



**SHIVALIK SMALL FINANCE BANK LTD.**  
Registered Office : 501, Salcon Aurum, Jasola District Centre, New Delhi - 110025  
CIN : U65900DL2020PLC366027

**AUCTION NOTICE**  
The following borrowers of Shivalik Small Finance Bank Ltd. are hereby informed that Gold Loan/s availed by them from the Bank have not been adjusted by them despite various demands and notices including individual notices issued by the Bank. All borrowers are hereby informed that it has been decided to auction the Gold ornaments kept as security with the Bank and accordingly has been fixed at 11:00 am in the branch premises from where the loan was availed. All, including the borrowers, account holders and public at large can participate in this auction on as per the terms and conditions of auction.  
**Auction date is 28-08-2025 @ 11:00 am.**

| S. NO | Branch     | Account No.  | Actt Holder name |
|-------|------------|--------------|------------------|
| 1     | GHAZIABAD  | 101542514689 | PUSHPENDER KUMAR |
| 2     | INDRAPURAM | 101942518831 | VISHAL GAUTAM    |

The Bank reserves the right to delete any account from the auction or cancel the auction without any prior notice.  
Authorised Officer, Shivalik Small Finance Bank Ltd.




**IDFC FIRST Bank Limited**  
(erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC FIRST Bank Limited)  
CIN : L65110TN2014PLC097792  
Registered Office : - KRM Towers, 8th Floor, Harrington Road, Chetpet, Chennai- 600031.  
Tel : +91 44 4564 4000 | Fax: +91 44 4564 4022

**Notice under Section 13 (2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002**  
The following borrowers and co-borrowers availed the below mentioned secured loans from IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC FIRST Bank Limited) The loans of the below-mentioned borrowers and co-borrowers have been secured by the mortgage of their respective properties. As they have failed to adhere to the terms and conditions of the respective loan agreements and had become irregular, their loan were classified as NPA as per the RBI guidelines. Amounts due by them to IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC FIRST Bank Limited) are mentioned as per respective notices issued more particularly described in the following table and further interest on the said amounts shall also be applicable and the same will be charged as per contractual rate with effect from their respective dates.

| Sr No. | Loan Account No. | Type of Loan          | Section 13 (2) Notice Date | Outstanding amount as per Section 13 (2) Notice |
|--------|------------------|-----------------------|----------------------------|---|
| 1      | 147403443        | LOAN AGAINST PROPERTY | 02.07.2025                 | 16,25,292.43/-                                  |

**NAME OF BORROWERS AND CO-BORROWERS :** 1. RAJESH DHARAMPAL 2. PARVEEN  
**PROPERTY ADDRESS :** ALL THAT PIECE AND PARCEL OF PROPERTY AREA 200 SQ. YDS. I.E. 00 KANAL 6.61 MARLE PART OF BEING KHEWAT NO. 326/278, KHATONI NO. 479-480, KHASRA NO. 175/9/2 (0-16), 9/3 (4-12), 10(8-0) 11/1(7-10), 11/3(0-1), 12/10(17), 175/122/1(2-7), AT MOUJE: KAPRO, SUB-TEHSIL: KHERI JALAB, DISTRICT: HISAR, HARYANA-125039, (PROPERTY AS PER SALE DEED NO. 1058 DATED 05.12.2019), AND BOUNDED AS: BOUNDARIES AS PER SITE., EAST: ROAD (43'6"), WEST: SCHOOL + PLOT (41'6") NORTH: PROPERTY OF DHARAMBIR (44'), SOUTH: HOUSE OF NARSH (51'6")  
You are hereby called upon to pay the amounts to IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC FIRST Bank Limited) as per the details shown in the above table with contracted rate of interest thereupon from their respective dates and other costs, charges etc. within 60 days from the date of this publication, failing which the undersigned shall be constrained to initiate proceedings, under Section 13 (4) and section 14 of the SARFAESI Act, against the mortgaged properties mentioned hereinabove to realize the amount due to IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC FIRST Bank Limited). Further you are prohibited under Section 13 (13) of the said Act from transferring the said secured assets either by way of sale/lease or otherwise.  
Sd/- Authorized Officer  
Date : 19.08.2025 IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with  
Place : HISAR. IDFC Bank Limited and presently known as IDFC FIRST Bank Limited)



**Shriram Finance Limited**  
(Earlier known as Shriram City Union Finance Limited).  
Reg. Off.: 14A, Sri Towers, South Phase, Industrial Estate, Guindy, Chennai-600 032;  
Branch Off: SCO 65, 2ND FLOOR Sector 20/C, Chandigarh, Pincode-160020.  
Website: www.shriramfinance.in

