



(A GOVERNMENT OF INDIA UNDERTAKING)  
MODINAGAR BRANCH  
Mail-Id - cb2191@canarabank.com

Ref: SARFAESI/MDNGR/2191/MKB/NOV/234/2025

Date: 29.10.2025

To,

|                                                                                                                                                      |                                                                                                                                                                           |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| M/s Monika Khal Bhandar<br>Prop: Smt Rajni Rani<br>Firm at:<br>173 A Gali No-2, Brahmapuri<br>Fafarana Road,<br>Modinagar<br>Dist- Ghaziabad -201204 | Smt. Rajni Rani<br>(Proprietor of M/s Monika Khal Bhandar)<br>W/o-Sh. Suresh Chaudhary<br>Gali No-4, Brahmapuri<br>Fafarana Road,<br>Modinagar<br>Dist- Ghaziabad -201204 |
| Sh. Suresh Chaudhary<br>S/o Sh. Jagpal<br>Gali No-4, Brahmapuri<br>Fafarana Road,<br>Modinagar<br>Dist- Ghaziabad -201204                            |                                                                                                                                                                           |

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, Regional Office Ghaziabad has 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 Modinagar branch, Ghaziabad 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 Annexure 13

Internal

(A GOVERNMENT OF INDIA UNDERTAKING)

**MODINAGAR BRANCH**

Mail-Id - cb2191@canarabank.com

**Annexure 13**

**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 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 creditors, the physical possession of which has been taken on 29.01.2025 by the Authorized Officer of Regional Office Ghaziabad of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on 20.11.2025 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 being Rs.33,09,868.46 (Rs. Thirty Three Lakh Nine Thousand Eight Hundred Sixty Eight and Paise Forty Six Only) as on 30.09.2025 and further interest at applicable rate from 01.10.2025 along with expenses, other charges, etc. dues to our Modinagar Branch of Canara Bank from M/s Monika Khal Bhandar A/c No- 2191285000008 & 2191710000005.

**Full description of the immovable property, Reserve Price, EMD, known Encumbrance(s), Outstanding Dues if any are as under:-**

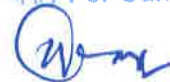
| Sr No | Details of Properties                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Reserve Price | EMD          | Encumb-<br>rance(s)   | Outstanding Dues<br>of Local Self<br>Government as<br>on 31.08.2025 |
|-------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|--------------|-----------------------|---------------------------------------------------------------------|
| 1.    | <p>Property bearing part of Khasra No-758, Gali No.6/4, Brahmpuri Fafarana Road, situated in Village Begumabad Budana, Fafrana Road, Pargana-Jalalabad, Tehsil-Modinagar, Dist- Ghaziabad owned by Mrs. Rajni Rani W/o Mr. Suresh Kumar Choudhary</p> <p>Admeasuring Area 77.34 Sq. Mtrs</p> <p><b><u>Boundaries:</u></b></p> <p>East : 16 Ft wide Road<br/>West : House of Mrs. Bala<br/>North: House of Mrs. Rajni Rani<br/>South: House of Mrs. Usha</p> <p><b>(This property is in Physical possession of the Bank)</b></p> | Rs.21.17 Lakh | Rs. 211700/- | Not known to the Bank | Nil as per Bank's Record                                            |

The EMD should be deposited on or before 19.11.2025 up to 5.00 pm.

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 Sh. Rakesh Kumar, Authorised Officer, Canara Bank, Regional Office, Ghaziabad during office hours on any working day.

कृते केनरा बैंक / For Canara Bank



अधिकृत **AUTHORISED OFFICER** Officer  
CANARA BANK

Place: Ghaziabad  
Date: 29.10.2025

Internal

**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 29.10.2025**

1. Name and address of the secured creditor : Canara Bank, Modinagar Branch  
 2. Name and address of the Borrower(s)/Guarantor(s) : Details as under :-

|                                                                                                                                                      |                                                                                                                                                                           |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| M/s Monika Khal Bhandar<br>Prop: Smt Rajni Rani<br>Firm at:<br>173 A Gali No-2, Brahmapuri<br>Fafarana Road,<br>Modinagar<br>Dist- Ghaziabad -201204 | Smt. Rajni Rani<br>(Proprietor of M/s Monika Khal Bhandar)<br>W/o-Sh. Suresh Chaudhary<br>Gali No-4, Brahmapuri<br>Fafarana Road,<br>Modinagar<br>Dist- Ghaziabad -201204 |
| Sh. Suresh Chaudhary<br>S/o Sh. Jagpal<br>Gali No-4, Brahmapuri<br>Fafarana Road,<br>Modinagar<br>Dist- Ghaziabad -201204                            |                                                                                                                                                                           |

3. **Total liabilities** - Rs.33,09,868.46 (Rs. Thirty Three Lakh Nine Thousand Eight Hundred Sixty Eight and Paise Forty Six Only) as on 30.09.2025 and further interest at applicable rate from 01.10.2025 along with expenses, other charges, etc.

4. (a) Mode of Auction : Online E-Auction  
 (b) Details of Auction service provider : M/s PSB Alliance Pvt Ltd (Baanknet)  
 MOB. NO. : 8291220220  
 email: [support.baanknet@psballiance.com](mailto:support.baanknet@psballiance.com)  
 Website : <https://baanknet.com/>

5. **Reserve Price** : Rs.21.17 Lakh (Rs.Twenty One Lakh Seventeen Thousand only)

**6. Other terms and conditions:**

- 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 proceedings.
- The property can be inspected, with Prior Appointment with Authorised Officer, on 18.11.2025 between 10.00 A.M to 5.00 P.M.
- The property will not be sold below the Reserve Price and the participating bidders may improve their offer further during auction process.
- 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 19.11.2025 up to 5:00 PM.
- 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 Baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 8291220220, Email: [support.baanknet@psballiance.com](mailto:support.baanknet@psballiance.com)/"website address: <https://baanknet.com/> immediately on the same date of payment of the EMD amount the bidders shall approach the said service provider for obtaining digital signature (If not holding a valid digital signature)
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 19.11.2025 up to 5:00 PM, to Canara Bank Modinagar Branch, Ghaziabad by hand or by email.
  - 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.
  - Bidders Name. Contact No. Address, E Mail Id.
  - Bidder's A/c details for online refund of EMD.

Internal



- g) 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 **Baanknet (M/s PSB Alliance Pvt. Ltd)**, (Contact No. 8291220220, Email: [support.baanknet@psballiance.com/](mailto:support.baanknet@psballiance.com/). "website address: <https://baanknet.com/>.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them within 2 working days of finalization of sale. 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/-. 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.
- j) 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 day from the date of 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.
- k) For sale proceeds of Rs. 50.00 Lakh and above, the successful bidder will have to deduct TDS at a 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 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 interested in participating the e-auction, they can approach **Canara Bank, Recovery Section, Regional Office, Ghaziabad** who as a facilitating centre shall make necessary arrangements.
- o) 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.

For further details contact Sh. Rakesh Kumar, Mobile No. 7428093522, Authorised Officer, Regional Office, Ghaziabad, Canara Bank e-mail [rogzdrec@canarabank.com](mailto:rogzdrec@canarabank.com) or the service provider. **Baanknet (M/s PSB Alliance Pvt. Ltd)**, (Contact No. 8291220220, Email: [support.baanknet@psballiance.com/](mailto:support.baanknet@psballiance.com/). "website address: <https://baanknet.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.

Place: Ghaziabad  
Date: 29.10.2025

कृते केनरा बैंक / For Canara Bank  
  
प्राधिकृत AUTHORISED OFFICER  
(CANARA BANK)