

COVERING LETTER TO SALE NOTICE

Ref: ARM AGRA /SALENOTICE/WINDHYAPHARMA/04012025

Date: 04.01.2025

To,

- 1) Smt Madhu Tiwari W/o Sri Dinesh Kumar Tiwari  
Proprietor M/s Windhya Pharma  
R/o New Abadi, Jangjeet Nagar , Shamshabad Road Agra.
- 2) Smt Saroj Sharma W/o Sri Mahendra Pratap Sharma  
Both R/o 17/154 A Raj Nagar, Lohamandi Agra.
- 3) Sri Manish Sharma S/o Sri Mahendra Pratap Sharma  
Both R/o 17/154 A Raj Nagar, Lohamandi Agra

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,

केनरा बैंक  
CANARA BANK  
प्राधिकृत अधिकारी / Authorised Officer

**AUTHORISED OFFICER  
CANARA BANK**

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





**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 04.01.2025**

1. Name and Address of Secured Creditor : Canara Bank, ARM BRANCH , AGRA

2. Name and Address of the Borrower & Guarantors :

i. Smt Madhu Tiwari W/o Sri Dinesh Kumar Tiwari  
 Proprietor M/s Windhya Pharma  
 R/o New Abadi, Jangjeet Nagar, Shamshabad Road Agra.

ii. Smt Saroj Sharma W/o Sri Mahendra Pratap Sharma  
 Both R/o 17/154 A Raj Nagar, Lohamandi Agra.

iii. Sri Manish Sharma S/o Sri Mahendra Pratap Sharma  
 Both R/o 17/154 A Raj Nagar, Lohamandi Agra.

3. Total Liabilities : Rs 1,66,46,163 as per demand notice dated-06.02.2016 plus interest plus other charges less Recovery, if any.

4. a) Mode of Auction : E-auction

b).Details of Auction service provider :

Company Name	M/s PSB Alliance Pvt Ltd
Helpdesk Number	8291220220
Email	<a href="mailto:Support.BAANKNET@psballiance.com">Support.BAANKNET@psballiance.com</a>
Website	<a href="https://baanknet.com/">https://baanknet.com/</a>

c).Date & Time of Auction : 30.01.2025 between 11:00 AM to 01:00 PM

d). Place of Auction : <https://baanknet.com/>

**5. Reserve Price & Details of Properties:**

S.no	Property	RESERVE PRICE(Rs.)	EMD(Rs.)
1.	Property situated at plot No 78 A, on part of Khasra 202, Priya Darshani Enclave,Mauza Kalwari, Agra admeasuring 447.21 sqm in name of Smt. Saroj Sharma w/o Shri Mahendra Prasad Sharma.  Bounded as:- East:Others Land West : House of Owner and Manish Sharma North:-Other's Land South:-Rasta & exit 8m wide	64.76 LAKHS	6.47 LAKHS

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



**6. 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.
- b) The property can be inspected, with Prior Appointment with Authorized Officer, ARM BRANCH, AGRA from 27.01.2025 to 30.01.2025 during office hours.
- c) The property will be sold through E-Auction. 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 & conditions before taking part in the e-auction sale proceeding.
- d) 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.
- e) For participating in E-Auction, the intending bidders should register their names at portal <https://baanknet.com/> and get their User ID and password free of cost. Intending bidders shall hold a Digi Locker account and e-mail address for doing registration at the website <https://baanknet.com/> . For any query in this regard, Bidders may contact to the service provider M/S PSB Alliance Pvt Ltd (BAANKNET) on 8291220220.
- f) Prospective bidder may also avail online training on e-auction procedure from the service provider M/S PSB Alliance Pvt Ltd (BAANKNET).
- g) "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". After depositing of EMD amount intending bidder/s may select the property and place the bid.
- h) EMD amount deposited by the unsuccessful bidder 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 multiplies of Rs.10000.00. 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 same by 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 (Rupees Fifty) lacs and above, the successful bidder will have to pay TDS at the rate 1% or as applicable 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.

