

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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 possession of which has been taken by the Authorised Officer of Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on **14.07.2026**, for recovery of Rs. 4778.73 Lakh in M/s J K Industries as on 31.03.2026 plus further interest from 01.04.2026 due to the SARM Branch Ludhiana of Canara Bank.

Details of Property/ies :

1. All that piece and parcel of House property measuring 10 M 1 Sarsai i.e. 31ft x 74ft
 a) 00 Kanal 05 Marla i.e. $\frac{1}{4}$ share of Land measuring 01 kanal 00 Marla 03 Sarsai Khewat no. 750 khasra no. 241 (0-11), 242/1 (0-9-3) as per jamabandi for the year 1999-2000 situated at village Ladhuka, Fazilka registered with Sub Registrar at Fazilka Wasika no. 1221 dated 28.05.2021 standing in the name of Sh sunil kumar Dhall S/o Sh Karam Chand. (Symbolic Possession)
 b) 00 Kanal 05 Marla 01 Sarsai i.e. $\frac{1}{4}$ share of Land measuring 01 kanal 00 Marla 03 Sarsai Khewat no. 750 khatoni no. 1000 khasra no. 241 (0-11), 242/1 (0-9-3) as per jamabandi for the year 1999-2000 situated at village Ladhuka, Fazilka registered with Sub Registrar at Fazilka vide Wasika no. 583 dated 06.05.2004 standing in the name of Sh sunil kumar Dhall S/o Sh Karam Chand. (Symbolic Possession)
 Bank property id-CNRB681940
Reserve Price: Rs. 21,58,000/-; EMD amount Rs.2,15,800/-
2. All that piece and parcel of shop property measuring 01 Marla i.e. 11ft x 24 ft comprised in khasra no. 755 min (0-1) khewat no 4/4/1 khatoni no. 4 as per jamabandi for the year 1989-1990 situated at Mandi Ladhuka, Fazilka registered with Sub registrar at Fazilka standing in the name of Sh Jai Pal S/o Sh Kasturi Lal vide Wasika no. 5188 dated 26.03.1992. (Symbolic Possession)
 Bank property id-CNRB681941
Reserve Price: Rs. 7,09,000/-; EMD amount Rs.70,900/-
3. All that piece and parcel of property measuring 5 M 3 Sarsai comprised in khasra no 436/2(0-2-6), 437/1(0-2-6) khewat no. 192 khatoni no. 232(as per title deed)and khewat n. 442 khatoni no. 504 vide jamabandi for the year 2004-05 situated at village Ladhuka, Fazilka registered with sub registrar at Fazilka standing in the name of Sh Gurdial Singh S/o Sh Veer Singh vide Wasika no. 3947 dated 05.12.1988. (Symbolic Possession)
 Bank property id-CNRB681942
Reserve Price: Rs. 15,76,000/-; EMD amount Rs.1,57,600/-
4. All that piece and parcel of property comprised in khasra no. 761/1/2(5-1) having 41/909 share of (0-4-5) i.e. measuring 38 ft 11 inches x 9 ft situated at village Ladhuka, Fazilka registered with sub registrar at Fazilka standing in the name of Sh Mukesh Kumar S/o Sh Karam Chand vide Wasika no. 2146 dated 04.08.1987. (Physical Possession)
 Bank property id-CNRB681935
Reserve Price: Rs. 10,53,000/-; EMD amount Rs.1,05,300/-
5. All that piece and parcel of property shop no. 1 measuring 20.9 ft x 125 ft situated at additional new Grain Market, Fazilka registered with sub registrar at Fazilka standing in the name of M/s JK Industries vide Wasika no. 2405 dated 19.08.2008. (Physical Possession)
 Bank property id-CNRB681933
Reserve Price: Rs. 39,77,000/-; EMD amount Rs.3,97,700/-

Internal



केनरा बैंक

Canara Bank



भारत सरकार का उपक्रम

A Government of India Undertaking



सिंडिकेट Syndicate

Ref: SARM/LDH/6819/SALE/203/JKI/2026/JUL

Date: 23.06.2026

6. All that piece and parcel of property measuring 7 marla 3 sarsai (40' x 50') i.e. 66/7411 share of total land measuring 41 kanal 03 Marla 04 sarsai khewat no. 1021 as per jamabandi for the year 2009-10 situated at village Ladhuka, Fazilka registered with sub registrar at Fazilka standing in the name of Smt Rekha rani W/o Sh Mukesh Kumar vide Wasika no. 1620 dated 20.06.2012(Symbolic Possession)
Bank Property Id-CNRB681944

