

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

Ref: ROREC/SN/S04/2025-2026/SUKHWINDER

Date: 20-11-2025

To,

Sh. Sukhwinder Singh S/o Sh. Sant Singh (BORROWER)  
House No. 65, Village Khawaspur, Malikpur  
Tehsil and Distt. Rupnagar, Punjab- 140001  
Mobile No:- 919780083376

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, RUPNAGAR 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 **RUPNAGAR II BRANCH, DP CODE: 18172** 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 hereunder, 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, CANARA BANK

  
Authorised Officer,  
Canara Bank

ENCLOSURE – SALE NOTICE

CC:

Smt. Baljinder Kaur (GUARANTOR)  
W/o Sh. Sukhwinder Singh  
Village Khawaspur, Malikpur  
Rupnagar, Punjab -140001

Sh. Kanwal Jit Singh (GUARANTOR)  
S/o Sh. Baldev Singh  
House No. 58-C, Dashmesh Colony  
Roopnagar, Punjab – 140001  
Mobile no:- 919216773333

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**CANARA BANK, RUPNAGAR 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 mortgaged/charged to the Secured Creditor, the Symbolic possession of which has been taken by the Authorised Officer of RUPNAGAR II branch of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on 11-12-2025 for recovery of Rs. 2,69,460/24 (Rupees Two Lakh Sixty Nine Thousand Four Hundred Sixty and Paise Twenty Four Only) as on 30-06-2025 plus accrued interest and with further interest from 01-07-2025 and expenses thereon due to the Canara Bank, RUPNAGAR II branch from Sh. Sukhwinder Singh S/o Sh. Sant Singh

The reserve price will be Rs 11,54,000/- (Rupees Eleven Lakh Fifty Four Thousand Only) and the earnest money deposit will be Rs 1,15,400/- (Rupees One Lakh Fifteen Thousand Four Hundred Only).

The Earnest Money Deposit shall be deposited on or before 10-12-2025 at 5:00 pm.

Details and full description of the property (ies) :

Residential House No. 65 Measuring 140 Sq. Yd. Situated within the Lal Lakir of Village Khawaspura, Tehsil and District Rupnagar, Punjab in the name of Mrs. Baljinder kaur W/o Sh. Sukhwinder Singh.

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, Mr. ANKIT UPPAL, Canara Bank, RUPNAGAR II Branch (Ph.No.0188 1224780, Mobile No.8146749873 )email-[cb18172@canarabank.com](mailto:cb18172@canarabank.com) during office hours on any working day.

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

1. Name and Address of the Secured Creditor : Canara Bank, RUPNAGAR II Branch,  
, RUPNAGAR , Punjab

2. Name and Address of the Borrower:

Sh. Sukhwinder Singh S/o Sh. Sant Singh (Borrower)  
Village Khawaspur, Malikpur  
Rupnagar, Punjab- 140001



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Smt. Baljinder Kaur  
W/o Sh. Sukhwinder Singh  
Village Khawaspur, Malikpur  
Rupnagar, Punjab -140001  
(Guarantor)

Sh. Kanwal Jit Singh  
S/o Sh. Baldev Singh  
House No. 58-C, Dashmesh Colony  
Roopnagar, Punjab – 140001  
(Guarantor)

3. Total liabilities as on 30-06-2025 : Rs. 2,69,460/24 (Rupees Two Lakh Sixty Nine Thousand Four Hundred Sixty and Paise Twenty Four Only) plus accrued interest and with further interest from 01-07-2025 and expenses thereon .

4.

- a) Last Date & Time of receipt of Earnest Money Deposit (EMD i.e. 10% of Reserve Price) on or before: 10-12-2025 up to 5:00 p.m.
- b) Mode of Auction: Online
- c) Details of Auction Service Provider: M/s PSB Alliance Ltd (baanknet)
- d) Date & Time of Auction:  
Date: 11-12-2025  
Time: 11:30 AM to 12:30 PM  
(With unlimited extension of 5 minutes duration each tills the conclusion of the sale)
- e) Place of Auction: Online  
Portal of e- auction: <https://baanknet.com/>

5. Details of Property/ies :Details and full description of the property (ies) :

Residential House No. 65 Measuring 140 Sq. Yd. Situated within the Lal Lakir of Village Khawaspura, Tehsil and District Rupnagar, Punjab

6. Reserve Price : Rs 11,54,000/- (Rupees Eleven Lakh Fifty Four Thousand Only)

**OTHER TERMS AND CONDITIONS**

- a. The property/ies 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).
- b. The bidder will also make the due diligence of the properties any liability from any Govt. any other department will be paid by the successful bidder.

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- c. 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.
- d. The property/ies will not be sold below the Reserve Price.
- e. The property can be inspected with Prior Appointment with Authorized Officer from **01-12-2025 to 02-12-2025 between 03:00 PM to 05:00 PM.**
- f. EMD amount of 10% of the Reserve Price is to be deposited in E wallet of M/s PSB Alliance Private Limited (baanknet) portal directly or by generating the challan therein to deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan.
- g. The intending bidders shall deposit Earnest Money Deposit (EMD) of **Rs 1,15,400/- (Rupees One Lakh Fifteen Thousand Four Hundred Only)** being 10 % of the Reserve Price, on or before **10-12-2025 upto 5:00 pm.**
- h. 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 PSB Alliance Ltd (baanknet)**, Contact no. **8291220220**; email: [support.BAANKNET@psballiance.com](mailto:support.BAANKNET@psballiance.com) 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).
- i. The intending bidders should register their names at portal <https://baanknet.com/> and get their User ID and password free of cost. Prospective bidder may avail online training on E-auction from the service provider **BAANKNET(M/s PSB Alliance Pvt. Ltd)**, (Contact No. **7046612345 /6354910172 /8291220220/9892219848/8160205051**, Email: [support.baanknet@psballiance.com](mailto:support.baanknet@psballiance.com)
- j. EMD deposited by the unsuccessful bidder shall be refunded to their respective E-WALLET maintained with baanknet (M/s PSB Alliance Ltd). Thereafter bidder can withdraw fund/money from E-WALLET to its registered account. Kindly note that 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. 10,000.00 (Rupees Ten Thousand Only)** 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 declaring him/her as the successful bidder and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the



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sale price as stated above, the deposit made by him shall be forfeited by the Authorised officer without any notice and property shall forthwith be put up for sale again.

- n. All charges for conveyance, stamp duty, GST, NOC 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 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.
- p. Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of E-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 , Manager, Mr. ANKIT UPPAL, Canara Bank, RUPNAGAR II Branch (Ph.No.0188 1224780, Mobile No. 8146749873 ) email [cb18172@canarabank.com](mailto:cb18172@canarabank.com) OR the service provider BAANKNET(M/s PSB Alliance Pvt. Ltd). (Contact No. 7046612345/6354910172/ 8291220220/ 9892219848/8160205051,Email:support.baanknet@psballiance.com during the office hour 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: Chandigarh

Date: 20-11-2025

कृते के-एन बैंक/ CANARA BANK  
Authorised Officer  
Canara Bank