

**SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES**

E-Auction Sale Notice for Sale of Immovable Assets 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 possession of which has been taken by the Authorised Officer of Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on **15.09.2026**, for recovery of **Rs. 4954.49 Lakh** in **M/s J K Industries; Sh. Jai Pal**, S/o of Sh. Kasturi Lal; **Sh. Om Parkash**, S/o Sh. Guranditta Ram; **Sh. Karam Chand**, S/o Sh. Guranditta Ram; **Sh. Rakesh Kumar**, S/o Sh. Radha Kishan; **Sh. Mukesh Kumar**, S/o Sh. Karam Chand; **Sh. Harbans Lal**, S/o of Sh. Kasturi Lal; **Sh. Rakesh Kumar**, S/o Sh. Hans Raj; **Sh. Gurdial Singh**, S/o Sh. Veer Singh; **Smt. Rekha Rani**, W/o Sh. Mukesh Kumar; **Sh. Radha Kishan**, S/o Sh. Sohan Lal; **Sh. Darshan Lal**, S/o of Sh. Kasturi Lal; **Sh. Harish Kumar**, S/o of Sh. Krishan Gopal; **Sh. Sandeep Kumar**, S/o Sh. Karam Chand; **Sh. Sunil Kumar** S/o Sh. Karam Chand; **Smt. Suman Rani**, W/o of Sh. Bhagwan Dass; **Sh. Bhagwan Dass**, S/o Sh. Ram Kishan; **Sh. Ashwani Kumar**, S/o Sh. Mulkh Raj; and **M/s Jai Bhawani Sorts** as on 30.06.2026 plus further interest from 01.07.2026 due to the SARM Branch Ludhiana of Canara Bank.

Details of Property/ies :

1. All that piece and parcel of House property measuring 10 M 1 Sarsai i.e. 31ft x 74ft
 - a) 00 Kanal 05 Marla i.e. ¼ share of Land measuring 01 kanal 00 Marla 03 Sarsai Khewat no. 750 khasra no. 241 (0-11), 242/1 (0-9-3) as per jamabandi for the year 1999-2000 situated at village Ladhuka, Fazilka registered with Sub Registrar at Fazilka Wasika no. 1221 dated 28.05.2021 standing in the name of Sh Sunil Kumar Dhall S/o Sh Karam Chand. (Symbolic Possession)
 - b) 00 Kanal 05 Marla 01 Sarsai i.e. ¼ share of Land measuring 01 kanal 00 Marla 03 Sarsai Khewat no. 750 khatoni no. 1000 khasra no. 241 (0-11), 242/1 (0-9-3) as per jamabandi for the year 1999-2000 situated at village Ladhuka, Fazilka registered with Sub Registrar at Fazilka vide Wasika no. 583 dated 06.05.2004 standing in the name of Sh Sunil Kumar Dhall S/o Sh Karam Chand. (Symbolic Possession)

Bank property id-CNRB681940
Reserve Price: Rs. 21,50,000/-; EMD amount Rs.2,15,000/-
 2. All that piece and parcel of shop property measuring 01 Marla i.e. 11ft x 24 ft comprised in khasra no. 755 min (0-1) khewat no 4/4/1 khatoni no. 4 as per jamabandi for the year 1989-1990 situated at Mandi Ladhuka, Fazilka registered with Sub registrar at Fazilka standing in the name of Sh Jai Pal S/o Sh Kasturi Lal vide Wasika no. 5188 dated 26.03.1992. (Symbolic Possession)
- Bank property id-CNRB681941
Reserve Price: Rs. 7,05,000/-; EMD amount Rs.70,500/-
3. All that piece and parcel of property measuring 5 M 3 Sarsai comprised in khasra no 436/2(0-2-6), 437/1(0-2-6) khewat no. 192 khatoni no. 232(as per title deed)and khewat n. 442 khatoni no. 504 vide jamabandi for the year 2004-05 situated at village Ladhuka, Fazilka registered with sub registrar at Fazilka standing in the name of Sh Gurdial Singh S/o Sh Veer Singh vide Wasika no. 3947 dated 05.12.1988. (Symbolic Possession)
- Bank property id-CNRB681942
Reserve Price: Rs. 15,70,000/-; EMD amount Rs.1,57,000/-
4. All that piece and parcel of property comprised in khasra no. 761/1/2(5-1) having 41/909 share of (0-4-5) i.e. measuring 38 ft 11 inches x 9 ft situated at village Ladhuka, Fazilka registered with sub registrar at Fazilka standing in the name of Sh Mukesh Kumar S/o Sh Karam Chand vide Wasika no.



