

केनरा बैंक

Canara Bank

सिंडिकेट Syndicate

COVERING LETTER TO 15 DAYS SALE NOTICE

Ref: ROKPR/ETAWAH/2788/SN/JAGRATI CREATION/SALE_OCT_2026

Date: 13.10.2026

To

M/s Jagrati Creations Private Limited Prop Mr. Umakant Address: H. No. 55, Jatpura Etawah, Uttar Pradesh- 206001 (BORROWER)	Mr. Umakant S/o Shri Ved Sharma Address: H. No. 55, Jatpura Etawah, Uttar Pradesh- 206001 (PROPRIETOR & MORTGAGOR)
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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) and rule 9 of the Security Interest (Enforcement) Rules, 2002.

As you are aware, I on behalf of Canara Bank, ETAWAH 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 ETAWAH 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,

कृते केनरा बैंक
For CANARA BANK

Sandeep Shukla
प्राधिकृत अधिकारी/ Authorised Officer
क्षेत्रीय कार्यालय, कानपुर/ Regional Office Kanpur

Authorised Officer, Canara Bank

ENCLOSURE - SALE NOTICE

Internal



(Auction Sale Notice for Immovable properties)

CANARA BANK

(A GOVERNMENT OF INDIA UNDERTAKING)

15 DAYS SALE NOTICE

e-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH RULES 8(6) & 9 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/ physical possession of which has been taken by the Authorised Officer of ETAWAH Branch of the Canara Bank, Secured Creditor, will be sold on AS is where is", As is what is", and Whatever there is" on 31.10.2026 for recovery of Rs. 21,24,247/- (Rupees Twenty One Lakh Twenty Four Thousand Two Hundred Forty Seven Only) as on 30.10.2017 (plus interests, costs and other charges MINUS Recovery if any) due to the ETAWAH Branch of Canara Bank from M/s Jagrati Creations Private Limited (Borrower) and Mr. Umakant S/o Shri Ved Sharma (Proprietor and Mortgagor).

The reserve price will be Rs 18,96,390/- and the earnest money deposit will be Rs. 1,89,639/-

1	Name and Address of the Secured Creditor	Canara Bank, ETAWAH branch
2	Name and Address of the Borrower & Guarantor	M/s Jagrati Creations Private Limited (Borrower) Mr. Umakant S/o Shri Ved Sharma (Proprietor and Mortgagor).
3	Total liabilities as on 30.10.2017	Rs. 21,24,247/- as on 30.10.2017, plus interest, cost and other expences
4	e) Mode of Auction f) Details of Auction service provider	E-Auction M/s PSB Alliance Pvt. Ltd (eBkay), Helpdesk Number- 8291220220; Email id: support.baanknet@psballiance.com
	g) Date & Time of Auction h) Place of Auction	31.10.2026 , 10.00 AM TO 04.00 PM ONLINE
5	Details of Property/ies	Residential House at Plot No. 55, Jatpura, Etawah admeasuring 133.83 Sq. Mtr. in the name of Mr. Umakant S/o Shri Ved Sharma Boundaries East House Chabutra Prabhat Kumar West Property Prakash Verma North 8' wide Gali South Property Prabhat Kumar
6	Reserve Price	Rs. 18,96,390/-
7	Earnest Money Deposit	Rs. 1,89,639/- BY 30.10.2026 UP TO 05 PM
8	The property can be inspected Date & Time	FROM 14.10.2026 TO 29.10.2026 , 10.00 AM TO 05.00 PM ON WORKING DAYS

Internal

Internal



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.
- c. The property can be inspected on 14.10.2026 TO 29.10.2026 between 10.00 AM and 05.00 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 & Aadhaar and Aadhaar 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 Baanknet (Contact details 7046612345/6354910172/8291220220/9892219848/8160205051, Email: support.BAANKNET@psballiance.com).
- e. The intending bidders shall deposit Earnest Money Deposit (EMD) of Rs. 1,89,639/- 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 30.10.2026 before 05.00 PM.
- f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs. 10,000/- 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 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.10,000 and time shall be extended to 05 (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 ETAWAH Branch, IFSC Code CNRB0002788.
- 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. The inspection of property put on auction will be permitted to interested bidders at site on 14.10.2026 TO 29.10.2026 from 10.00 a.m. to 05.00 P.M.
- o. Authorised officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.



p. All charges for conveyance, stamp duty/GST registration charges etc., and other non-encumbrance charges like House Tax, Water Tax, and Electricity Payment etc. as applicable shall be borne by the successful bidder only.

q. For further details Mr. ANIRBAN SEN GUPTA Ph.No. 8791314414, 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./ support.ebkray@procure247.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.



कृते केनरा बैंक
FOR CANARA BANK
Sandip Shukla
प्राधिकृत अधिकारी / Authorised Officer
क्षेत्रीय कार्यालय, कानपुर / Regional Office Kanpur

Authorised Officer
Canara Bank

Place: KANPUR
Date: 13.10.2026