

केनरा बैंक



Canara Bank

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

Ref: ROREC/SN/S04/2023-24/RAVINDER SINGH

Date: 13-02-2024

To,

**Mr. RAVINDER SINGH S/O SH. KULWANT SINGH**  
**H-NO. 5, VILLAGE GOGHA KHERI**  
**PO BAJHERI TEHSIL KHARAR,**  
**DISTT SAS NAGAR MOHALI**  
**PUNJAB-140301**

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>.

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As you are aware, I on behalf of **Canara Bank, Kharar 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 **Kharar II Branch, DP Code : 18173** 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 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,

  
Authorised Officer,  
Canara Bank

ENCLOSURE – SALE NOTICE

**CC: SH. MANJEET SINGH S/O SH. LABH SINGH**  
**H NO. 57, VILLAGE GOGHA KHERI**  
**PO BAJHERI TEHSIL KHARAR,**  
**DISTT SAS NAGAR MOHALI**  
**PUNJAB-140301**



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Date: 13-02-2024

2. SH. PARMINDER SINGH S/O SH. LABH SINGH  
H NO. 57, VILLAGE GOGHA KHERI  
PO BAJHERI TEHSIL KHARAR,  
DISTT SAS NAGAR MOHALI  
PUNJAB-140301

3. SH. HARBANS SINGH S/O SH. LABH SINGH  
H NO. 57, VILLAGE GOGHA KHERI  
PO BAJHERI TEHSIL KHARAR,  
DISTT SAS NAGAR MOHALI  
PUNJAB-140301

**CANARA BANK, KHARAR II 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 hypothecated/pledged/charged to the Secured Creditor, the Physical Possession of which has been taken by the Authorised Officer of Kharar II Branch of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on 11-03-2024, for recovery of Rs. 31,78,901.21 (Rupees Thirty One Lakh Seventy Eight Thousand Nine Hundred One and Twenty One Paisa Only) as on 12-02-2024 plus accrued interest and with further interest from 13-02-2024 and expenses thereon due to the Canara Bank, Kharar II Branch from Sh. Ravinder Singh.

The reserve price will be Rs.12,18,000/- ( Rupees Twelve Lakh Eighteen Thousand Only ) and the earnest money deposit will be Rs. 1,21,800/- ( Rupees One Lakh Twenty One Thousand Eight Hundred Only ) . The Earnest Money Deposit shall be deposited on or before 07-03-2024 upto 5:00 pm.

**Details and full description of the property(ies) :**

EMT of Residential House measuring 3-3/8 Marla i.e 101.11 Sq Yards comprised in Khasra No. 34//6(6-4), 35//10/2 (1-16) Kite 2 Rakba 27/1280 Share of 8 Kanal 0 Marla, Khewat Khatauni No. 123/132, situated in the revenue Estate of Village Bagho Majra, Hadbast No. 75, Tehsil Kharar, District SAS Nagar Mohali, Punjab.



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Ref: ROREC/SN/S04/2023-24/RAVINDER SINGH  
THE SAID BUILDING IS BOUNDED AS FOLLOWS:-

Date: 13-02-2024

North : Road  
South : Property Acchra Singh  
East : Property of Sh. Gurnam Singh  
West : Property of Smt. Ranjit Kaur

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 Ms. Mamta , Manager, Canara Bank, Kharar II Branch , Ph. No. 01602-280087, 9872718173 during office hours on any working day.