**DEMAND NOTICE**  
Note: "It is informed that "SHRIRAM CITY UNION FINANCE LIMITED" has been amalgamated with "SHRIRAM TRANSPORT FINANCE LIMITED" as per order of NCLT, Chennai. Subsequently the name of "SHRIRAM TRANSPORT FINANCE LIMITED" was changed as "SHRIRAM FINANCE LIMITED" with effect from 30.11.2022 vide Certificate of Incorporation pursuant to change of name dated 30-11-2022)."  
Whereas the borrowers/co-borrowers/guarantors/ mentioned hereunder had availed the financial assistance from SHRIRAM FINANCE LTD. We state that despite having availed the financial assistance, the borrowers/guarantors have committed various defaults in repayment of interest and principal amounts as per due dates. The account has been classified as Non-Performing Asset in accordance with the directives/guidelines issued by Reserve Bank of India, consequent to the Authorized Officer of SHRIRAM FINANCE LTD under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 & in exercise of powers conferred under Section 13(2) read with Rule 3 of Security Interest (Enforcement) Rules, 2002 issued Demand Notices on respective dates mentioned herein below under Section 13(2) of SARFAESI Act, 2002 calling upon the following borrowers /guarantors /mortgagors to repay the amount mentioned in the notices together with further interest at the contractual rate on the amount mentioned in the notices and incidental expenses, cost, charges etc. until the date of payment within 60 days from the date of receipt of notices  
The notices issued to them on their last known addresses have returned / un-served and as such they are hereby informed by way of public notice about the same.  
The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

| Name Of The Borrower(s)/ Co-Borrower(S)   | Outstanding Amount  | Property Address of Secured Assets |                                     |  |
|---|---|------------------------------------|-------------------------------------|--|
| <b>Loan No. RSCHDLP2210060003</b><br><b>1.M/S. AMBALA INDUSTRIAL FABRICATORS AND ENGINEERS (Borrower)</b><br>(Rep by its Partner. Shivom Malik)<br><b>Add- Village Mandhour, Main Naraingarh Road, Ambala City Tehsil &amp; District Ambala, Haryana-134003</b><br><b>2.MR. SHIVOM MALIK S/O SUBASH CHANDER MALIK (Co-Borrower/Guarantor)</b><br><b>Add- H NO. 166, Model town, Ambala City, Circular Road, Haryana-134003</b><br><b>3. MRS. VEERTA MALIK W/O SUBASH CHANDER MALIK (Co-Borrower/Guarantor)</b><br><b>Add- H NO. 179, Model town, Ambala City, Circular Road, Haryana-134003</b> | <b>Rs.79.61,429/- (Seventy-Nine Lakhs Sixty-One Thousand Four Hundred Twenty-Nine Only) as on 05-Aug-2025</b><br>with further interest and charges as per terms and conditions<br><table><thead><tr><th>Loan Amount</th></tr></thead><tbody><tr><td>RS. 90,00,000/- (Ninety Lakhs Only)</td></tr></tbody></table> | Loan Amount                        | RS. 90,00,000/- (Ninety Lakhs Only) | Property Situated at Basat No. 43, Khata No. 31/23/2 (2-8), 39/3/2(1-16), Khata No. 27/30, Khasra No. 39/5 Min (0-16), 31/24(8-0), 25 (8-0), 39/4 Min (0-17), 4 Min (3-7), 5 Min (0-17), Khewat No. 202, Village Mandhour, Main Nariangarh Road, Ambala City Tehsil & District Ambala, Haryana-134003<br>Bounded as Below:<br>East: 125 Ft. Gagan Malik<br>West: 135 Ft. Agriculture Land, North: 51.6 Ft., Vacant Plot, South: 51.6 Ft., Road |
| Loan Amount   |   |                                    |                                     |  |
| RS. 90,00,000/- (Ninety Lakhs Only)   |   |                                    |                                     |  |

