

CANARA BANK, SARM BRANCH LUDHIANA

To

1. M/s J K Industries, Fazilka Ferozepur Road, Near Radha Swami Satsang Bhawan, Ladhuka Mandi Tehsil Fazilka Punjab 152123
2. Sh. Jai Pal S/o of Sh. Kasturi Lal, Jhule Lal Colony, Fazilka Punjab 152123
3. Sh. Om Parkash S/o Sh. Guranditta Ram, Dhawan Colony, Ferozepur 152001
4. Sh. Om Parkash S/o Sh. Guranditta Ram, H.No. 2167, Sector 50 C Floor No. 4 Pepsu Society Chandigarh 160047 (Other address).
5. Sh. Karam Chand S/o Sh. Guranditta Ram, Opposite BSNL Exchange, Mandi Ladhuka Tehsil Fazilka Punjab 152123
6. Sh. Rakesh Kumar S/o Sh. Radha Kishan, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123
7. Sh. Mukesh Kumar S/o Sh. Karam Chand, Opposite BSNL Exchange, Mandi Ladhuka Tehsil Fazilka Punjab 152123
8. Sh. Harbans Lal S/o of Sh. Kasturi Lal, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123
9. Sh. Rakesh Kumar S/o Sh. Hans Raj, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123
10. Sh. Gurdial Singh S/o Sh. Veer Singh, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123
11. Smt. Rekha Rani W/o Sh. Mukesh Kumar, Opposite BSNL Exchange, Mandi Ladhuka Tehsil Fazilka Punjab 152123
12. Sh. Radha Kishan S/o Sh. Sohan Lal, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123
13. Sh. Darshan Lal S/o of Sh. Kasturi Lal, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123
14. Sh. Harish Kumar S/o of Sh. Krishan Gopal, Village Jamal Ke Tehsil Fazilka Punjab 152123
15. Sh. Sandeep Kumar S/o Sh. Karam Chand, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123
16. Sh. Sunil Kumar S/o Sh. Karam Chand, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123
17. Smt. Suman Rani W/o of Sh. Bhagwan Dass, Village Jamal Ke Tehsil Fazilka Punjab 152123
18. Sh. Bhagwan Dass S/o Sh. Ram Kishan, Village Jamal Ke Tehsil Fazilka Punjab 152123
19. Sh. Ashwani Kumar S/o Sh. Mulkh Raj, Mandi Ladhuka Tehsil Fazilka Punjab 152123
20. M/s Jai Bhawani Sorts, Mandi Ladhuka Tehsil Fazilka Punjab 152123

Dear Sir

Sub: Notice under Section 13(4) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

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

कृते केनरा बैंक CANARA BANK

प्राधिकृत अधिकारी/AUTH. OFFICER
आसित वसुली प्रबन्धन विशेषीकृत शाखा/SARM BRANCH
मिलर गंज, लुधियाना/MILLER GANJ, LUDHIANA

Authorized Officer, Canara Bank

ENCLOSURE - SALE NOTICE

Ref: SARM:LDH:SALE:203:JKINDUSTRIES:2023:VK

CANARA BANK, SARM BRANCH LUDHIANA

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 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 the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on 29.01.2024, for recovery of Rs.3447.00 Lakhs as on 30.11.2023 plus further interest from 01.12.2023 due to the SARM Branch Ludhiana of Canara Bank from M/s J K Industries.

The reserve price of the property is mentioned here below and the earnest money deposit (EMD) is 10% of Reserve Price of the property. The Earnest Money Deposit shall be deposited on or before 25.01.2024 up to 5.00 pm.