Ref: SARM/LDH/6819/SALE/JKL/26-27

Date: 21.08.2026

2146 dated 04.08.1987. (Physical Possession)

Bank property id-CNRB681935

Reserve Price: Rs. 10,50,000/-; EMD amount Rs.1,05,000/-

5. All that piece and parcel of property shop no. 1 measuring 20.9 ft x 125 ft situated at additional new Grain Market, Fazilka registered with sub registrar at Fazilka standing in the name of M/s JK Industries vide Wasika no. 2405 dated 19.08.2008. (Physical Possession)
Bank property id-CNRB681933

Reserve Price: Rs. 39,70,000/-; EMD amount Rs.3,97,000/-

6. All that piece and parcel of property measuring 7 marla 3 sarsai (40' x 50') i.e. 66/7411 share of total land measuring 41 kanal 03 Marla 04 sarsai khewat no. 1021 as per jamabandi for the year 2009-10 situated at village Ladhuka, Fazilka registered with sub registrar at Fazilka standing in the name of Smt Rekha rani W/o Sh Mukesh Kumar vide Wasika no. 1620 dated 20.06.2012(Symbolic Possession)
Bank Property Id-CNRB681944

Reserve Price: Rs. 46,50,000/-; EMD amount Rs.4,65,000/-

7. All that piece and parcel of property measuring 5 marla 3 sarsai (22' x 66') comprised in khasra no. 428(0-5-3) situated at village Ladhuka, Fazilka registered with sub registrar at Fazilka standing in the name of Sh Harbans Lal S/o Sh Kasturi Lal vide Wasika 3897 dated 30.12.1997 (Physical Possession)
Bank Property Id- CNRB681936

Reserve Price: Rs. 11,55,000/-; EMD amount Rs.1,15,500/-

For detailed terms and conditions of the sale, please refer to the link provided

In Secured Creditor's website i.e. www.canarabank.bank.in

कृते केनरा बैंक / For CANARA BANK
प्राधिकृत अधिकारी / AUTH.OFFICER
अति वरुनी प्रमन विरभीक शाखा / SARM BRANCH
मिलर गंज लुधियाना / Miller Ganj Ludhiana
Authorised Officer

Date: 21.08.2026

Place: Ludhiana



INLAND SPEED POST DOCUMENT



EP0800329711N

Only Office & Pincode: Sector 44 Chandigarh SO:160047)

Booking Office: Lohaur Colony SO Ludhiana (141003)

Counter No. 1, 24-08-2026 14:48:53

GSTNo:03AAAGHD20B2ZH BkgRefID: 276010A240P269193

Charged(Weight(gms):30 Phy Wt(gms):30 Vol Wt(gms):NA L NA B NA

HNA)

Amount Paid 55.00(Rate: Tariff-Rs.4 / Tax-Rs.6) (CGST 4.00

SGST 4.00)

Mode of Payment: Cash

Sender	Receiver
CANARA BANK CANARA BANK	OM PARKASH
R	Mobile No.9855320880
Mobile No.561020045	CHD
CHD RD	

LUDHIANA

CHANDIGARH
CHANDIGARH-160047

CHN/145-101003

For use by the sender only. This document is valid only for the purpose of tracking the document.

Do not write anything on this document.

This is a copy of the original document. The original document is available at the sender's office.

