Ref:CB/6333/HRITISH/18092025

Date: 28.08.2025

To,

1(Borrower)	MS HRITISH ENTERPRISES VILL JANERA DENKWAN 6 TEH NURPUR SUB TEH INDORA, DISTT KANGRA HIMACHAL PRADESH - 176204.
2.(Co- Borrower)	SH KARNAIL SINGH CO CHUNI LAL VILL JANERA DENKWAN 6 TEH NURPUR SUB TEH INDORA, DISTT KANGRA HIMACHAL PRADESH - 176204.

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, **Ghiala 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 Ghiala **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,

प्राधिकृत आयकारा/Authorised Officer Authorised Officer, CanaraBanK

anara Bank

**ENCLOSURE - SALE NOTICE** 



# (A GOVERNMENT OF INDIA UNDERTAKING) GHIALA 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 provison 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 constructive possession of which has been taken by the Authorized Officer of **Ghiala** 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. 17.70 Lakh due along with interest and other charges to the Ghiala **branch** of Canara Bank from

1(Borrower)	MS HRITISH ENTERPRISES VILL JANERA DENKWAN 6 TEH NURPUR SUB TEH INDORA, DISTT KANGRA HIMACHAL PRADESH - 176204.
2.(Co- Borrower)	SH KARNAIL SINGH CO CHUNI LAL VILL JANERA DENKWAN 6 TEH NURPUR SUB TEH INDORA, DISTT KANGRA HIMACHAL PRADESH - 176204.

The reserve price will be Rs. 21.35 lacs and the earnest money deposit will be Rs. 2.14 Lakh the Earnest Money Deposit shall be deposited on or before 17.09.2025 by 5 PM.

MOHALLA JANERA, MOUZA GHADWAL NEAR SHIV MANDIR AND SATPAL KARYANA STORE, DAINKWAN GANGATH ROAD TEH NURPUR DISTT KANGRA REVENUE ESTATE OF MOHALA JANERA

KHASRA NO 431, KHATA NO 70 MIN, KHATAUNI NO 92 MIN

PROPERTY IN THE NAME OF SH KARNAIL SINGH

**BOUNDED AS GIVEN BELOW:** 

NORTH - H O CHUNNI LAL

**SOUTH - PRIVATE RASTA** 

EAST- RASTA

WEST - HO BALDEV RAJ

E-auction arranged by the service provider M/s PSB Alliance Ltd (baanknet) through the website:

https://baanknet.com/

Name and Address of the Secured Creditor- Canara Bank, Ghiala

Total liabilities (as on date)

Rs 17.70 Lakh

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 p.m.

(a) Date & Time of Auction

Date: 18.09.2025 time of auction 11.30 AM to 12.30 PM

Time: (With unlimited extension of 5 minutes duration each tills the conclusion of the

sale)

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

6. Details of Property/ies:

MOHALLA JANERA, MOUZA GHADWAL NEAR SHIV MANDIR AND SATPAL KARYANA STORE, DAINKWAN GANGATH ROAD TEH NURPUR DISTT KANGRA REVENUE ESTATE OF MOHALA JANERA

KHASRA NO 431, KHATA NO 70 MIN, KHATAUNI NO 92 MIN

PROPERTY IN THE NAME OF SH KARNAIL SINGH

**BOUNDED AS GIVEN BELOW:** 

NORTH - H O CHUNNI LAL

**SOUTH - PRIVATE RASTA** 

EAST- RASTA

WEST - HO BALDEV RAJ

Reserve Price : Rs. 21.35 Lacs (Rupees Twenty one lakh thirty five thousand only)



#### OTHER TERMS AND CONDITIONS

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).

Internal



- 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
- The property/ies will not be sold below the Reserve Price.
- 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.
- The intending bidders shall deposit Earnest Money Deposit (EMD) of Rs. 2.14 Lakhs, being 10 % of the Reserve Price, by way of Demand Draft(DD) favouring, Authorised Officer, Canara Bank, Ghiala branch, OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, Ghiala, A/c No 209272434 IFSC Code: CNRB0006333 on or before 17.09.2025 by 5:00 pm.
- 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, Ghiala branch, by hand or by email.

 Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.

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.

Bidders Name. Contact No. Address, E Mail Id.

· Bidder's A/c details for online refund of EMD.

a. Intending bidders shall hold a valid digital signature certificate and e-mail address. For details with

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

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: <a href="mailto:support.BAANKNET@psballiance.com">support.BAANKNET@psballiance.com</a>

- 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.
- 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.

- Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.
- 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.
- All charges for conveyance, stamp duty and registration etc., as applicable shall be borne by the successful bidder only.
- 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.
- Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.
- 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.
- b. For further details contact Anurag Mehra, Assistant General Manager, Recovery Section, Canara Bank, Ph. No. 9414005330. email id recroasr@canarabank.com OR the service provider M/s PSB Alliance Ltd (baanknet), Contact no. 8291220220; email: <a href="mailto:support.BAANKNET@psballiance.com">support.BAANKNET@psballiance.com</a> 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.

कृते केनरा वैक / For Canara Bank

प्राधिकत अधिकारी/Authorised Officer

Place: AMRITSAR Date: 28.08.2025

Authorized Officer Canara Bank