

 केनरा बैंक Canara Bank A member of State Bank Group सिंडिकेट Syndicate	BARI BRAHMANA-3146 Khalsa Complex, G T Road, Bari Brahmana, Samba, Jammu and Kashmir TELEPHONE: 9086533146 E-MAIL: cb3146@canarabank.com
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SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Properties under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision 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 Physical possession of which has been taken by the Authorized Officer of the Canara Bank, Bari Brahmana branch on 05.02.2025, will be sold on "As is where is", "As is what is", and " Whatever there is" on **24.03.2026**, for recovery of **Rs. 9,45,048.50 (Rupees Nine Lakh Forty Five Thousand Forty Eight and Fifty Paise Only) plus interest thereon w.e.f. 01.03.2026** & other expenses/charges (minus recovery, if any) due to the Bari Brahmana branch of Canara Bank from M/s Sahil Changotra Jewellers through Proprietor Sh. Harbans Lal S/o Sh. Dhani Ram R/o W No.6 Budhy Bishnah Adda, Jammu & Kashmir (Borrower and Mortgagor).

The reserve price will be **Rs.8,65, 000/- (Rupees Eight Lakh Sixty Five Thousand Only)** and the earnest money deposit will be **Rs. 86,500.00/- (Rupees Eighty Six Thousand Five Hundred Only)**. The Earnest Money Deposit shall be deposited on or before **23.03.2026** upto 05:00 pm.

Details and full description of the immovable property with known encumbrances, if any.

All the part and parcel of the property consisting of: -

PROPERTY (COMMERCIAL PREMISES) SHOP MEASURING 4 SARSAI (10*X12*=120 SQFT) COMPRISED IN KHASRA NO 455 MIN, (466 MIN), KHATA NO 261, KHEWAT NO 46 SITUATED AT WARD NO - 6 LOCALITY OF BISHNAH TOWN AREA OF TEHSIL - BISHNAH IN DISTRICT - JAMMU AND BOUNDED AS:

North: Shop

East: House of the Sh Parshotam Lal

South: Shop

West: Front approach lane 17'-0" wide

For detailed terms and conditions of the sale please visit the website <https://baanknet.com/> or may contact Branch Manager, Bari Brahmana branch, Canara Bank, Ph. No. 9086533146 during office hours on any working day.

कृते केनरा बैंक / For Canara Bank

Date: 07.03.2026

Place: Bari Brahmana


प्रधिकृत अधिकारी / Authorised Officer
सर्कारी अधिनियम 2002 के अन्तर्गत / Under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002
Canara Bank

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 07.03.2026

- Name and Address of the Secured Creditor** : Canara Bank, Bari Brahmana Branch
- Name and Address of the Borrower(s)** : M/s Sahil Changotra Jewellers
through Proprietor Sh. Harbans Lal
S/o Sh.Dhani Ram R/o H.no 14 W
No.6 Budhy Bishnah Adda,
Jammu & Kashmir,181132
(Borrower and Mortgagor).
- Name and Address of the Borrower(s)/Mortgagor(s):** Sh. Harbans Lal S/o Sh. Dhani Ram
R/O H.no 14 W No.6 Bishnah

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Internal

 केनरा बैंक Canara Bank A member of the Syndicate	BARI BRAHMANA-3146 Khalsa Complex, G T Road, Bari Brahmana, Samba, Jammu and Kashmir TELEPHONE: 9086533146 E-MAIL: cb3146@canarabank.com
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4. **Total liabilities as on 28.02.2026**

Adda, Jammu & Kashmir, 181132
 (Borrower and Mortgagor).
 : Rs. 9,45,048.50 (Rupees Nine
 Lakh Forty Five Thousand Forty
 Eight and Fifty Paise Only) plus
 interest thereon w.e.f.
 01.03.2026 & other
 expenses/charges (minus recovery if
 any)

5. (a) **Mode of Auction**
 (b) **Details of Auction service provider**
 (c) **Date & Time of Auction**
 (d) **Place of Auction**

: Online/ E-Auction
 : M/s PSB Alliance Ltd (ebkgray)
 : 24.03.2026 between 11:30 AM to
 12:30 PM
 : Online/ E-Auction

6. The reserve price will be Rs.8,65,000/- (Rupees Eight Lakh Sixty five Thousand Only) and the earnest money deposit will be Rs 86,500.00/- (Rupees Eighty Six Thousand and Five Hundred Only). The Earnest Money Deposit shall be deposited on or before **23.03.2026** upto 05:00 pm.

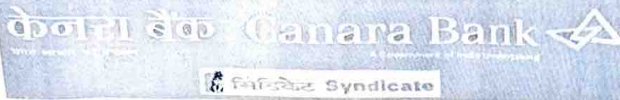
7. **Other terms and conditions:**

- a) 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.
- b) The property can be inspected, with Prior Appointment with Authorized Officer, from 16.03.2026 to 17.03.2026 between 03:00 PM to 05:00 PM
- c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during auction process.
- d) EMD amount of 10% of the Reserve Price is to be deposited in E-Wallet of M/s PSB Alliance Private Limited (E-bkgray) 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 through the website <https://baanknet.com/> on or before 23.03.2026 upto 05.00 PM.
- e) The service provider BAANKNET (M/s PSB Alliance Pvt. Ltd), (Contact No. 8291220220, Email: support.BAANKNET@psballiance.com.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 23.03.2026 upto 05:00 PM, to Canara Bank, Bari Brahmana branch, 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.
- g) 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. 8291220220, Email: support.BAANKNET@psballiance.com.
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.

कृते केनरा बैंक / For Canara Bank

Internal

अधिकृत अधिकारी / Authorized Officer



BARI BRAHMANA-3146

Khalsa Complex, G T Road, Bari Brahmana, Samba, Jammu and Kashmir

TELEPHONE: 9086533146

E-MAIL: cb3146@canarabank.com

- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs. 10,000/- The bidder who submits the highest bid (above 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.
- j) 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 sale price, the deposit made by him shall be forfeited by the Authorized Officer without any notice and property shall forthwith be put up for sale again.
- k) For sale proceeds of Rs. 50.00 lakhs (Rupees Fifty lacs) and above, the successful bidder will have to deduct TDS at the rate 1% on the Sale proceeds and submit the original receipt of TDS certificate to the Bank.**
- l) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.
- m) Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Circle Office or Canara Bank Bari Brahmana Branch (3146) who, as a facilitating centre, shall make necessary arrangements.
- o) For further details, contact Sh. Sandeep Gupta, Manager, Canara Bank, Bari Brahmana Branch (Ph. No. 9086533146) e-mail id mailto: cb3146@canarabank.com OR the service provider BAANKNET (M/s PSB Alliance Pvt. Ltd), (Contact No. 8291220220, Email: support.BAANKNET@psballiance.com).

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.

कृते केनरा बैंक / For Canara Bank

**Place: Bari Brahmana
Date: 07.03.2026**

प्रधिकृत अधिकारी / Authorised Officer
सर्कारी अधिनियम 2002 के अन्तर्गत / Under SANKAESI Act 2002
Canara Bank

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