21.08.2026 14:48:53

COVERING LETTER TO SALE NOTICE

To

1. M/s J K Industries, Fazilka Ferozepur Road, Near Radha Swami Satsang Bhawan, Ladhuka Mandi Tehsil Fazilka Punjab 152123
2. Sh. Jai Pal S/o of Sh. Kasturi Lal, Jhule Lal Colony, Fazilka Punjab 152123
3. Sh. Om Parkash S/o Sh. Guranditta Ram, Dhawan Colony, Ferozepur 152001
4. Sh. Om Parkash S/o Sh. Guranditta Ram, H.No. 2167, Sector 50 C Floor No. 4 Pepsu Society Chandigarh 160047 (Other address).
5. Sh. Karam Chand S/o Sh. Guranditta Ram, Opposite BSNL Exchange, Mandi Ladhuka Tehsil Fazilka Punjab 152123
6. Sh. Rakesh Kumar S/o Sh. Radha Kishan, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123
7. Sh. Mukesh Kumar S/o Sh. Karam Chand, Opposite BSNL Exchange, Mandi Ladhuka Tehsil Fazilka Punjab 152123
8. Sh. Harbans Lal S/o of Sh. Kasturi Lal, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123
9. Sh. Rakesh Kumar S/o Sh. Hans Raj, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123
10. Sh. Gurdial Singh S/o Sh. Veer Singh, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123
11. Smt. Rekha Rani W/o Sh. Mukesh Kumar, Opposite BSNL Exchange, Mandi Ladhuka Tehsil Fazilka Punjab 152123
12. Sh. Radha Kishan S/o Sh. Sohan Lal, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123
13. Sh. Darshan Lal S/o of Sh. Kasturi Lal, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123
14. Sh. Harish Kumar S/o of Sh. Krishan Gopal, Village Jamal Ke Tehsil Fazilka Punjab 152020
15. Sh. Sandeep Kumar S/o Sh. Karam Chand, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123
16. Sh. Sunil Kumar S/o Sh. Karam Chand, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123
17. Smt. Suman Rani W/o of Sh. Bhagwan Dass, Village Jamal Ke Tehsil Fazilka Punjab 152020
18. Sh. Bhagwan Dass S/o Sh. Ram Kishan, Village Jamal Ke Tehsil Fazilka Punjab 152020
19. Sh. Ashwani Kumar S/o Sh. Mulkh Raj, Mandi Ladhuka Tehsil Fazilka Punjab 152123
20. M/s Jai Bhawani Sorts, Mandi Ladhuka Tehsil Fazilka Punjab 152123

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.



Ref: SARM/LDH/6819/SALE/JKL/26-27

Date: 21.08.2026

As you are aware, I on behalf of Canara Bank SARM LUDHIANA 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 SARM LUDHIANA 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

आधिकृत अधिकारी / AUTH. OFFICER
आर्यन मंगल प्रदीप सिंह, केनरा बैंक ब्रान्च
मिलर गंज, लुधियाना / MILLER GANJ, LUDHIANA

ENCLOSURE-SALE NOTICE



WORLD SPEED POST DOCUMENT



EP080032923IN

Delivery Office & Pincode: Fazilka SO(152123)

Booking Office: Labour Colony SO Ludhiana (141003)

Counter No: 1, 24-08-2026 14:48:53

GSTNo:03AA/AGH022302ZH BkgRefID: 2768010824082600193

Charged(Weight(gms):30 Phy Wt(gms):30 Vol Wt(gms):NA/L NA B NA H NA)

Amount Paid 35.00(Basic Tariff-Rs.47 Tax-Rs.8) (CGST 4.00)

SGST 4.00

Mode of Payment: Cash

Sender

Receiver

CANARA BANK CANARA BANK
R
Mobile No. 9501082645
CELL RD

RAKESH KUMAR
Mobile No. 9855320890
MANDI LADHUKA

LUDHIANA

FAZILKA

PUNJAB-141003

PUNJAB-152123

For a copy of the document, please visit the website of the sender or receiver.
Go Green!!! Opt for eReceipts. ePOD

This is a self-generated document. No external signature is required.
24-08-2026 14:48:53



WORLD SPEED POST DOCUMENT



EP080032985IN

Delivery Office & Pincode: Fazilka SO(152123)

Booking Office: Labour Colony SO Ludhiana (141003)

Counter No: 1, 24-08-2026 14:48:53

GSTNo:03AA/AGH022302ZH BkgRefID: 2768010824082600193

Charged(Weight(gms):30 Phy Wt(gms):30 Vol Wt(gms):NA/L NA B NA H NA)

Amount Paid 35.00(Basic Tariff-Rs.47 Tax-Rs.8) (CGST 4.00)

SGST 4.00

Mode of Payment: Cash

Sender

Receiver

CANARA BANK CANARA BANK
R
Mobile No. 9501082645
CELL RD

SUMAN RANI
Mobile No. 9855320890
FAZILKA

LUDHIANA

FAZILKA

PUNJAB-141003

PUNJAB-152123

For a copy of the document, please visit the website of the sender or receiver.
Go Green!!! Opt for eReceipts. ePOD

This is a self-generated document. No external signature is required.
24-08-2026 14:48:53