Details and full description of the property(ies):

1. All that piece and parcel of House property measuring 10 M 1 Sarsai i.e. 31ft x 74ft
 - a) 00 Kanal 05 Marla i.e. ¼ share of Land measuring 01 kanal 00 Marla 03 Sarsai Khewat no. 750 khasra no. 241 (0-11), 242/1 (0-9-3) as per jamabandi for the year 1999-2000 situated at village Ladhuka, Fazilka registered with Sub Registrar at Fazilka Wasika no. 1221 dated 28.05.2021 standing in the name of Sh sunil kumar Dhall S/o Sh Karam Chand.
 - b) 00 Kanal 05 Marla 01 Sarsai i.e. ¼ share of Land measuring 01 kanal 00 Marla 03 Sarsai Khewat no. 750 khatoni no. 1000 khasra no. 241 (0-11), 242/1 (0-9-3) as per jamabandi for the year 1999-2000 situated at village Ladhuka, Fazilka registered with Sub Registrar at Fazilka vide Wasika no. 583 dated 06.05.2004 standing in the name of Sh sunil kumar Dhall S/o Sh Karam Chand.
2. All that piece and parcel of shop property measuring 01 Marla i.e. 11ft x 24 ft comprised in khasra no. 755 min (0-1) khewat no 4/4/1 khatoni no. 4 as per jamabandi for the year 1989-1990 situated at Mandi Ladhuka, Fazilka registered with Sub registrar at Fazilka standing in the name of Sh Jai Pal S/o Sh Kasturi Lal vide Wasika no. 5188 dated 26.03.1992.
3. All that piece and parcel of property measuring 5 M 3 Sarsai comprised in khasra no 436/2(0-2-6), 437/1(0-2-6) khewat no. 192 khatoni no. 232(as per title deed)and khewat n. 442 khatoni no. 504 vide jamabandi for the year 2004-05 situated at village Ladhuka, Fazilka registered with sub registrar at Fazilka standing in the name of Sh Gurdial Singh S/o Sh Veer Singh vide Wasika no. 3947 dated 05.12.1988.
4. All that piece and parcel of property measuring 4 M 7 Sarsai 43/345 share of total land 1 kanal 18 Marla 3 Sarsai comprised in khewat no. 699 khatoni no. 954,955,956,957, vide jamabandi for the year 1994-1995 situated in village Ladhuka, Fazilka registered with sub registrar at Fazilka standing in the name of Sh Rakesh Kumar Alias Sh. Raj Kumar S/o Sh Hans Raj vide Wasika no. 6467 dated 26.02.2001.
5. All that piece and parcel of property comprised in khasra no. 761/1/2(5-1) having 41/909 share of (0-4-5) i.e. measuring 38 ft 11 inches x 9 ft situated at village Ladhuka, Fazilka registered with sub registrar at



- Fazilka standing in the name of Sh Mukesh Kumar S/o Sh Karam Chand vide Wasika no. 2146 dated 04.08.1987.
6. All that piece and parcel of property measuring 1 kanal 6.5 Marla i.e. 53/328 share of land 08 kanal 04 marla comprised in Rect no. 73 killa no. 13(8-4) khewat no. 454 as per jamabandi for the year 2005-06 situated at Village Sh Amir khas, Jalalabad registered with sub registrar at Jalalabad in the name of Smt Rekha Rani W/o Sh mukesh kumar vide Wasika no. 3830 dated 20.11.2008.
 7. All that piece and parcel of property shop no. 1 measuring 20.9 ft x 125 ft situated at additional new Grain Market, Fazilka registered with sub registrar at Fazilka standing in the name of M/s JK Industries vide Wasika no. 2405 dated 19.08.2008.
 8. All that piece and parcel of property comprised in Rect. No. 43 killa no. 6(8-0), 15/2 (4-0),16(8-0),44M/20(7-8),11/2(2-1) khewat no. 479 khatoni no. 790 as per jamabandi for the year 2003-04 measuring 29 Kanal 9 Marlas situated at Village Behak Hasta Uttar, Fazilka registered with Sub-Registrar at Fazilka standing in the name of M/s JK Industries vide Wasika No. 6400 dated 28.02.2000.
Bounded as under:-
North: land of Sh Darshan Singh etc.
South: Link Road.
East: JK Industries 110 ft.
West: Passage 110 ft.
 9. All that piece and parcel of property measuring 2 kanal comprised in Rect no 43 killa no. 15/1 min (2-0) khewat no. 479 khatoni no. 790 as per jamabandi for the year 2003-04 situated at Bahak Hasta Uttar, Fazilka registered with Sub-Registrar at Fazilka standing in the name of M/s Jai Bhivani Sorts village Ladhuka, Tehsil Fazilka vide Wasika No. 2356 dated 09.09.2009.
Bounded as under:-
North: JK Industries 99ft.
South: JK Industries 99ft.
East: passage 110 ft.
West: Passage 110 ft
 10. All that piece and parcel of property measuring 3 Marla out of Land measuring 03 kanal 13 marla 03 sarsai comprised in khasra no. 184/3 (3-13-3) khewat no. 557/445 khatoni no. 758/630 as per jamabandi for the year 1984-1985 situated at Village Ladhuka, Fazilka registered with sub registrar at vide Wasika no. 2993 dated 08.12.1993 standing in the name of 1. Sh mukesh kumar S/o Sh karam Chand, 2. Sh sunil Kumar S/o Sh Karam chand, 3. Sh Sandeep kumar s/o sh Karam chand.
 11. All that piece and parcel of property measuring 7 marla 3 sarsai (40' x 50') i.e. 66/7411 share of total land measuring 41 kanal 03 Marla 04 sarsai khewat no. 1021 as per jamabandi for the year 2009-10 situated at village Ladhuka, Fazilka registered with sub registrar at Fazilka standing in the name of Smt Rekha rani W/o Sh Mukesh Kumar vide Wasika no. 1620 dated 20.06.2012
Bounded as under:-
North: Property of Sh kartar Singh
South: Road
East: Front 40'
West: Property of Sh. Mathra Dass

