

केनरा बैंक



Canara Bank

**CANARA BANK, CHANDIGARH SECTOR 34 A BRANCH
(A GOVERNMENT OF INDIA UNDERTAKING)
COVERING LETTER TO SALE NOTICE**

Ref: ROREC/SN/S02/2025-2026/DEEPAK KUMAR/3
To,

Date: 28-08-2025

Mr. Deepak Kumar s/o Darshan Kumar (Borrower)
Maleriya Mohalla-Samana
Patiala -Samana-Punjab-147101

Mr. Deepak Kumar S/o Mr. Darshan Kumar
Telephone Colony (Sarain Patti) Samana,
Tehsil Samana Dist Patiala-147101

Mr. Deepak Kumar S/o Mr. Darshan Kumar
Cinema Chowk, Near Anandpur Kuttia,
Samana Dist Patiala-147101

Mrs. Preeti W/o Deepak Kumar (Co-Borrower)
Maleriya Mohalla-Samana
Patiala -Samana-Punjab-147101

Mrs. Preeti W/o Deepak Kumar
Telephone Colony (Sarain Patti) Samana,
Tehsil Samana Dist Patiala-147101

Mrs. Preeti W/o Deepak Kumar
Cinema Chowk, Near Anandpur Kuttia,
Samana Dist Patiala-147101

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, 2002¹.

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

 केनरा बैंक
FOR CANARA BANK


प्रतिष्ठित अधिकारी / Authorised Officer
ए.आर.एम.पी. ऑफिस, सेक्टर-34, चण्डीगढ़
Authorised Officer,
Sector-34, Chandigarh

Canara Bank

ENCLOSURE - SALE NOTICE

Internal

केनरा बैंक



Canara Bank

Ref: ROREC/SN/S02/2025-2026/DEEPAK KUMAR/3

Date: 28-08-2025

**CANARA BANK, Chandigarh Sector 34 BRANCH
(A GOVERNMENT OF INDIA UNDERTAKING)
SALE NOTICE**

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 charged to the Secured Creditor, the possession of which has been taken by the Authorized Officer of SARM Branch Chandigarh of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on **18-09-2025** for recovery of **Rs. 23,05,275.42 (Rupees Twenty Three Lakhs Five Thousand Two Hundred Seventy Five and Forty Two Paise Only)** as on **30-06-2025** Plus accrued interest & further interest from **01-07-2025** due to the SARM Branch Chandigarh of Canara Bank from **Mr. Deepak Kumar**.

The reserve price will be **Rs. 20,00,000/- (Rupees Twenty Lakhs Only)** and the earnest money deposit will be **Rs. 2,00,000/- (Rupees Two Lakh Only)**.

The Earnest Money Deposit shall be deposited on or before **17-09-2025** at **5:00 pm**.

Details and full description of the property (ies) :

House Measuring **00K-2-5/6M**, I.E. **86.45 Sq yards**. Land and Building comprised in Khewat/Khatoni no. **261/396**, Khasra no. **112//3(4-19) 4(7-16) 7/1(6-10)** Total Measuring **19K-05M** out of which **17/2310 Share I.E. 00K-2-5/6M** Hadbast **87** Situated at Telephone Colony (Sarain patti) Samana, Tehsil Samana Distt Patiala.

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, SARM Branch Chandigarh (Branch name) Canara Bank, Ph. No. **0172-2601664** during office hours on any working day.

E-auction arranged by the service provider **M/s PSB Alliance Ltd (BAANKNET)** through the website <https://baanknet.com/>

कॉर्पोरेट ब्रान्च
CANARA BANK

आरएम ब्रान्च ऑफिस, सेक्टर-३४, चण्डीगढ़
SARM Branch Office, Sector-34, Chandigarh



Internal



Ref: ROREC/SN/S02/2025-2026/DEEPAK KUMAR/3

Date: 28-08-2025

1. Name and Address of the Secured Creditor : Canara Bank, SARM Chandigarh

2. Name and Address of the Borrower :

Mr. Deepak Kumar s/o Darshan Kumar (Borrower)

Maleriya Mohalla-Samana
Patiala -Samana-Punjab-147101Mr. Deepak Kumar S/o Mr. Darshan Kumar
Telephone Colony (Sarain Patti) Samana,
Tehsil Samana Dist Patiala-147101Mr. Deepak Kumar S/o Mr. Darshan Kumar
Cinema Chowk, Near Anandpur Kuttia,
Samana Dist Patiala-147101