Reserve Price: Rs. 46,56,000/-; EMD amount Rs.4,65,600/-

7. All that piece and parcel of property measuring 5 marla 3 sarsai (22' x 66') comprised in khasra no. 428(0-5-3) situated at village Ladhuka, Fazilka registered with sub registrar at Fazilka standing in the name of Sh Harbans lal S/o Sh Kasturi Lal vide Wasika 3897 dated 30.12.1997 (Physical Possession)
Bank Property Id- CNRB681936

Reserve Price: Rs. 11,60,000/-; EMD amount Rs.1,16,000/-

For detailed terms and conditions of the sale, please refer to the link provided

In Secured Creditor's website i.e. www.canarabank.bank.in

कृते केनरा बैंक / For CANARA BANK

प्राधिकृत अधिकारी / AUTH.OFFICER

भारत इन्सुरेंस प्रमाणन विभागीय शाखा / SARM BRANCH

मिलर गंज, लुधियाना / Miller Ganj Ludhiana

Authorised Officer

Date: 23.06.2026

Place: Ludhiana



Internal

**COVERING LETTER TO SALE NOTICE**

To

1. M/s J K Industries, Fazilka Ferozepur Road, Near Radha Swami Satsang Bhawan, Ladhuka Mandi Tehsil Fazilka Punjab 152123
2. Sh. Jai Pal S/o of Sh. Kasturi Lal, Jhule Lal Colony, Fazilka Punjab 152123
3. Sh. Om Parkash S/o Sh. Guranditta Ram, Dhawan Colony, Ferozepur 152001
4. Sh. Om Parkash S/o Sh. Guranditta Ram, H.No. 2167, Sector 50 C Floor No. 4 Pepsu Society Chandigarh 160047 (Other address).
5. Sh. Karam Chand S/o Sh. Guranditta Ram, Opposite BSNL Exchange, Mandi Ladhuka Tehsil Fazilka Punjab 152123
6. Sh. Rakesh Kumar S/o Sh. Radha Kishan, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123
7. Sh. Mukesh Kumar S/o Sh. Karam Chand, Opposite BSNL Exchange, Mandi Ladhuka Tehsil Fazilka Punjab 152123
8. Sh. Harbans Lal S/o of Sh. Kasturi Lal, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123
9. Sh. Rakesh Kumar S/o Sh. Hans Raj, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123
10. Sh. Gurdial Singh S/o Sh. Veer Singh, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123
11. Smt. Rekha Rani W/o Sh. Mukesh Kumar, Opposite BSNL Exchange, Mandi Ladhuka Tehsil Fazilka Punjab 152123
12. Sh. Radha Kishan S/o Sh. Sohan Lal, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123
13. Sh. Darshan Lal S/o of Sh. Kasturi Lal, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123
14. Sh. Harish Kumar S/o of Sh. Krishan Gopal, Village Jamal Ke Tehsil Fazilka Punjab 152020
15. Sh. Sandeep Kumar S/o Sh. Karam Chand, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123
16. Sh. Sunil Kumar S/o Sh. Karam Chand, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123
17. Smt. Suman Rani W/o of Sh. Bhagwan Dass, Village Jamal Ke Tehsil Fazilka Punjab 152020
18. Sh. Bhagwan Dass S/o Sh. Ram Kishan, Village Jamal Ke Tehsil Fazilka Punjab 152020
19. Sh. Ashwani Kumar S/o Sh. Mulkh Raj, Mandi Ladhuka Tehsil Fazilka Punjab 152123
20. M/s Jai Bhawani Sorts, Mandi Ladhuka Tehsil Fazilka Punjab 152123

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.

As you are aware, I on behalf of Canara Bank SARM LUDHIANA 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 SARM LUDHIANA Branch of Canara Bank.

