केनरा बैंक Canara Bank

CANARA BANK, COURT ROAD BRANCH (DP CODE: 0393)

Ref: 0393/JASWINDER/SN/2026-27/11 Date: 30.10.2026

To

Mr. Jaswinder Singh s/o Ajit Singh (BORROWER)
Address -1
Quarter no 18 Opposite Gupta Model High School
PS Sadar, Ludhiana 141001
Address-2
Street No.6, Sant Vihar, Rajan Estate
Near Sangam Palace, Haibowal Kalan
Ludhiana 141001

Mr. Mandeep Singh S/O Mr Jaswinder Singh (CO-BORROWER)
Address -1
Quarter no 18 Opposite Gupta Model High School
PS Sadar, Ludhiana 141001
Address-2
Street No.6, Sant Vihar, Rajan Estate
Near Sangam Palace, Haibowal Kalan
Ludhiana 141001

Mr. Sandeep Singh S/O Mr Jaswinder Singh (CO-BORROWER)
Quarter no 18 Opposite Gupta Model High School
PS Sadar, Ludhiana 141001

Amandeep Kaur D/O Mr Jaswinder Singh (CO-BORROWER)
Quarter no 18 Opposite Gupta Model High School
PS Sadar, Ludhiana 141001

Dear Sir,

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[1].

****

As you are aware, Authorized Officer on behalf of Canara Bank Ludhiana Court Road, 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 Canara Bank, Ludhiana Court Road Branch of Canara Bank.

The undersigned proposes to sell the assets more fully described in the Schedule of Sale Notice.

Internal

केनरा बैंक/Canara Bank RECOVERY SECTION 7990 क्षेत्रीय कार्यालय, लुधियाना/Regional Office, Ludhiana

केनरा बैंक Canara Bank

Hence, in terms of the provisions of the subject Act and Rules made thereunder, 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,

For CANARA BANK

Authorised Officer

Authorized Officer, Canara Bank

CANARA BANK, LUDHIANA COURT ROAD BRANCH(DP CODE: 0393)

SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization 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 hypothecated/pledged/charged to the Secured Creditor, the constructive possession of which has been taken by the Authorised Officer of Ludhiana Court Road Branch of the Canara Bank., will be sold on "As is where is", "As is what is", and " Whatever there is" on **20.11.2026** for recovery of **Rs. 4,75,565.02** + INTEREST THEREON due to the Ludhiana Court Road Branch of Canara Bank from **Mr Jaswinder Singh s/o Ajit Singh , Mr Sandeep Singh S/o Mr Jaswinder Singh , Amandeep Kaur D/o Mr Jaswinder Singh, Mr Mandeep Singh S/o Mr Jaswinder Singh.**

The reserve price will be **Rs. 63,90,000/- (Rupees Sixty Three Lakh Ninety Thousand only)** and the earnest money deposit will be **Rs. 6,39,000/- (Rupees Six Lakh Thirty Nine Thousand only).** The Earnest Money Deposit shall be deposited on or before **19.11.2026.**

Details and full description of the property(ies) : **Property/House bearing no 172 measuring 201.66 sq yards, comprised in khata no. 62/64, 63/65, khasra no. 5//21, 6//1, as per jamabandi for the year 2008-2009 , situated at village Baloke, Teh & District Ludhiana and bounded as under :-**

North: Vacant plot	**55"-0'**
South: Vacant plot	**55"-0'**
East: others Builtup House	**33"-0'**
West: street	**33"-0'**

केनरा बैंक/Canara Bank वसूली विभाग 7990 RECOVERY SECTION क्षेत्रीय कार्यालय, लुधियाना/Regional Office, Ldh.

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 Chief Manager, Ludhiana Court Road Branch Canara bank , Ph. No. **9878300393** during office hours on any working day.

E-auction arranged by the service provider M/s PSB Alliance through the website https://baanknet.com/

Internal

केनरा बैंक Canara Bank

1. Name and Address of the Secured Creditor : Canara Bank, Ludhiana Court Road (Branch)

2. Name and Address of the Borrower : **Mr Jaswinder Singh s/o Ajit Singh , Mr Sandeep Singh S/o Mr Jaswinder Singh , Amandeep Kaur D/o Mr Jaswinder Singh, Mr Mandeep Singh S/o Mr Jaswinder Singh**