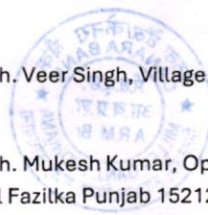
CANARA BANK SARM BRANCH LUDHIANA

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) 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 possession of which has been taken by the Authorised Officer of Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on **15.09.2026**, for recovery of **Rs. 4954.49 Lakh** in **M/s J K Industries; Sh. Jai Pal**, S/o of Sh. Kasturi Lal; **Sh. Om Parkash**, S/o Sh. Guranditta Ram; **Sh. Karam Chand**, S/o Sh. Guranditta Ram; **Sh. Rakesh Kumar**, S/o Sh. Radha Kishan; **Sh. Mukesh Kumar**, S/o Sh. Karam Chand; **Sh. Harbans Lal**, S/o of Sh. Kasturi Lal; **Sh. Rakesh Kumar**, S/o Sh. Hans Raj; **Sh. Gurdial Singh**, S/o Sh. Veer Singh; **Smt. Rekha Rani**, W/o Sh. Mukesh Kumar; **Sh. Radha Kishan**, S/o Sh. Sohan Lal; **Sh. Darshan Lal**, S/o of Sh. Kasturi Lal; **Sh. Harish Kumar**, S/o of Sh. Krishan Gopal; **Sh. Sandeep Kumar**, S/o Sh. Karam Chand; **Sh. Sunil Kumar** S/o Sh. Karam Chand; **Smt. Suman Rani**, W/o of Sh. Bhagwan Dass; **Sh. Bhagwan Dass**, S/o Sh. Ram Kishan; **Sh. Ashwani Kumar**, S/o Sh. Mulkh Raj; and **M/s Jai Bhawani Sorts** as on 30.06.2026 plus further interest from 01.07.2026 due to the SARM Branch Ludhiana of Canara Bank.

1	Name and Address of the Secured Creditor	Specialized Asset Recovery Management Branch, Canara Bank, Gill road, Millerganj, Ludhiana Punjab 141003 Email cb6819@canarabank.com (M) 9517700632
2	Name and Address of the Borrower & Guarantor	- M/s J K Industries, Fazilka Ferozepur Road, Near Radha Swami Satsang Bhawan, Ladhuka Mandi Tehsil Fazilka Punjab 152123 - Sh. Jai Pal S/o of Sh. Kasturi Lal, Jhule Lal Colony, Fazilka Punjab 152123 - Sh. Om Parkash S/o Sh. Guranditta Ram, Dhawan Colony, Ferozepur 152001 - Sh. Om Parkash S/o Sh. Guranditta Ram, H.No. 2167, Sector 50 C Floor No. 4 Pepsu Society Chandigarh 160047 (Other address). - Sh. Karam Chand S/o Sh. Guranditta Ram, Opposite BSNL Exchange, Mandi Ladhuka Tehsil Fazilka Punjab 152123 - Sh. Rakesh Kumar S/o Sh. Radha Kishan, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123 - Sh. Mukesh Kumar S/o Sh. Karam Chand, Opposite BSNL Exchange, Mandi Ladhuka Tehsil Fazilka Punjab 152123 - Sh. Harbans Lal S/o of Sh. Kasturi Lal, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123 - Sh. Rakesh Kumar S/o Sh. Hans Raj, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123 - Sh. Gurdial Singh S/o Sh. Veer Singh, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123 - Smt. Rekha Rani W/o Sh. Mukesh Kumar, Opposite BSNL Exchange, Mandi Ladhuka Tehsil Fazilka Punjab 152123