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 through SARM Branch Ludhiana Canara bank, Ph. No. 9517700632 during office hours on any working day.

E-auction arranged by the service provider M/s Canbank Computer Services Ltd through the website www.indianbankseauction.com



Ref: SARM:LDH:SALE:203:JKINDUSTRIES:2023:VK

1. Name and Address of the Secured Creditor : Canara Bank, SARM Ludhiana
2. Name and Address of the Borrower : M/s J K Industries
3. Total liabilities as on 30.11.2023 : Rs.3447.00 Lakhs plus further interest from 01.12.2023
4. Last Date & Time of receipt of Earnest Money Deposit (EMD i.e. 10% of Reserve Price) on or before: 25.01.2024 up to 5:00 p.m.
5. (a) Date & Time of Auction Date: 29.01.2024
Time: 11:30 AM to 12:30 PM

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

(b) Portal of e- auction: www.indianbankseauction.com

6. Details of Property/ies :

1. All that piece and parcel of House property measuring 10 M 1 Sarsai i.e. 31ft x 74ft
 - a) 00 Kanal 05 Marla i.e. ¼ share of Land measuring 01 kanal 00 Marla 03 Sarsai Khewat no. 750 khasra no. 241 (0-11), 242/1 (0-9-3) as per jamabandi for the year 1999-2000 situated at village Ladhuka, Fazilka registered with Sub Registrar at Fazilka Wasika no. 1221 dated 28.05.2021 standing in the name of Sh sunil kumar Dhall S/o Sh Karam Chand. (Symbolic Possession)
 - b) 00 Kanal 05 Marla 01 Sarsai i.e. ¼ share of Land measuring 01 kanal 00 Marla 03 Sarsai Khewat no. 750 khatoni no. 1000 khasra no. 241 (0-11), 242/1 (0-9-3) as per jamabandi for the year 1999-2000 situated at village Ladhuka, Fazilka registered with Sub Registrar at Fazilka vide Wasika no. 583 dated 06.05.2004 standing in the name of Sh sunil kumar Dhall S/o Sh Karam Chand. (Symbolic Possession)

Reserve Price: Rs. 26.15 Lakhs; EMD amount Rs.2.62 Lakhs

2. All that piece and parcel of shop property measuring 01 Marla i.e. 11ft x 24 ft comprised in khasra no. 755 min (0-1) khewat no 4/4/1 khatoni no. 4 as per jamabandi for the year 1989-1990 situated at Mandi Ladhuka, Fazilka registered with Sub registrar at Fazilka standing in the name of Sh Jai Pal S/o Sh Kasturi Lal vide Wasika no. 5188 dated 26.03.1992. (Symbolic Possession)

