



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

Ref: ROSHIM/R&L/R/SALE/2023-24/12

Date: 19.01.2024

To,

SH VISHAL SINGH RANA S/O SH BALBIR SINGH RANA AND SMT SUSHEELA DEVIW/O SH BALBIR SINGH RANA (BORROWERS) R/O VILLAGE PANJIARA PO ADHWANI TEHSIL JWALAMUKHI DISTRICT KANGRA H.P. 176036	SMT JYOTI RANA W/O SH VISHAL SINGH RANA (GUARANTOR) R/O VILLAGE PANJIARA PO ADHWANI TEHSIL JWALAMUKHI DISTRICT KANGRA H.P. 176036	SH RANJIT SINGH S/O SH SHER SINGH (GUARANTOR) R/O VILLAGE PANJIARA PO ADHWANI TEHSIL JWALAMUKHI DISTRICT KANGRA H.P. 176036	SH BALWANT SINGH S/O SH SHER SINGH (GUARANTOR) R/O VILLAGE PANJIARA PO ADHWANI TEHSIL JWALAMUKHI DISTRICT KANGRA H.P. 176036	SH JAGDISH CHAND S/O SH SHER SINGH (GUARANTOR) R/O VILLAGE PANJIARA PO ADHWANI TEHSIL JWALAMUKHI DISTRICT KANGRA H.P. 176036
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Dear Sir,

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, Authorized Officer on behalf of Canara Bank, **Jwalamukhi** 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 **Jwalamukhi** 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.

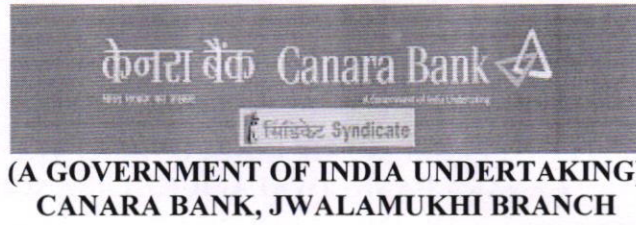
This is without prejudice to any other rights available to the Bank under the subject Act/ or any other law in force.

 **For Canara Bank**  
*[Signature]*  
**Authorised Officer**

**Authorised Officer, Canara Bank**  
ENCLOSURE – SALE NOTICE







### 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 **Symbolic** possession of which has been taken by the Authorized Officer of **Jwalamukhi Branch** of the Canara Bank., will be sold on "As is where is", "As is what is", and "Whatever there is" on **12.02.2024**, for recovery of **Rs.12, 39,891.16 (Rupees Twelve Lakhs Thirty Nine Thousand Eight Hundred Ninety One and Paise Sixteen only)** with further accrued interest from **08.02.2022 on Housing Loan & DPN** in the name of **Sh Vishal Singh Rana S/o Sh Balbir Singh Rana** and for recovery of **Rs 12, 44,740.95 (Rupees Twelve Lakhs Forty Four Thousand Seven Hundred Forty and Paise Ninety Five only )** with further accrued interest from **08.02.2022 on Housing Loan & DPN** in the name of **Smt Susheela Devi w/o Sh Balbir Singh Rana** as **Borrower** due to the **Jwalamukhi Branch** of Canara Bank.

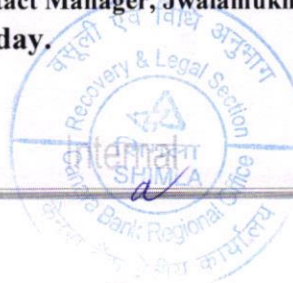
For recovery of **Rs.12, 01,458.95 (Rupees Twelve Lakhs One Thousand Four Hundred Fifty Eight and Paise Ninety Five only)** with further accrued interest from **08.02.2022 on Housing Loan & DPN**, due to the **Jwalamukhi Branch** of Canara Bank from **Smt Jyoti Rana w/o Sh Vishal Singh Rana, Sh Ranjit Singh s/o Sh Sher Singh, Sh Balwant Singh s/o Sh Sher Singh & Sh Jagdish Chand s/o Sh Sher Singh** as **Guarantor**.

The reserve price will be **Rs 15, 30,000/-** and the earnest money deposit will be **Rs 1, 53,000**.

The Earnest Money Deposit shall be deposited on or before **09.02.2024** upto **5.00 pm**.

Details and full description of the property (ies) **MORTGAGE OF PROPERTY BEARING DETAILS: - ALL THAT PART AND PARCEL OF LAND MEASURING 0-08-28 HECTARES BEING 404/3780 SHARE IN KHATA NO 57 KHATAUNI NO 72 KHSARA 627 TOTAL AREA 0-77-43 HECTARE SITUATED AT MOHAL PANJYARA MAUZA GHANGESU TEHSIL JWALAMUKHI DISTRICT KANGRA H.P. AS PER JAMABANDI FOR THE YEAR 2013-14 AND ALSO THE CONSTRUCTIONS AND SUPERSTRUCTURES TO BE BUILT AND ALREADY BUILT THEREON, TOGETHER WITH ALL RIGHTS OF EASEMENTS OF ALL KINDS APPURTENANT THERETO.**

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 Manager, Jwalamukhi Branch, Canara bank, Ph. No. 01970-222666 during office hours on any working day.