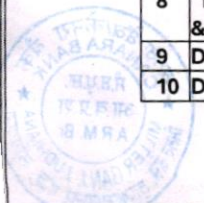


		12. Sh. Radha Kishan S/o Sh. Sohan Lal, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123 13. Sh. Darshan Lal S/o of Sh. Kasturi Lal, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123 14. Sh. Harish Kumar S/o of Sh. Krishan Gopal, Village Jamal Ke Tehsil Fazilka Punjab 152020 15. Sh. Sandeep Kumar S/o Sh. Karam Chand, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123 16. Sh. Sunil Kumar S/o Sh. Karam Chand, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123 17. Smt. Suman Rani W/o of Sh. Bhagwan Dass, Village Jamal Ke Tehsil Fazilka Punjab 152020 18. Sh. Bhagwan Dass S/o Sh. Ram Kishan, Village Jamal Ke Tehsil Fazilka Punjab 152020 19. Sh. Ashwani Kumar S/o Sh. Mulkh Raj, Mandi Ladhuka Tehsil Fazilka Punjab 152123 20. M/s Jai Bhawani Sorts, Mandi Ladhuka Tehsil Fazilka Punjab 152123
3	Total liabilities as on 30.06.2026	Rs. 4954.49 lakhs
4	a) Mode of Auction b) Details of Auction service provider c) Date & Time of Auction d) Place of Auction	E-Auction M/s PSB Alliance Pvt Ltd (BAANKNET) 15.09.2026 11:30 AM to 12:30 PM https://baanknet.com/
5	Details of Property/ies	1. All that piece and parcel of House property measuring 10 M 1 Sarsai i.e. 31ft x 74ft a) 00 Kanal 05 Marla i.e. ¼ share of Land measuring 01 kanal 00 Marla 03 Sarsai Khewat no. 750 khasra no. 241 (0-11), 242/1 (0-9-3) as per jamabandi for the year 1999-2000 situated at village Ladhuka, Fazilka registered with Sub Registrar at Fazilka Wasika no. 1221 dated 28.05.2021 standing in the name of Sh sunil kumar Dhall S/o Sh Karam Chand. (Symbolic Possession) b) 00 Kanal 05 Marla 01 Sarsai i.e. ¼ share of Land measuring 01 kanal 00 Marla 03 Sarsai Khewat no. 750 khatoni no. 1000 khasra no. 241 (0-11), 242/1 (0-9-3) as per jamabandi for the year 1999-2000 situated at village Ladhuka, Fazilka registered with Sub Registrar at Fazilka vide Wasika no. 583 dated 06.05.2004 standing in the name of Sh sunil kumar Dhall S/o Sh Karam Chand. (Symbolic Possession) Bank property id-CNRB681940 2. All that piece and parcel of shop property measuring 01 Marla i.e. 11ft x 24 ft comprised in khasra no. 755 min (0-1) khewat no 4/4/1 khatoni no. 4 as per jamabandi for the year 1989-1990 situated at Mandi Ladhuka, Fazilka registered with Sub registrar at Fazilka standing in the name of Sh Jai



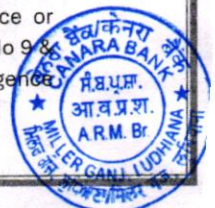


		Pal S/o Sh Kasturi Lal vide Wasika no. 5188 dated 26.03.1992. (Symbolic Possession) Bank property id-CNRB681941 3. All that piece and parcel of property measuring 5 M 3 Sarsai comprised in khasra no 436/2(0-2-6), 437/1(0-2-6) khewat no. 192 khatoni no. 232(as per title deed)and khewat n. 442 khatoni no. 504 vide jamabandi for the year 2004-05 situated at village Ladhuka, Fazilka registered with sub registrar at Fazilka standing in the name of Sh Gurdyal Singh S/o Sh Veer Singh vide Wasika no. 3947 dated 05.12.1988. (Symbolic Possession) Bank property id-CNRB681942 4. All that piece and parcel of property comprised in khasra no. 761/1/2(5-1) having 41/909 share of (0-4-5) i.e. measuring 38 ft 11 inches x 9 ft situated at village Ladhuka, Fazilka registered with sub registrar at Fazilka standing in the name of Sh Mukesh Kumar S/o Sh Karam Chand vide Wasika no. 2146 dated 04.08.1987. (Physical Possession) Bank property id-CNRB681935 5. All that piece and parcel of property shop no. 1 measuring 20.9 ft x 125 ft situated at additional new Grain Market, Fazilka registered with sub registrar at Fazilka standing in the name of M/s JK Industries vide Wasika no. 2405 dated 19.08.2008. (Physical Possession) Bank property id-CNRB681933 6. All that piece and parcel of property measuring 7 marla 3 sarsai (40' x 50') i.e. 66/7411 share of total land measuring 41 kanal 03 Marla 04 sarsai khewat no. 1021 as per jamabandi for the year 2009-10 situated at village Ladhuka, Fazilka registered with sub registrar at Fazilka standing in the name of Smt Rekha rani W/o Sh Mukesh Kumar vide Wasika no. 1620 dated 20.06.2012(Symbolic Possession) Bank Property Id-CNRB681944 7. All that piece and parcel of property measuring 5 marla 3 sarsai (22' x 66') comprised in khasra no. 428(0-5-3) situated at village Ladhuka, Fazilka registered with sub registrar at Fazilka standing in the name of Sh Harbans lal S/o Sh Kasturi Lal vide Wasika 3897 dated 30.12.1997 (Physical Possession) Bank Property Id- CNRB681936
6	Reserve Price	Property 1: Reserve Price: Rs. 21,50,000/-; EMD amount Rs.2,15,000/- Property 2: Reserve Price: Rs. 7,05,000/-; EMD amount Rs.70,500/- Property 3: Reserve Price: Rs. 15,70,000/-; EMD amount Rs.1,57,000/- Property 4: Reserve Price: Rs. 10,50,000/-; EMD amount Rs.1,05,000/- Property 5: Reserve Price: Rs. 39,70,000/-; EMD amount Rs.3,97,000/- Property 6: Reserve Price: Rs. 46,50,000/-; EMD amount Rs.4,65,000/- Property 7: Reserve Price: Rs. 11,55,000/-; EMD amount Rs.1,15,500/-
7	Earnest Money Deposit Date on or before	14.09.2026
8	The property can be inspected Date & Time	07.09.2026 to 08.09.2026 between 03.00 PM to 05.00 PM
9	Detail of encumbrance	Any other than that of Canara Bank is not known
10	Detail of litigation	Not known



