Ref:CB/18140/RAM/18092025

Date: 28.08.2025

To,

	THE PROPERTY OF THE PROPERTY O
	Mr. RAM TIRATH S/O LACHHMAN DASS, H NO 372, VILLAGE KULTHAM,
	NAWANSHEHER, PUNJAB-144501 MON: 8146961672
	Ms. NEHA D/O SH RAM TIRATH KULTHAM, H NO 372, VILLAGE KULTHAM,
2.(Co-	Ms. NEHA D/O SH RAWI TIRATH ROLLINA IN THE STATE OF THE S
Applicant)	NAWANSHEHER, PUNJAB-144501 MON: 8146961672
· · · · · · · · · · · · · · · · · · ·	Mrs. RAJNI BALA W/O SH RAM TIRATH KULTHAM , H NO 372, VILLAGE KULTHAM,
3.(Co-	WIS. RAINI BALA W/O ST 14504 MON. 9146961673
Applicant)	NAWANSHEHER, PUNJAB-144501 MON: 8146961672

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, Phagwara II 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 Phagwara II 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 anara Bank

Authorised Officer, CanaraBank

ENCLOSURE - SALE NOTICE

internal

Internal



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 **Phagwara II** 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. 9.94 Lakh due to the **Phagwara II** of Canara Bank from

1(Applicant)	Mr. RAM TIRATH S/O LACHHMAN DASS, H NO 372, VILLAGE KULTHAM, NAWANSHEHER, PUNJAB-144501 MON: 8146961672	
2.(Co- Applicant)	Ms. NEHA D/O SH RAM TIRATH KULTHAM, H NO 372, VILLAGE KULTHAM, NAWANSHEHER, PUNJAB-144501 MON: 8146961672	
3.(Co- Applicant)	Mrs. RAJNI BALA W/O SH RAM TIRATH KULTHAM, H NO 372, VILLAGE KULTHAM, NAWANSHEHER, PUNJAB-144501 MON: 8146961672	

The reserve price will be Rs. 10.25 lacs and the earnest money deposit will be Rs. 1.03 Lakh the Earnest Money Deposit shall be deposited on or before 17.09.2025 by 5 PM.

Details and full description of the property(ies):

Residential property measuring 01 Marla 05 Sarsahi i.e. 14/7029 share out of total land measuring 39 Kanal 01 Marla comprised in Khewat no 58/67, Khasra no 429(7-4), 430(7-12), 431(9-8), 436(8-0), 748/435(6-17) as per Jamabandhi for the year 2014-15 of Village Hazipur, Hadbast no 62. Tehsil Phagwara, Distt Kapurthala.

Boundaries:

North: Domeli Wale

South: Gurmit Singh

East : Jagjit Singh

West: Street

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, Phagwara II

Total liabilities (as on date)

Rs 9.94 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/

Residential property measuring 01 Marla 05 Sarsahi i.e. 14/7029 share out of total land measuring 39 Kanal 01 Marla comprised in Khewat no 58/67, Khasra no 429(7-4), 430(7-12), 431(9-8), 436(8-0), 748/435(6-17) as per Jamabandhi for the year 2014-15 of Village Hazipur, Hadbast no 62. Tehsil Phagwara, Distt Kapurthala.

Boundaries:

North: Domeli Wale

South: Gurmit Singh

East : Jagjit Singh

West: Street

Reserve Price : Rs. 10.25 Lacs (Rupees Ten lakh twenty 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).
- 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.

Internal

Internal



- 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. 1.03 Lakhs, being 10 % of the Reserve Price, by way of Demand Draft(DD) favouring, Authorised Officer, Canara Bank, Phagwara II, OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, Phagwara II, A/c No 209272434 IFSC Code: CNRB0018140 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, Phagwara II, 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 regard to digital signature please contact the service provider

Company Name	M/s PSB Alliance Ltd			
Helpdesk Number	8291220220			
Address	Corporate Unit 1,3rd Floor, Near Wadala Truck Mumbai, Maharastra 400037		Commercial l, Wadala	Tower, East,
Email	support.BAANKNET@psballiance.co	om	per d	Same to
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: support.BAANKNET@psballiance.com

 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.
- 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: 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 प्राधिकत अधिकारी / Authorised Officer Authorized Officer Canara Bank

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