Mrs. Preeti W/o Deepak Kumar (Co-Borrower)

Maleriya Mohalla-Samana
Patiala -Samana-Punjab-147101Mrs. Preeti W/o Deepak Kumar
Telephone Colony (Sarain Patti) Samana,
Tehsil Samana Dist Patiala-147101Mrs. Preeti W/o Deepak Kumar
Cinema Chowk, Near Anandpur Kuttia,
Samana Dist Patiala-147101

3. Total liabilities as on 30-06-2025:- Rs. 23,05,275.42 (Rupees Twenty Three Lakhs Five Thousand Two Hundred Seventy Five and Forty Two Paise Only) as on 30-06-2025 Plus accrued interest & further interest from 01-07-2025 and cost, expenses thereon.

a) Last Date & Time of receipt of Earnest Money Deposit (EMD i.e. 10% of Reserve Price) on or before: 17-09-2025 up to 5:00 p.m.

b) Mode of Auction: Online

c) Details of Auction Service Provider: M/s PSB Alliance Ltd (BAANKNET)

Date & Time of Auction:

Date: 18-09-2025

Time: 11:30 AM to 12:30 PM

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

d) Portal of e- auction: <http://baanket.com/>

4. Details of Property/ies : Details and full description of the property (ies) :

5. EMT of House Measuring 00K-2-5/6M, I.E. 86.45 Sq yards. Land and Building comprised in Khewat/Khatoni no. 261/396, Khasra no. 112//3(4-19) 4(7-16) 7/1(6-10) Total Measuring 19K-05M out of which 17/2310 Share I.E. 00K-2-5/6M Hadbast 87 Situated at Telephone Colony (Sarain patti) Samana, Tehsil Samana Distt Patiala.

6. Reserve Price :- Rs. 20,00,000/- (Rupees Twenty Lakhs Only)



Ref: ROREC/SN/S02/2025-2026/DEEPAK KUMAR/3

Date: 28-08-2025

OTHER TERMS AND CONDITIONS

- a. The property/ies will be sold in "As Is Where Is", "As is what is", and "Whatever there is" condition, including encumbrances if any. (There are no encumbrances to the knowledge of the Bank).
- b. The bidder will also make the due diligence of the properties any liability from any Govt. any other department will be paid by the successful bidder.
- c. Auction / bidding shall be only through "Online Electronic Bidding" through the website <http://baanket.com/>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- d. The properties will not be sold below the Reserve Price.
- e. The property can be inspected with Prior Appointment with Authorized Officer from 08-09-2025 to 09-09-2025 between 03:00 PM to 05:00 PM.
- f. 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."
- g. The intending bidders shall deposit Earnest Money Deposit (EMD) of Rs. 2,00,000/- (Rupees Two Lakh Only) being 10 % of the Reserve Price on or before 17-09-2025 upto 5:00 pm.
- h. 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 M/s PSB Alliance Ltd (BAANKNET), Contactno.7046612345/6354910172/8291220220/9892219848/8160205051;email: support.BAANKNET@psballiance.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).
- i. 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. 7046612345/6354910172/8291220220/9892219848/8160205051, Email:support.baanknet@psballiance.com"
- j. EMD deposited by the unsuccessful bidder shall be refunded to their respective E-WALLET maintained with BAANKNET (M/s PSB Alliance Ltd). Thereafter bidder can withdraw fund/money from E-WALLET to its registered account. Kindly note that the EMD shall not carry any interest.
- k. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.10,000/- (Rupees Ten Thousand Only) the bidder who submits the highest bid 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.



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Date: 28-08-2025

- l. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.
- m. 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 as 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.
- n. All charges for conveyance, stamp duty, GST, NOC and registration etc., as applicable shall be borne by the successful bidder only.
- o. 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.
- p. Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the E-auction without assigning any reason thereof.
- q. 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.

For further details contact Sri Manoj S R, Authorised Officer, Canara Bank, SARM Branch (Ph.No 8727971300); email id cb5220@canarabank.com OR the service provider M/s PSB Alliance Ltd (ebkraz/baanket), Helpdesk Number : 8291220220; support.baanknet@psballiance.com during office hours on any working day.

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: Chandigarh
Date: 28-08-2025

 **केनरा बैंक**
FOR CANARA BANK


प्रमाणित अधिकारी Authorised Officer
ए आर एम, अंचल कार्यालय, रो. 34, चण्डीगढ़
ARMB, Circle Office, Sector-34, Chandigarh
Authorized Officer
Canara Bank