

Ref: CB/2095/619/4495/18092025

Date: 28.08.2025

To,

1. GURMEET KAUR W/O DES RAJ  
DRAWESH PIND SARAI JATTAN  
PHAGWARA DISTT KAPURTHALA  
PUNJAB INDIA 144401
2. RAJ KUMAR S/O DES RAJ  
DRAWESH PIND SARAI JATTAN  
PHAGWARA DISTT KAPURTHALA  
PUNJAB INDIA 144401
3. HARMESH LAL S/O PURAN CHAND MATTU  
STREET NO 4 MANAV NAGAR  
HADIABAD PHAGWARA DISTT KAPURTHALA  
PUNJAB INDIA 144401

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<sup>1</sup>.

\*\*\*\*\*

As you are aware, I on behalf of Canara Bank, HADIABAD 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 HADIABAD 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 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

  
प्राधिकृत अधिकारी / Authorised Officer

**Authorised Officer, Canara Bank**

ENCLOSURE – SALE

Internal



(A GOVERNMENT OF INDIA UNDERTAKING)  
CANARA BANK, HADIABAD BRANCH

### 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**

4. 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 physical possession of which has been taken by the Authorized Officer of HADIABAD branch 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. 9.39 lakhs along with interest due and other charges due to the HADIABAD branch of Canara Bank from GURMEET KAUR W/O DES RAJ AND RAJ KUMAR S/O DES RAJ AND RAJ KUMAR S/O DES RAJ AND HARMESH LAL S/O PURAN CHAND MATTU

The reserve price will be Rs.5,35,000/- and the earnest money deposit will be Rs. 53,500/- the Earnest Money Deposit shall be deposited on or before 17.09.2025 by 5:00 pm.

Details and full description of the property(ies) :

Residential land measuring 6 Marla comprised in khasra no 1035 minwest (4-12), 1036(8-0), 1197/1 (7-4) 1191(8-7) 1192 mineast(5-2), 1193 mineast(6-4), 1035 minwest(1-0), 1192 minwest (7-10) 1193 minwest (4-0) 1191 (8-0) 1620/1195(1-14) Khewat no 319 Khatoni no 456, 457, 458 Hadbast no 110 situated at village Drawesh Pind tehsil phagwara distt kapurthala.

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website ([www.canarabank.com](http://www.canarabank.com)) or may contact Anurag Mehra, Assistant General Manager Recovery Section, Canara Bank, Ph. No. 9414005330 during office hours on any working day.

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

Name and Address of the Secured Creditor- Canara Bank HADIABAD branch

Name and Address of the Borrower :

1. GURMEET KAUR WO DES RAJ DRAESH PIND SARAI JATTAN ST NO 2 SATNAMPURA PHAGWARA DISTT KAPURTHALAPUNJAB INDIA 144401
2. RAJ KUMAR SO DES RAJ VILLAGE DRAWESH PIND SARAI JATTAN PHAGWARA DISTT KAPURTHALA PUNJAB INDIA 144401
3. HARMESH LAL SO PURAN CHAND MATTU STREET NO 4 MANAV NAGAR HADIABAD PHAGWARA DISTT KAPURTHALA PUNJAB INDIA 144401

Total liabilities (as on date)

: Rs. 9.39 lakhs



Internal



1. Last Date & Time of receipt of Earnest Money Deposit (EMD i.e. 10% of Reserve Price) on or before:  
17.09.2025 by to 5:00 p.m.

2. (a) Date & Time of Auction

Date: 18.09.2025

Time: (11:30 AM 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:** Residential land measuring 6 Marla comprised in khasra no 1035 minwest (4-12), 1036(8-0), 1197/1 (7-4) 1191(8-7) 1192 mineast(5-2), 1193 mineast(6-4), 1035 minwest(1-0), 1192 minwest (7-10) 1193 minwest (4-0) 1191 (8-0) 1620/1195(1-14) Khewat no 319 Khatoni no 456, 457,458 Hadbast no 110 situated at village Drawesh Pind tehsil phagwara distt kapurthala.

3. Reserve Price:

- a) Rs.5,35,000/- (Rupees Five lakh thirty five 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 (q) below).
- b. 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 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 08.09.2025 to 09.09.2025 between 03:00 PM by 05:00 PM.
- e. The intending bidders shall deposit 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 on or before 17.09.2025 by 5:00 pm.
- f. 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

Company Name	M/s PSB Alliance Ltd (baanknet)
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>

Internal

- g. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **17.09.2025 by 5:00 PM**, to Canara Bank, HADIABAD branch, by hand or by email.
- 1) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
  - 2) 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.
  - 3) Bidders Name. Contact No. Address, E Mail Id.
  - 4) Bidder's A/c details for online refund of EMD.
- h. The intending bidders should register their names at portal 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](mailto:support.BAANKNET@psballiance.com)
- i. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples 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 Anurag Mehra ,Assistant General Manager, Recovery Section, Canara Bank, Ph. No. 9414005330. email id [recroasr@canarabank.com](mailto:recroasr@canarabank.com) OR the service provider M/s PSB Alliance Ltd



(baanknet), Contact no. 8291220220; email: [support.BAANKNET@psballiance.com](mailto: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: AMRITSAR  
Date: 28.08.2025

कृते केनरा बैंक / For Canara Bank

  
प्रधिकृत अधिकारी / Authorised Officer  
**Authorised Officer**  
Canara Bank

Internal