Internal



केनरा बैंक

Canara Bank



भारत सरकार का उपक्रम

A Government of India Undertaking



सिंडिकेट Syndicate

Ref: SARM/LDH/6819/SALE/203/JKI/2026/JUL

Date: 23.06.2026

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 there under, 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,

कृते केनरा बैंक / For CANARA BANK


प्राधिकृत अधिकारी / AUTH.OFFICER
आरम वसुन्ती ब्रम्हम विरपीका शाखा / SARM BRANCH
मिलर गंज लुधियाना / Miller Ganj Ludhiana
Authorised Officer, Canara Bank

ENCLOSURE-SALE NOTICE

Internal



CANARA BANK SARM BRANCH LUDHIANA

SALE NOTICE

E- AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH RULES 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 possession of which has been taken by the Authorised Officer of Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on **14.07.2026**, for recovery of Rs. 4778.73 Lakh in M/s J K Industries as on 31.03.2026 plus further interest from 01.04.2026 due to the SARM Branch Ludhiana of Canara Bank.

1	Name and Address of the Secured Creditor	Specialized Asset Recovery Management Branch, Canara Bank, Gill road, Millerganj, Ludhiana Punjab 141003 Email cb6819@canarabank.com (M) 9517700632
2	Name and Address of the Borrower & Guarantor	1. M/s J K Industries, Fazilka Ferozepur Road, Near Radha Swami Satsang Bhawan, Ladhuka Mandi Tehsil Fazilka Punjab 152123 2. Sh. Jai Pal S/o of Sh. Kasturi Lal, Jhule Lal Colony, Fazilka Punjab 152123 3. Sh. Om Parkash S/o Sh. Guranditta Ram, Dhawan Colony, Ferozepur 152001 4. Sh. Om Parkash S/o Sh. Guranditta Ram, H.No. 2167, Sector 50 C Floor No. 4 Pepsu Society Chandigarh 160047 (Other address). 5. Sh. Karam Chand S/o Sh. Guranditta Ram, Opposite BSNL Exchange, Mandi Ladhuka Tehsil Fazilka Punjab 152123 6. Sh. Rakesh Kumar S/o Sh. Radha Kishan, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123 7. Sh. Mukesh Kumar S/o Sh. Karam Chand, Opposite BSNL Exchange, Mandi Ladhuka Tehsil Fazilka Punjab 152123 8. Sh. Harbans Lal S/o of Sh. Kasturi Lal, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123 9. Sh. Rakesh Kumar S/o Sh. Hans Raj, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123 10. Sh. Gurdial Singh S/o Sh. Veer Singh, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123 11. Smt. Rekha Rani W/o Sh. Mukesh Kumar, Opposite BSNL Exchange, Mandi Ladhuka Tehsil Fazilka Punjab 152123 12. Sh. Radha Kishan S/o Sh. Sohan Lal, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123 13. Sh. Darshan Lal S/o of Sh. Kasturi Lal, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123 14. Sh. Harish Kumar S/o of Sh. Krishan Gopal, Village Jemal