**NPA DATE- 02-Aug-2025**  
**Date Of Demand Notice: 11-Aug-2025**  
In the circumstances as aforesaid, the notice is hereby given to the above borrowers, co-borrowers and/ or their legal heirs or their guarantors (where ever applicable) to pay the outstanding dues as mentioned above along with future interest and applicable charges within 60 days from the date of the publication of this notice failing which further steps will be taken after the expiry of 60 days of the date of this notice against the secured assets including taking possession of the secured assets of the borrowers and the mortgagors under Section 13(4) of Securitization and Re-construction of Financial Assets and Enforcement of Security Interest Act, 2002 and the applicable rules there under.  
**Please note that under Section 13 (13) of the said Act, no Borrower shall, transfer by way of sale, lease or otherwise any of his secured assets referred to in the notice, without prior written consent of the secured creditor.**  
Place: Ambala Sd/- Authorised Officer  
Date: 19-08-2025 Shriram Finance Ltd


**BRANCH SHIFTING**  
For the better convenience of our valued customers, we are shifting  
Pathankot Branch (837) under Amritsar Region to our new premises with effect from  
**20/11/2025**  
The new address is as mentioned below:  
**Muthoot Finance Ltd.**  
Ground Floor, Dhangu Road, Opp. Dominos, Tehsil & Dist.-Pathankot, Punjab-145001.  
Ph.: 0186-5082101, 0186-5082106  
E-mail: mgpat837@muthootgroup.com  
In case of any grievance, please call 011-46697801  
We solicit your continued patronage and support.  
  
Muthoot Family - 800 years of Business Legacy

In fast or fragile markets, insight brings perspective.

Decode market moves with sharp, fast, expert analysis — every day with Stocks in the News in Business Standard.

To book your copy, SMS reachbs to 57575 or email order@bsmail.in

Business Standard Insight Out



**CFM ASSET RECONSTRUCTION PRIVATE LIMITED**  
Registered Office: Block No. A/1003, West Gate, Near Ymca Club, Sur No. 835/1+3, S. G. Highway, Makarba, Ahmedabad-380051 Gujarat  
Corporate Office: 1st Floor, Wakefield House, Spriott Road, Ballard Estate, Mumbai 400038  
Email: Info@CFmarac.In Contact: 022-40055282

**APPENDIX- IV-A**  
[See proviso to rule 8 (6)]  
**SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY**  
E-auction Sale Notice for the sale of immovable assets under the Securitization 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/ies (Secured Assets) mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of Indian Bank and subsequently assigned to CFM Asset Reconstruction Pvt Ltd (acting in its capacity as a Trustee of CFMARAC Trust – 1IB) "The secured Creditor") will be sold on "As is where is basis", "As is what is basis", and "Whatever there is basis", and "No recourse basis" on 9th September 2025 for recovery of Rs. 17,26,69,899.99/- (In words, Rupees Seventeen Crore Twenty-Six Lakh Sixty-Nine Thousand Eight Hundred & Ninety-Nine and Paise Ninety-Nine Only) as on 31.05.2015 together with further interest, other costs & expenses thereon due to the secured creditors from 1. Ms. SLD R Fashions (Borrower), 2. Mr. Vinay Kumar Vij (Partner/Guarantor/Mortgagor), 3. Mr. Vijay Kumar (Partner/Guarantor/Mortgagor), 4. Mrs. Renuka Vij (Guarantor/Mortgagor), 5. Legal Heirs of Smt. Ram Murti (Guarantor/ Mortgagor, Deceased).  
The reserve price of the properties and the earnest money deposit is given below:-

| DESCRIPTION OF SECURED PROPERTY:       | 1. Property measuring 1814 sq. yds. situated at MC B-XXXI-4196 Taraf Jodheval, Link Road, Ludhiana comprised in Khasra No. 40 min (1-4- 16), 100241 min (1-3-16), 1000/503/39 (1-13-16) being 2401/648 share out of land measuring 4 Bighas 2 Biswas 8 Biswas Khata No. 702/722, 703/723 as per Jamabandi year 2005-06, registered vide Sale Deed No. 7422 dated 04.12.1974 in favour of Smt. Ram Murti W/O Late Shri Dev Raj, 2. Property measuring 6 Biswa 12 Biswas situated at 4196, Taraf Jodheval, Link Road, Ludhiana comprised in Khasra No. 40 min (1-4- 16), 100241 min (1-3-16), Khata No. 702/722 being 132/972 share put of land measuring 2 Bigha 8 Biswas 12 Biswas as per Jamabandi for the year 2005-06 registered vide sale deed No. 23197 dated 27.03.2006 in favour of Smt. Renuka Vij W/O Sh. Vijay Kumar Vij |
|--|--|
| SECURED DEBT:                          | The total outstanding dues of Rs. 17,26,69,899.99/- (In words, Rupees Seventeen Crore Twenty-Six Lakh Sixty-Nine Thousand Eight Hundred & Ninety-Nine and Paise Ninety-Nine Only) as on 31.05.2015 together with further interest, other costs, and expenses thereon due and payable till the final payment.   |
| RESERVE PRICE (RP):                    | Property No.1 Rs. 5.30 Crore<br>Property No.2 Rs. 2.50 Crore   |
| INSPECTION                             | Visit on request   |
| TIME: DATE: PLACE: For E-AUCTION       | E-Auction/Bidding through website (https://www.bankeauctions.com) also bid can be submitted physically at 1st Floor, Wakefield House, Spriott Road, Ballard Estate, Mumbai 400038.<br>Date: - 09/09/2025 - Time: 11 AM onwards   |
| LAST DATE AND TIME FOR BID SUBMISSION: | On or before 5 PM on 08/09/2025<br>Bid can also be submitted physically at 1st Floor, Wakefield House, Spriott Road, Ballard Estate, Mumbai 400038.  |
| EMD:                                   | Rs. 78,00,000/- (Rupees Seventy-Eight Lakhs Only)<br>Property No.1 Rs. 53 Lakh<br>Property No.2 Rs. 25 Lakh  |
| Preference to bidder                   | Preference will be given to bidder bidding highest for both the properties.  |
| CONTACT:                               | Ram Jaluka: 997862752  |