Reserve Price: Rs. 8.88 Lakhs; EMD amount Rs.0.89 Lakhs

3. All that piece and parcel of property measuring 5 M 3 Sarsai comprised in khasra no 436/2(0-2-6), 437/1(0-2-6) khewat no. 192 khatoni no. 232(as per title deed)and khewat n. 442 khatoni no. 504 vide jamabandi for the year 2004-05 situated at village Ladhuka, Fazilka registered with sub registrar at Fazilka standing in the name of Sh Gurdial Singh S/o Sh Veer Singh vide Wasika no. 3947 dated 05.12.1988. (Symbolic Possession)

Reserve Price: Rs. 19.29 Lakhs; EMD amount Rs.1.93 Lakhs

4. All that piece and parcel of property measuring 4 M 7 Sarsai 43/345 share of total land 1 kanal 18 Marla 3 Sarsai comprised in khewat no. 699 khatoni no. 954,955,956,957, vide jamabandi for the year 1994-1995 situated in village Ladhuka, Fazilka registered with sub registrar at Fazilka standing in the name of Sh Rakesh Kumar Alias Sh. Raj Kumar S/o Sh Hans Raj vide Wasika no. 6467 dated 26.02.2001. (Symbolic Possession)

Reserve Price: Rs. 23.00 Lakhs; EMD amount Rs. 2.30 Lakhs



5. All that piece and parcel of property comprised in khasra no. 761/1/2(5-1) having 41/909 share of (0-4-5) i.e. measuring 38 ft 11 inches x 9 ft situated at village Ladhuka, Fazilka registered with sub registrar at Fazilka standing in the name of Sh Mukesh Kumar S/o Sh Karam Chand vide Wasika no. 2146 dated 04.08.1987. (Symbolic Possession)

Reserve Price: Rs. 12.70 Lakhs; EMD amount Rs.1.27 Lakhs

6. All that piece and parcel of property measuring 1 kanal 6.5 Marla i.e. 53/328 share of land 08 kanal 04 marla comprised in Rect no. 73 killa no. 13(8-4) khewat no. 454 as per jamabandi for the year 2005-06 situated at Village Sh Amir khas, Jalalabad registered with sub registrar at Jalalabad in the name of Smt Rekha Rani W/o Sh mukesh kumar vide Wasika no. 3830 dated 20.11.2008. (Symbolic Possession)

Reserve Price: Rs. 32.76 Lakhs; EMD amount Rs.3.28 Lakhs

7. All that piece and parcel of property shop no. 1 measuring 20.9 ft x 125 ft situated at additional new Grain Market, Fazilka registered with sub registrar at Fazilka standing in the name of M/s JK Industries vide Wasika no. 2405 dated 19.08.2008. (Symbolic Possession)

Reserve Price: Rs. 48.20 Lakhs; EMD amount Rs.4.83 Lakhs

8. All that piece and parcel of property comprised in Rect. No. 43 killa no. 6(8-0), 15/2 (4-0),16(8-0),44M/20(7-8),11/2(2-1) khewat no. 479 khatoni no. 790 as per jamabandi for the year 2003-04 measuring 29 Kanal 9 Marlas situated at Village Behak Hasta Uttar, Fazilka registered with Sub-Registrar at Fazilka standing in the name of M/s JK Industries vide Wasika No. 6400 dated 28.02.2000. (Symbolic Possession)

Bounded as under:-

North: land of Sh Darshan Singh etc.

South: Link Road.

Eat: JK Industries 110 ft.

West: Passage 110 ft.

Reserve Price: Rs. 156.80 Lakhs; EMD amount Rs.15.70 Lakhs

9. All that piece and parcel of property measuring 2 kanal comprised in Rect no 43 killa no. 15/1 min (2-0) khewat no. 479 khatoni no. 790 as per jamabandi for the year 2003-04 situated at Bahak Hasta Uttar, Fazilka registered with Sub-Registrar at Fazilka standing in the name of M/s Jai Bhivani Sorts village Ladhuka, Tehsil Fazilka vide Wasika No. 2356 dated 09.09.2009. (Symbolic Possession)

Bounded as under:-

North: JK Industries 99ft.

South: JK Industries 99ft.

Eat: Passage 110 ft.

West: Passage 110 ft.