E-auction arranged by the service provider M/s CANBANK COMPUTER SERVICE LTD. through the website [www.indianbankseaction.com](http://www.indianbankseaction.com)

1. Name and Address of the Secured Creditor : Canara Bank, Kharar II, Opp Henderson Memorial, Girls High School, Civil Hospital Road, 140301.
2. Name and Address of the Borrower : Mr. RAVINDER SINGH S/O SH. KULWANT SINGH  
H NO. 5, VILLAGE GOGHA KHERI BAJHERI  
KHARAR, SAS NAGAR MOHALI  
PUNJAB-140301
3. Total liabilities as on 12-02-2024 : Rs. 31,78,901.21 (Rupees Thirty One Lakh Seventy Eight Thousand Nine Hundred One and Twenty One Paise Only) plus accrued interest and with further interest from 13-02-2024 and expenses thereon.
4. Last Date & Time of receipt of Earnest Money Deposit (EMD i.e. 10% of Reserve Price) on or before : 07-03-2024 up to 5:00 p.m.
5. (a) Date & Time of Auction  
Date: 11-03-2024  
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.indianbankseaction.com](http://www.indianbankseaction.com)
6. Details of Property/ies : EMT of Residential House measuring 3-3/8 Marla i.e 101.11 Sq Yards comprised in Khasra No. 34//6(6-4), 35//10/2 (1-16) Kite 2 Rakba 27/1280 Share of 8 Kanal 0 Marla, Khewat Khatauni No. 123/132, situated in the revenue Estate of Village Bagho Majra, Hadbast No. 75, Tehsil Kharar, District SAS Nagar Mohali, Punjab.

THE SAID BUILDING IS BOUNDED AS FOLLOWS:-

North : Road  
South : Property Acchra Singh  
East : Property of Smt. Of Sh. Gurnam Singh  
West : Property of Smt. Ranjit Kaur



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Date: 13-02-2024

7. Reserve Price : Rs.12,18,000/- ( Rupees Twelve Lakh Eighteen 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 (p) below).
- b. Auction / bidding shall be only through "Online Electronic Bidding" through the website [www.indianbankseauction.com](http://www.indianbankseauction.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 **04-03-2024 TO 05-03-2024** between **03:00 PM to 05:00 PM**.
- e. The intending bidders shall deposit Earnest Money Deposit (EMD) of Rs. **1,21,800/- ( Rupees One Lakh Twenty One Thousand Eight Hundred Only )**, being 10 % of the Reserve Price, by way of Demand Draft(DD) favouring, Authorised Officer, Canara Bank, Kharar II Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, Kharar II Branch, A/c No.209272434 IFSC Code: CNRB0018173 on or before **07-03-2024** upto 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 M/S CANBANK COMPUTER SERVICES LTD Contact Person Mr. Pakhare DD/Mr. Ramesh Th, Contact No. 09480691777/08553643144; 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).
- g. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **07-03-2024** upto 5:00 PM, to Canara Bank, Kharar II Branch, Chandigarh by hand or by email.
- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
  - ii) 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.
  - iii) Bidders Name. Contact No. Address, E Mail Id.
  - iv) Bidder's A/c details for online refund of EMD.
- h. The intending bidders should register their names at portal [www.indianbankseauction.com](http://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 no. 09480691777; email: [eauction@ccsl.com](mailto:eauction@ccsl.com).



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Date: 13-02-2024

- i. 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.
- j. 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.
- k. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.
- l. 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.
- m. All charges for conveyance, stamp duty and registration etc., as applicable shall be borne by the successful bidder only.
- n. For sale proceeds above Rs 50 (Rupees Fifty) lacs, TDS shall be payable at the rate 1 % of the Sale amount, which shall be payable separately by the Successful buyer.
- o. Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.
- p. 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.
- q. For further details contact **Ms. Mamta , Manager, Canara Bank, Kharar II Branch , Ph. No. 01602-280087, 9872718173** email id [cb18173@canarabank.com](mailto:cb18173@canarabank.com) OR the service provider M/S CANBANK COMPUTER SERVICES LTD Contact Person MR PAKHARE D D / MR RAMESH T H, Contact no. 09480691777 / 8553643144; email: [eauction@ccsl.co.in](mailto:eauction@ccsl.co.in). (M/S Canbank Computer Services Ltd, No. 218, J P Royale, 1st Floor, Sampige Road, Malleswaram )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: Kharar  
Date: 13-02-2024



Authorised Officer  
Canara Bank