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

1. **Name and Address of the Secured Creditor** : Canara Bank, Jwalamukhi Branch
2. **Name and Address of the Borrower** : Sh Vishal Singh Rana S/o Sh Balbir Singh Rana & Smt Susheela Devi w/o Sh Balbir Singh Rana r/o Vill Panjiara, Po Adhwani Tehsil Jwalamukhi District Kangra, H.P. 176036
3. **Total liabilities** : Rs.12, 44,740.95(Rupees Twelve Lakhs Forty Four Thousand Seven Hundred Forty and Paise Ninety Five only) with further accrued interest from 08.02.2022
4. **Last Date & Time of receipt of Earnest Money Deposit (EMD i.e. 10% of Reserve Price) on or before:** 09.02.2024 up to 5:00 p.m.
5. **(a) Date & Time of Auction**  
**Date:** 12.02.2024  
**Time:** 11:30 AM to 12:30 PM

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

(b) Portal of e- auction: [www.indianbankseauction.com](http://www.indianbankseauction.com)

6. **Details of Property/ies** : MORTGAGE OF PROPERTY  
BEARING DETAILS: - ALL THAT  
PART AND PARCEL OF LAND  
MEASURING 0-08-28 HECTARES  
BEING 404/3780 SHARE IN KHATA NO  
57 KHATAUNI NO 72 KHSARA 627  
TOTAL AREA 0-77-43 HECTARE  
SITUATED AT MOHAL PANJYARA  
MAUZA GHANGESU TEHSIL

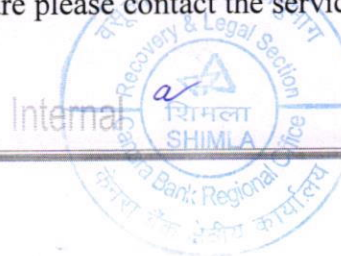


JWALAMUKHI DISTRICT KANGRA  
H.P. AS PER JAMABANDI FOR THE  
YEAR 2013-14 AND ALSO THE  
CONSTRUCTIONS AND  
SUPERSTRUCTURES TO BE BUILT  
AND ALREADY BUILT THEREON,  
TOGETHER WITH ALL RIGHTS OF  
EASEMENTS OF ALL KINDS  
APPURTENANT THERETO

7. Reserve Price : Rs. 15,30,000 (Rupees Fifteen Lakhs Thirty Thousands 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 [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 **05.02.2024 to 06.02.2024** between **03:00 PM to 05:00 PM**.
- e. The intending bidders shall deposit Earnest Money Deposit (EMD) of **Rs 1, 53,000/-**, being 10 % of the Reserve Price, by way of Demand Draft (DD) favoring, Authorized Officer, Canara Bank, **Jwalamukhi** Branch, OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, **Jwalamukhi Branch**, A/c No **209272434** IFSC Code: **CNRB0005065** on or before **09.02.2024** 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 Mr Pakhare DD



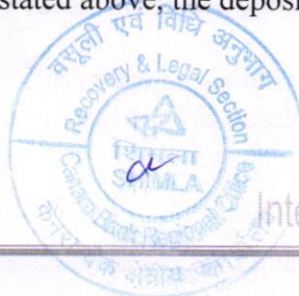




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or Mr Ramesh TH, Contact no. 9480691777/8553643144; email: [eauction@ccsl.co.in](mailto:eauction@ccsl.co.in). Immediately on the same date of payment of the EMD amount the bidders shall approach the said service provider for obtaining digital signature (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 **09.02.2024** upto 5:00 PM, to Canara Bank, **Jwalamukhi** 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 [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 (CCSL) Contact Person MrPakhare DD or Mr Ramesh TH, Contact no. 9480691777/8553643144; email: [eauction@ccsl.co.in](mailto:eauction@ccsl.co.in)
- 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 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.
- 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.



Internal




- m. All charges for conveyance, stamp duty and registration etc., as applicable shall be borne by the successful bidder only.
- n. 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.
- 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 **Sh Ankesh Kumar, Manager, Canara Bank, Jwalamukhi Branch** (Ph.No 01970-222666; Mob -97798 - 32754) email id [cb5065@canarabank.com](mailto:cb5065@canarabank.com) OR the service provider M/s Canbank Computer Services Ltd (CCSL) Contact Person Mr Pakhare DD or Mr Ramesh TH, Contact no. 9480691777/8553643144; email: [eauction@ccsl.co.in](mailto:eauction@ccsl.co.in) (M/s Canbank Computer Services Ltd (CCSL)., No. 218, J P Royale, 1<sup>st</sup> 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: Jwalamukhi**  
**Date: 19.01.2024**



  
**For Canara Bank**  
*[Signature]*  
**Authorised Officer**  
**Canara Bank**

Internal