**Encumbrances if any: NIL**  
For detailed terms & conditions of the sale, please refer to the link provided in Secured Creditors website i.e. https://www.cfm.ac.in for detailed terms & conditions of e-auction/sale of respective properties and other details before submitting their bids for taking part in the e-auction. Bidders may also visit the website https://www.bankeauctions.com or contact service provider M/s. C1 India Private Limited. Bidder Support Nos.: 0124-4302020 / 21 / 22, +91 7291981124 / 1125 / 1126; email: support@bankeauctions.com, Mr. Bhavik Pandya, Contact No. +91 9974887668.  
This notice of 15 days is being given to all of you in compliance of Security Interest Rules, informing all the Borrowers, all the Guarantors and all the Mortgagors about holding of auction/sale of the aforementioned Secured Property/ies / Secured Assets at the aforementioned date and time, with the advice to redeem the secured Property/ies / Secured Assets, if so desired by them, by paying the outstanding dues as mentioned herein above along with further interest, other costs and expenses thereon due and payable prior to the scheduled auction. In case of default in payment, any or all of the Secured Properties/Secured Assets shall at the discretion of the Authorized Officer/Secured Creditor be sold through any of the modes as prescribed under Rule 8(5) of Security Interest (Enforcement) Rule, 2002.  
Date: 19.08.2025 Sd/- Authorised Officer  
Place: Ludhiana CFM Asset Reconstruction Pvt. Ltd.  
Acting as trustee of CFMARAC Trust – 1 IB



**Canara Bank**  
(A Govt. of India Undertaking)  
**Syndicate**

**E-AUCTION SALE NOTICE**  
**Canara Bank :- Recovery Section, Panchkula**  
Contact No. 7009727632, 6395959753, E-mail: rocpcarec@canarabank.com

**E-AUCTION SALE NOTICE**  
**SALE NOTICE OF IMMOVABLE ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 UNDER RULES 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 properties mortgaged/ charged to the Secured Creditor, the possession of which has been taken by the Authorised Officer of Canara Bank will be sold on "As is where is", "As is what is", and "Whatever there is" in Auction arranged by the service provider BAANKNET (M/s PSB Alliance Pvt. Ltd), (Contact No. 8291220220, Email : support.BAANKNET@psballiance.com).