Internal





		Ke Tehsil Fazilka Punjab 152020
		15. Sh. Sandeep Kumar S/o Sh. Karam Chand, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123
		16. Sh. Sunil Kumar S/o Sh. Karam Chand, Village Mandi Ladhuka Tehsil Fazilka Punjab 152123
		17. Smt. Suman Rani W/o of Sh. Bhagwan Dass, Village Jamal Ke Tehsil Fazilka Punjab 152020
		18. Sh. Bhagwan Dass S/o Sh. Ram Kishan, Village Jamal Ke Tehsil Fazilka Punjab 152020
		19. Sh. Ashwani Kumar S/o Sh. Mulkh Raj, Mandi Ladhuka Tehsil Fazilka Punjab 152123
		20. M/s Jai Bhawani Sorts, Mandi Ladhuka Tehsil Fazilka Punjab 152123
3	Total liabilities as on 31.03.2026	Rs. 4778.73
4	a) Mode of Auction b) Details of Auction service provider c) Date & Time of Auction d) Place of Auction	E-Auction M/s PSB Alliance Pvt Ltd (BAANKNET) 14.07.2026 11:30 AM to 12:30 PM https://baanknet.com/
5	Details of Property/ies	1. All that piece and parcel of House property measuring 10 M 1 Sarsai i.e. 31ft x 74ft a) 00 Kanal 05 Marla i.e. ¼ share of Land measuring 01 kanal 00 Marla 03 Sarsai Khewat no. 750 khasra no. 241 (0-11), 242/1 (0-9-3) as per jamabandi for the year 1999-2000 situated at village Ladhuka, Fazilka registered with Sub Registrar at Fazilka Wasika no. 1221 dated 28.05.2021 standing in the name of Sh sunil kumar Dhall S/o Sh Karam Chand. (Symbolic Possession) b) 00 Kanal 05 Marla 01 Sarsai i.e. ¼ share of Land measuring 01 kanal 00 Marla 03 Sarsai Khewat no. 750 khatoni no. 1000 khasra no. 241 (0-11), 242/1 (0-9-3) as per jamabandi for the year 1999-2000 situated at village Ladhuka, Fazilka registered with Sub Registrar at Fazilka vide Wasika no. 583 dated 06.05.2004 standing in the name of Sh sunil kumar Dhall S/o Sh Karam Chand. (Symbolic Possession) Bank property id-CNRB681940 2. All that piece and parcel of shop property measuring 01 Marla i.e. 11ft x 24 ft comprised in khasra no. 755 min (0-1) khewat no 4/4/1 khatoni no. 4 as per jamabandi for the year 1989-1990 situated at Mandi Ladhuka, Fazilka registered with Sub registrar at Fazilka standing in the name of Sh Jai Pal S/o Sh Kasturi Lal vide Wasika no. 5188 dated 26.03.1992. (Symbolic Possession) Bank property id-CNRB681941 3. All that piece and parcel of property measuring 5 M 3 Sarsai comprised in khasra no 436/2(0-2-6), 437/1(0-2-6) khewat no. 192 khatoni no. 232(as per title deed)and khewat n. 442 khatoni no. 504 vide jamabandi for the year 2004-05 situated at village Ladhuka, Fazilka registered with sub registrar at Fazilka standing in the name of Sh



	Gurdayal Singh S/o Sh Veer Singh vide Wasika no. 3947 dated 05.12.1988. (Symbolic Possession) Bank property id-CNRB681942 4. All that piece and parcel of property comprised in khasra no. 761/1/2(5-1) having 41/909 share of (0-4-5) i.e. measuring 38 ft 11 inches x 9 ft situated at village Ladhuka, Fazilka registered with sub registrar at Fazilka standing in the name of Sh Mukesh Kumar S/o Sh Karam Chand vide Wasika no. 2146 dated 04.08.1987. (Physical Possession) Bank property id-CNRB681935 5. All that piece and parcel of property shop no. 1 measuring 20.9 ft x 125 ft situated at additional new Grain Market, Fazilka registered with sub registrar at Fazilka standing in the name of M/s JK Industries vide Wasika no. 2405 dated 19.08.2008. (Physical Possession) Bank property id-CNRB681933 6. All that piece and parcel of property measuring 7 marla 3 sarsai (40' x 50') i.e. 66/7411 share of total land measuring 41 kanal 03 Marla 04 sarsai khewat no. 1021 as per jamabandi for the year 2009-10 situated at village Ladhuka, Fazilka registered with sub registrar at Fazilka standing in the name of Smt Rekha rani W/o Sh Mukesh Kumar vide Wasika no. 1620 dated 20.06.2012(Symbolic Possession) Bank Property Id-CNRB681944 7. All that piece and parcel of property measuring 5 marla 3 sarsai (22' x 66') comprised in khasra no. 428(0-5-3) situated at village Ladhuka, Fazilka registered with sub registrar at Fazilka standing in the name of Sh Harbans lal S/o Sh Kasturi Lal vide Wasika 3897 dated 30.12.1997 (Physical Possession) Bank Property Id- CNRB681936
6 Reserve Price	Property 1:Reserve Price:Rs. 21,58,000/-;Property 1:EMD Amount:Rs.2,15,800/- Property 2:Reserve Price:Rs. 7,09,000/-;Property 2:EMD Amount:Rs.70,900/- Property 3:Reserve Price:Rs.15,76,000/-;Property 3:EMD Amount:Rs.1,57,600/- Property 4:Reserve Price:Rs.10,53,000 /-;Property 4:EMD Amount:Rs.1,05,300/- Property 5:Reserve Price:Rs.39,77,000/-;Property 5:EMD Amount:Rs.3,97,700/- Property 6:Reserve Price:Rs.46,56,000/-;Property 6:EMD Amount:Rs.4,65,600/- Property 7:Reserve Price:Rs.11,60,000/-;Property 7:EMD Amount:Rs.1,16,000/-
7 Earnest Money Deposit Date on or before	13.07.2026
8 The property can be inspected Date & Time	02.07.2026 to 03.07.2026 between 03.00 PM to 05.00 PM