Reserve Price: Rs. 47.12 Lakhs; EMD amount Rs.4.72 Lakhs



10. All that piece and parcel of property measuring 3 Marla out of Land measuring 03 kanal 13 marla 03 sarsai comprised in khasra no. 184/3 (3-13-3) khewat no. 557/445 khatoni no. 758/630 as per jamabandi for the year 1984-1985 situated at Village Ladhuka, Fazilka registered with sub registrar at vide Wasika no. 2993 dated 08.12.1993 standing in the name of 1. Sh mukesh kumar S/o Sh karam Chand, 2. Sh sunil Kumar S/o Sh Karam chand, 3. Sh Sandeep kumar s/o sh Karam chand. (Symbolic Possession)

Reserve Price: Rs. 8 .42 Lakhs; EMD amount Rs.0.85 Lakhs

11. All that piece and parcel of property measuring 7 marla 3 sarsai (40' x 50') i.e. 66/7411 share of total land measuring 41 kanal 03 Marla 04 sarsai khewat no. 1021 as per jamabandi for the year 2009-10 situated at village Ladhuka, Fazilka registered with sub registrar at Fazilka standing in the name of Smt Rekha rani W/o Sh Mukesh Kumar vide Wasika no. 1620 dated 20.06.2012(Symbolic Possession)

Bounded as under:-

North: Property of Sh kartar Singh

South: Road

East: Front 40'

West: Property of Sh. Mathra Dass

Reserve Price: Rs. 53.24 Lakhs; EMD amount Rs.5.33 Lakhs

OTHER TERMS AND CONDITIONS

- The property 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). Prospective bidders are advised to peruse/verify copies of title deeds/documents, If any available with concerned branch and may make, their own inquiries regarding encumbrance, search results and other revenue records relating to the property and shall satisfy themselves regarding the nature and description of the property, condition, lien, charges, statutory dues etc. before submitting the bid. Objections raised after participating in auction by the prospective bidder will not be entertained.
- Auction / bidding shall be only through "Online Electronic Bidding" through the website www.indianbankseaauction.com. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- The property will not be sold below the Reserve Price.
- The property can be inspected with Prior Appointment with Authorized Officer from 22.01.2024 to 23.01.2024 between 03:00 PM to 05:00 PM.
- The intending bidders shall deposit Earnest Money Deposit (EMD) as above, being 10 % of the Reserve Price, by way of Demand Draft(DD) favouring, Authorized Officer, Canara Bank, SARM Ludhiana Branch, OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, SARM Ludhiana Branch, A/c No 209272434 IFSC Code: CNRB0006819. on or before 25.01.2024 upto 5:00 pm.
- Intending bidders shall hold a valid e-mail address.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 25.01.2024 upto 5:00 PM, to Canara Bank SARM Ludhiana 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.



Ref: SARM:LDH:SALE:203:JKINDUSTRIES:2023:VK

Date:16.12.2023

- 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 www.indianbankseauction.com 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 Canbank Computer Services Ltd Contact Person Pakhare D D/Ramesh T H, Contact no. 09480691777/8553643144; email: eauction@ccsl.co.in.
- i. No Bidder shall be permitted to withdraw the bid from the auction proceedings after submission of the bid form, till completion of auction.
- j. 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.
- k. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.10,000/- 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.
- 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 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.
- n. All charges for conveyance, stamp duty 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 Lakhs 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. Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of 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.
- r. For further details contact Sh. Siddharth Shrivastava Authorized Officer (Chief Manager) through, Canara Bank, SARM Ludhiana Branch (Ph.No 9517700632); email id cb6819@canarabank.com OR the service provider M/s Canbank Computer Services Ltd Contact Person Pakhare D D/ Ramesh T H, Contact no. 09480691777/08553643144; email: eauction@ccsl.co.in (M/s Canbank Computer Services Ltd., 218, J P Royale, First Floor, Sampige road, Malleswaram, Contact Person: Mr. Pakhare D D/Ramesh T H, Phone/Mobile Number: 09480691777/8553643144) 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: Ludhiana
Date: 16.12.2023

कृते केनरा बैंक / FOR CANARA BANK
आति वसुली प्रबन्धन विशेषीकृत शाखा / AUTH. OFFICER
मिलर गंज, लुधियाना / SARM BRANCH
MILLER GANJ, LUDHIANA
Authorized Officer
Canara Bank