



I.CANARA BANK, MOHALI PHASE VII BRANCH  
(A GOVERNMENT OF INDIA UNDERTAKING)  
COVERING LETTER TO SALE NOTICE

Ref: ROREC/SN/S03/2025-2026/MITHILA  
To,

Date: 20-11-2025

M/s Mithila Restaurant  
Prop. Kamlesh Mishra  
Ground Floor, SCO No. 78  
Airport Road, TDI Sec 119  
Mohali Punjab 160070

(Borrower)

M/s Mithila Restaurant  
Plot NO 921 First Floor Mattaur  
Sector 70, S A S Nagar Mohali  
Mohali, Punjab - 160070

Sh. Kamlesh Mishra S/o Sh. Harish Chander Mishra  
House No. 52, Phase – 5  
Shahi Majra  
SAS Nagar (Mohali)  
Punjab 160059

(Proprietor)

Smt. Ruby Mishra W/o Sh. Kamlesh Mishra  
Village Bhagomajra, Tehsil Kharar  
Distt. SAS Nagar – Mohali -140307

(Guarantor/Mortgagor)

Smt. Ruby Mishra W/o Sh. Kamlesh Mishra  
House No. 52, Phase – 5  
Shahi Majra  
SAS Nagar (Mohali)  
Punjab 160059

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.

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As you are aware, I on behalf of **Canara Bank, Mohali Phase VII 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 **Mohali Phase VII Branch, DP Code: 2535** 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/Authorised Officer  
ENCLOSURE – SALE NOTICE

Ref: ROREC/SN/S03/2025-2026/MITHILA

Date: 20-11-2025

CANARA BANK, MOHALI PHASE VII  
(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 Symbolic Possession of which has been taken by the Authorised Officer of Mohali Phase VII 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. 17,81,496.04 (Rupees Seventeen Lakh Eighty One Thousand Four Hundred Ninety Six and Four Paisa Only) as on 13-11-2024 Plus accrued interest & with further interest from 14-11-2024 and expenses thereon due to the Canara Bank, Mohali Phase VII BRANCH from M/s Mithila Restaurant Prop. Sh. Kamlesh Mishra

The reserve price will be Rs.11,78,000/- (Rupees Eleven lakhs Seventy Eight Thousand Only) and the earnest money deposit will be Rs. 1,17,800/- (Rupees One Lakh Seventeen Thousand Eight 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) :

Property details:-

Plot Measuring 0 Kanal-2-1/2 Marla which is 5/936 share of total kite 2 rakba 23 Kanal 8 Marla Comprised in Khewat / Khatoni no. 114/123 Khasra No. 30//44(5-4),45(18-4) situated at village Bhagomajra, Tehsil Kharar Distt. SAS Nagar Mohali in the name of Smt. Ruby Mishra W/o Sh. Kamlesh Mishra.

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 Chief Manager, IQBAL SINGH JASWAL, Canara Bank, Mohali Phase VII Branch (Mobile No **919004388222**) email [cb2535@canarabank.com](mailto:cb2535@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, SCF 47, Phase 7, Mohali (SAS Nagar)  
Chandigarh Sector 61 S.O Mohali 160062

2. Name and Address of the Borrower :

M/s Mithila Restaurant  
Prop. Kamlesh Mishra  
Ground Floor, SCO No. 78  
Airport Road, TDI Sec 119  
Mohali Punjab 160070

(Borrower)

Ref: ROREC/SN/S03/2025-2026/MITHILA

Date: 20-11-2025

M/s Mithila Restaurant  
 Plot NO 921 First Floor Mattaur  
 Sector 70, S A S Nagar Mohali  
 Mohali, Punjab - 160070

Sh. Kamlesh Mishra S/o Sh. Harish Chander Mishra  
 House No. 52, Phase – 5  
 Shahi Majra  
 SAS Nagar (Mohali)  
 Punjab 160059

Smt. Ruby Mishra W/o Sh. Kamlesh Mishra  
 Village Bhagomajra, Tehsil Kharar  
 Distt. SAS Nagar – Mohali

Smt. Ruby Mishra W/o Sh. Kamlesh Mishra  
 House No. 52, Phase – 5  
 Shahi Majra  
 SAS Nagar (Mohali)  
 Punjab 160059

3. Total liabilities as on 13-11-2024: - Rs. 17,81,496.04 (Rupees Seventeen Lakh Eighty-One Thousand Four Hundred Ninety-Six and Four Paisa Only) plus accrued interest and further interest from 14-11-2024 and expenses thereon.

4. 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.

5. (a) Date & Time of Auction

Date: 11-12-2025

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: <https://baanknet.com/>

6. Details of Property/ies :

Plot Measuring 0 Kanal-2-1/2 Marla which is 5/936 share of total kite 2 rakba 23 Kanal 8 Marla Comprised in Khewat / Khatoni no. 114/123 Khasra No. 30//44(5-4),45(18-4) situated at village Bhagomajra, Tehsil Kharar Distt. SAS Nagar Mohali in the name of Smt. Ruby Mishra W/o Sh. Kamlesh Mishra.

7. Reserve Price : Rs.11,78,000/- (Rupees Eleven lakhs Seventy Eight 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.
- 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 (E-bkray) 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. 1,17,800/- (Rupees One Lakh Seventeen Thousand Eight 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 multiples of Rs. 10,000.00 (Rupees Ten Thousand Only) the bidder who submits the highest bid 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.
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- 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, 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 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, IQBAL SINGH JASWAL, Canara Bank, Mohali Phase VII Branch (Mobile No 919004388222) email [cb2535@canarabank.com](mailto:cb2535@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](mailto: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.

हरे के नाम दिया/For CANARA BANK

Authorised Officer  
Canara Bank/Authorised Officer

Place: Chandigarh  
Date: 20-11-2025