3. Total liabilities as on date : **Rs. 4,75,565.02** + interest thereon

4. Last Date & Time of receipt of Earnest Money Deposit (EMD i.e. 10% of Reserve Price) on or before :

   19.11.2026 before 5:00 PM

5. (a) Date & Time of Auction

   Date: 20.11.2026
   Time: 11:30 AM to 12:30 PM

   (With unlimited extension of 5 minutes duration each tills the conclusion of the sale)

(b) **Portal of e- auction:** https://baanknet.com/

Details of Property/ies : **Property/House bearing no 172 measuring 201.66 sq yards, comprised in khata no. 62/64, 63/65, khasra no. 5//21, 6//1, as per jamabandi for the year 2008-2009 , situated at village Baloke, Teh & District Ludhiana and bounded as under :-**

North:	**Vacant plot**	**55"-0'**
South:	**Vacant plot**	**55"-0'**
East:	**others Builtup House**	**33"-0'**
West:	**street**	**33"-0'**

Reserve Price - Rs. 63.90 lakh (Rupees Sixty Three Lakh Ninety Thousand only)

OTHER TERMS AND CONDITIONS

a. The property/ies will be sold in "AS IS WHERE 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 (p) below).
b. Auction / bidding shall be only through "Online Electronic Bidding'' through the website http://Baanknet.in/. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
c. The property/ies will not be sold below the Reserve Price.
d. The property can be inspected with Prior Appointment with Authorized Officer from 12.11.2026 to 13.11.2026 between 03:00 PM to 05:00 PM.

केनरा बैंक/Canara Bank ★ वसूली विभाग ★ RECOVERY SECTION ★ 7990 ★ बैंकिंग अधिकारी, लुधियाना/Banking Officer, Ludhiana

Internal

e. The intending bidders shall deposit Earnest Money Deposit (EMD) for Property will be Rs 6,39,000/- (Rupees Six Lakh Thirty Nine Thousand Only) being 10 % of the Reserve Price, by way of Remittance/ Deposit of EMD Amount in E Wallet of BAANKNET Portal: *EMD amount of 10% of the Reserve Price is to be deposited in E-Wallet of M/s PSB Alliance Private Limited (https://baanknet.com) 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 19.11.2026 upto 5:00 pm.

f. Intending bidders shall hold a valid digital signature certificate and e-mail address

g. The intending bidders should register their names at portal http://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 M/s PSB Alliance Ltd (Baanknet) Contact no. 8291220220; email: support.Baanknet@psballiance.com

h. EMD deposited by the unsuccessful bidder shall be refunded to them within 2 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 multiplies of Rs.10,000.00 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. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.

k. The successful bidder shall deposit 25 % of the sale price (inclusive of EMD already paid), immediately on the sale being knocked down in his/ her favour and the balance within 15 days from the date of confirmation of sale. If the successful bidder fails to pay the sale price as stated above, the deposit made by him shall be forfeited.

l. All charges for conveyance, stamp duty and registration etc., as applicable shall be borne by the successful bidder only.

m. Where the sale consideration, of the property to be transferred is Rs. 50 Lac and above the successful bidder will have to deduct Tax Deducted at Source) TDS @ 1% on the sale proceeds and deposit the same by furnishing the Challan in Form 26QB and submit the original receipt of TDS certificate to the Bank.

n. Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.

o. As per banks record, the outstanding dues of the Local Self Government against the property are not known to bank, as no notice received for the same. The Purchaser is liable to incur the dues, if any.

p. For further details contact Sh. **Sh. Surendra Kumar, Chief Manager**, Ludhiana Court Road Branch (Mobile No **9878300393**) email id cb0393@canarabank.com or the service provider M/s PSB Alliance

Internal

केनरा बैंक Canara Bank 7990 RECOVERY SECTION

Ltd (Baanknet) email: support.Baanknet@psballiance.com (M/s PSB Alliance Ltd (Baanknet) Phone/Mobile Number: 8291220220) during office hours on any working day.

Company Name	**M/s PSB Alliance Pvt. Ltd.**
Address	**Corporate Office :** **Unit 1, 3rd Floor, VIOS Commercial Tower,** **Near Wadala Truck terminal, Wadala East, Mumbai, Maharastra 400037**
Helpdesk Number	**8291220220**
Email	**support.BAANKNET@psballiance.com ;**
Website	**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.

For CANARA BANK

Authorised Officer

Place: LUDHIANA
Date: 30.10.2026

Authorised Officer
Canara Bank

केनरा बैंक / Canara Bank
वसूली विभाग
7990
RECOVERY SECTION
क्षेत्रीय कार्यालय, लुधियाना / Regional Office, Ldh.