OTHER TERMS AND CONDITIONS

- 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. For details of encumbrance, contact the undersigned before deposit of the Earnest Money Deposit (EMD) referred to in 9(e) below).
- The property/ies will be sold above the Reserve Price.

Internal





Ref: SARM/LDH/6819/SALE/203/JKI/2026/JUL

Date: 23.06.2026

- c. The property can be inspected on 02.07.2026 to 03.07.2026 between 03.00 PM to 05.00 PM.
- d. Prospective bidders are advised to visit website <https://baanknet.com/> and register yourself on the e-auction platform and further ensure having valid KYC documents like PAN Card & aadhar and aadhar linked with latest Mobile number and also register with digi locker mandatorily. For bidding in the above e-auction from Baanknet.com portal (M/s PSB Alliance Pvt. Ltd), you may contact the helpdesk support of Baanknet (Contact details 8291220220, Email: support.baanknet@psballiance.com).
- e. The intending bidders shall deposit Earnest Money Deposit (EMD) of 10% of the Reserve Price 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 on or before 13.07.2026 at 05.00 PM. Auction would commence at Reserve Price, as mentioned above.
- f. Bidders shall improve their offers in multiples of Rs. 10,000/- mentioned under the column "Increment Combo" (at least select 1). The bidder who submits the highest bid (above the Reserve price) on closure of 'Online' auction shall be declared as successful bidder. Even if there is only one bidder who has submitted EMD against particular property, the said bidder has to bid at least one increment above the Reserve Price in order to become successful H-1 bidder. The bidder who submits the highest bid on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued which shall be subject to approval by the Authorized Officer/Secured Creditor.
- g. The incremental amount/price during the time of each extension shall be Rs.10,000/- and time shall be extended to 05 minutes when valid bid received in last minutes.
- h. Sale shall be confirmed in favor of the successful bidder, subject to confirmation of the same by the secured creditor.
- i. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on same day and or not later than next working day and the balance 75% amount of sale price to be deposited within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price within the period 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.
- j. The above mentioned balance sale price (other than EMD amount) should be remitted by the successful bidder through RTGS/NEFT to Account No.209272434 of Canara Bank, SARM Branch, IFSC Code CNRB0006819).
- k. All charges for conveyance, stamp duty and registration, GST etc., as applicable shall be borne by the successful bidder only.
- l. For sale proceeds above Rs. 50.00 Lakh (Rupees Fifty lakh), TDS shall be payable at the rate 1% of the Sale amount, which shall be payable separately by the Successful buyer. Wherever the GST applicable, same shall be paid by the Successful buyer as per Government guidelines.
- m. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on property affecting the security interest. However, the intending bidders should make their own independent inquiries/ due diligence regarding the encumbrances, title of property put on auction and claims / rights / dues affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third party claims / rights / dues.
- n. It shall be the responsibility of Bidder to make due diligence and physical verification of property and satisfy themselves about the property/ies specification before submitting the bid. No claim subsequent to submission of bid shall be entertained by the bank. The inspection of property put on auction will be permitted to interested bidders at site on 02.07.2026 to 03.07.2026 between 03.00 PM to 05.00 PM.
- o. Authorised officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.
- p. For further details Authorized Officer (Chief Manager) through, Canara Bank, SARM Ludhiana Branch (Ph. No 9517700632); email id cb6819@canarabank.com may be contacted during office hours on any working day. The service provider baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/ 6354910172/ 8291220220/ 9892219848/ 8160205051, Email: support.baanknet@psballiance.com)

कृते केनरा बैंक / For CANARA BANK

Date: 23.06.2026
Place: Ludhiana

प्राधिकृत अधिकारी / AUTH.OFFICER
अधीन कर्माचार्य विभागाध्यक्ष, SARM BRANCH
मिलर गंज, लुधियाना / Miller Ganj Ludhiana

Internal