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" condition, including encumbrances if any, mentioned in above table at S. No 9 & 10. For details of encumbrance and litigation, contact the undersigned authorised officer before deposit of the Earnest Money Deposit (EMD) referred to in 11 (e) below. After deposit of EMD, if bidder has participated in the auction, subsequent claim/request regarding cancelation of auction and refund of bid amount shall not be entertained.
- b. The property/ies will be sold above the Reserve Price.
- c. The property can be inspected on **07.09.2026 to 08.09.2026** between 03.00 PM to 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 & aadhar and aadhar 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 8291220220, Email: support.baanknet@psballiance.com).
- e. The intending bidders shall deposit Earnest Money Deposit (EMD) 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 or before **14.09.2026 at 05.00 PM**. Auction would commence at Reserve Price, as mentioned above.
- f. Bidders shall improve their offers in multiplies 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 favor 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. No additions/deletions/amendment of names of the bidders shall be permitted after acceptance of the bid. The name of the Bidder(s) submitted at the time of registration shall only be considered for this purpose.
- k. 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, SARM Branch, IFSC Code CNRB0006819).
- l. It is the responsibility of the successful bidder/purchaser to obtain the NOC from the relevant authorities concerned as required for registry of the sale certificate including the payment of fee, taxes as applicable. All charges on account of obtaining necessary clearances or approvals, charges (including but not limited to society charges, RWA, NOC charges, Electricity, water, maintenances charges, license fee and any other charges required for transfer of the said property in favour of the successful bidder should be undertaken by the successful bidder at its own cost, effort and liabilities.
- m. All charges for conveyance, stamp duty and registration, GST etc., as applicable shall be borne by the successful bidder only.
- n. 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.
- o. To the best of knowledge and information of the Authorized Officer, there is no encumbrance or litigation on property affecting the security interest except, if any, mentioned in above table at S No 9 & 10. However, the intending bidders should make their own independent inquiries/ due diligence.



regarding the encumbrances and litigation on property put on auction mentioned at S No 5 above and claims/rights/dues affecting the said property, prior to submitting their bid. The e-Auction advertisement/sale notice does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third party claims/rights/dues. No claim of whatsoever nature will be entertained after submission of the online bid regarding secured asset put for sale.

- p. 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 **07.09.2026 to 08.09.2026** from 03.00 PM to 05.00 PM.
- q. The particulars specified in the e-auction notice published in the newspaper have been stated to the best of the information of the Authorised Officer.
- r. At any stage of the auction, the Authorised officer reserves his/her right to revoke the auction notice for sale, without prior notice, at his/her discretion and the Authorised Officer may accept/reject/modify/cancel the bid/offer or postpone the auction without assigning any reason thereof and without any prior notice
- s. For further details Authorized Officer (Chief Manager) through, Canara Bank, SARM Ludhiana Branch (Ph. No 9517700632); email id cb6819@canarabank.com 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**

Date: 21.08.2026

Place: Ludhiana



कृते केनरा बैंक / For CANARA BANK

प्राधिकृत अधिकारी / AUTH. OFFICER
आम्रि वसुन्नी Authorised Officer SARM BRANCH
मिलर गंज, लुधियाना / MILLER GANJ, LUDHIANA