| SR. NO.   | 1  | 2  |
|---|--|--|
| <b>SR. NO. 1 LAST DATE OF RECEIPT OF EMD IS 20.09.2025 UPTO 5:00 P.M.</b><br><b>SR. NO. 1 LAST DATE OF E-AUCTION IS 22.09.2025 (12:30 PM TO 1:30 P.M.)</b><br><b>SR. NO. 2 LAST DATE OF RECEIPT OF EMD IS 06.09.2025 UPTO 5:00 P.M.</b><br><b>SR. NO. 2 LAST DATE OF E-AUCTION IS 08.09.2025 (12:30 PM TO 1:30 P.M.)</b><br>(with unlimited extension of 5 minutes duration each till the conclusion of the sale) | <b>Canara Bank :- Pipri Branch, Authorised Officer : Mr. Anil Kumar, (M) 8572803224, E-mail : cb3224@canarabank.com</b><br>All That Part & Parcel of Commercial Property With All Future Construction There upon Plot Measuring 1K-0M (20 Marla I.E. 605 Sq. Yards) I.E. 20/1811 Share Out of 90K-11M Comprised In 1. O-Chem Sealers Pvt Ltd (Borrower) Vill Sirsama, Near Bharat Gas Godown, Pipri, Kurukshetra-136118. 2. Smt. Rajbir Singh, Cersai Security Interest Id-400068027380 Cersai Asset Id-200069111288 Anjali Wo Sh. Vikas Rohila (Director) H.no 708 Sector-5, Urban Estate, Kurukshetra-136118. 3. Sh. Anshul Kumar So Sh. Vinod Rohilla (Director) House No 685 Sector-5, Urban Estate, Kurukshetra-136118. | <b>Canara Bank :- SME Panchkula Branch, Authorised Officer : Mr. Anil Kumar, (M) 98725-92374, E-mail : cb2374@canarabank.com</b><br>All That Part & Parcel of The Commercial Property, Scf-9, Balaji Green, Village-samlehi, Land Measuring 8 Bigha, 15 Biswa, 14 Biswansi Comprised In Khewat/khatauni No. 8/22, Khasra 1. Sh. Vivek Kumar S/o Sh. Shambhu Singh (Borrower) H. No. 359/1(1-6-18), 360/1(1-3-0), Kite 2, I.E Land Measuring 2 Bigha 9 Biswa 18 Biswansi Its 912/988 Share I.E 2 Bigha 5 Biswa 12 Biswansi And Khasra No. 552/356/2(1-12-01), 358/3(12-0), 357/2(1-6-01), Kite 3 I.e. No.- 653, Ramdarbar Colony, Land Measuring 6 Bigha 10 Biswa 2 Biswansi Distinct In Village Samlehi, Tehsil Derabassi, District Sas Phase- II Industrial Area Chandigarh -160002. Also At : # 1912 Dated 04.08.2017. Bounded As Under- North-front Road, South-outer Owner, East- Scf No. 10 & West-161-a, Balaji Enclave, Kaulimajra, Scf Plot No. 8. Lalru Tehsil Derabassi, Dist. Sas Nagar-140413. 2. Sh. Sunder Kumar S/o Shambhu Singh (Co-borrower) #146, Phase- II, Ramdarbar Colony Chandigarh Industrial Area- 160002. |

**Other terms and conditions:**  
A) The property is being sold with all the existing and further 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. The purchaser should conduct due diligence on all aspects related to the property to his satisfaction. The bidder is advised to in their own interest to satisfy themselves with the title and correctness of others details pertaining to the secured assets including the size/area of the immovable secured asset in question and also ascertain any other dues/liabilities/encumbrances from the concerned authorities to their satisfaction before submitting the bid. The purchaser shall not be entitled to make any claim against the authorized officer/Secured Creditors in this regard at a later date.  
B) Auction / bidding shall be only through "Online Electronic Bidding" through the website https://www.bankeauctions.com. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.  
C) The property can be inspected, with Prior Appointment with Authorized Officer on the dates mentioned in Sale Notice.  
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) 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.  
F) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 20.09.2025 For Sr. No. 1 and 06.09.2025 For Sr. No. 2 upto 5.00 p.m. to Canara Bank, Regional Office Panchkula Branch 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, E-Mail Id.  
iv. Bidder's A/c. details for online refund of EMD.  
G) The intending bidders should register their names at portal https://BAANKNET.in/ and get their User ID and password free of cost. Prospective bidder may avail online training on E-auction from the service provider BAANKNET, (Contact No. 8291220220, support.BAANKNET@psballiance.com).  
H) EMD 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 multiples of Rs.20,000/- For Sr. No. 1 and Rs.5,000/- For Sr. No.2. 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 Authorized Officer without any notice and property shall forthwith be put up for sale again. For sale proceeds of Rs.50.00 Lakhs (Rupees Fifty Lakhs) 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.  
K) All charges for conveyance, stamp duty / GST, registration, NDC charges etc., as applicable shall be borne by the successful bidder only.  
l) The successful Bidder is liable to pay all society dues, municipal taxes / panchayat taxes / electricity/ water charges / other charges, duties and taxes whatsoever, including outstanding, if any, in respect of and/or affecting the subject property.  
M) Authorized 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, Karnal Circle Office or Regional office, Panchkula as a facilitating centre.

**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.  
**STATUTORY 15/30 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002**  
Date :- 18.08.2025 Place :- Panchkula Authorised Officer, Canara Bank