.2026 between 11.00 AM to 4.00 PM.**
- c) 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.
- d) EMD amount of 10% of the Reserve Price is to be deposited in E-Wallet of M/s PSB Alliance Private Limited (E-bkay) 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 **12.11.2026 up to 5.00 p.m.**
- e) 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 (Ebkray)** MOB.NO.-: 8291220220; email: support.ebkray@psballiance.com
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **12.11.2026 up to 5:00 PM**, to Canara Bank, recovery section regional office Dehradun 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, EMail Id.
- iv) Bidder's A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal <https://ebkray.in/> mention the website address of service provider) 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 (Ebkray)** MOB.NO.-: 8291220220; email: support.ebkray@psballiance.com
- h) EMD deposited by the unsuccessful bidders shall be refunded to them. The EMD shall not carry any interest.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of **Rs. 10,000.00** (Rupees Ten Thousand Only). The amount can be decided by the Authorised Officer depending upon the value of the property with a minimum of Rs. 25,000.00 as incremental value). 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 secured creditor.
- j) 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 shall be forfeited by the Authorised Officer without any notice and property shall forthwith be put up for sale again.
- k) For sale proceeds of **Rs. 50,00,000.00 (Rupees Fifty Lakhs Only)** 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.
- l) All charges for conveyance, stamp duty/GST registration charges, advocate fees etc., as applicable shall be borne by the successful bidder only.



- m) Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
- n) 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 who is a facilitating centre, shall make necessary arrangements.
- o) For further details contact Canara Bank, **REGIONAL OFFICE DEHRADUN** Branch (Ph.No 8191072955) e-mail rfcoddn@canarabank.com OR the service provider M/s PSB Alliance (Ebkray) MOB.NO.-: 8291220220; email: support.ebkray@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 avoid such contingencies, bidders are requested to make all the necessary arrangements/alternatives such as back-up, power supply and whatever else is required so that they are able to circumvent such situation and are able to participate in the auction successfully.

Place: Dehradun
Date: 09.10.2026

कृते कनारा बँक
For Canara Bank
Authorised Officer
कनारा बँक
Canara Bank