

(A GOVERNMENT OF INDIA UNDERTAKING)

CANARA BANK, LAMBRA BRANCH

Ref:7987/R&L/KAVITA/Q2-01/2026-27/DS

Date: 15-07-2026

To

1. Ms. KAVITA (BORROWER)
W/O VANEET BHARDWAJ
H NO WG 552 SURAJ GANJ
JALANDHAR, PUNJAB 144003
2. SAT PAL (GUARANTOR)
S/O ASHA RAM
EF 165, MANDI ROAD
NEEM CHAKI
JALANDHAR, PUNJAB 144001
9814847786

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.

As you are aware, I on behalf of Canara Bank, LAMBRA Branch have taken PHYSICAL 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 LAMBRA Branch of Canara Bank.

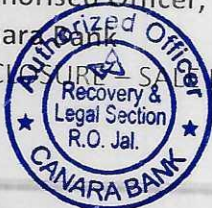
The undersigned proposes to sell the assets more fully described in the Schedule of Sale Notice. Hence, in terms of the provisions of the subject Act and Rules made thereunder, I am herewith sending the Sale Notice (e-auction notice) containing terms and conditions of the sale.

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

Yours faithfully,

Authorised Officer,
Canara Bank

ENCLOSURE SALE NOTICE



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**CANARA BANK, LAMBRA BRANCH
SALE NOTICE**

E-Auction Sale Notice for Sale of movable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) & 9 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 movable ASSET hypothecated/pledged/charged to the Secured Creditor, the **PHYSICAL POSSESSION** of which has been taken by the Authorised Officer of LAMBRA Branch of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on 20-08-2026 for recovery of **Rs. 3,80,766.80 (Rupees Three Lakh Eighty Thousand Seven Hundred Sixty Six and Paisa Eighty Only)** plus future interest due to the LAMBRA Branch of Canara Bank from Ms. KAVITA (BORROWER) W/O VANEET BHARDWAJ.

The reserve price will be **Rs. 2,00,000 (Rupees Two Lakh Only)** and the earnest money deposit will be **Rs. 20,000 (Rupees Twenty Thousand Only)**. The Earnest Money Deposit shall be deposited on or before **19-08-2026 up to 5:00 P.M IST**.

1	Name and Address of the Secured Creditor	Canara Bank, LAMBRA Branch
2	Name and Address of the Borrower	1. Ms. KAVITA (BORROWER) W/O VANEET BHARDWAJ H NO WG 552 SURAJ GANJ JALANDHAR, PUNJAB 144003 2. SAT PAL (GUARANTOR) S/O ASHA RAM EF 165, MANDI ROAD NEEM CHAKI JALANDHAR, PUNJAB 144001
3	Total liabilities	Rs. 3,80,766.80 (Rupees Three Lakh Eighty Thousand Seven Hundred Sixty Six and Paisa Eighty Only) plus future interest due
4	Last Date & Time of receipt of Earnest Money Deposit (EMD i.e. 10% of Reserve Price) Details of Auction Service	19-08-2026 up to 5:00 P.M IST M/s PSB Alliance Ltd (BAANKNET)



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	Provider Date & Time of Auction	Date: 20-08-2026 Time: 11:30 AM to 12:30 PM (With unlimited extension of 5 minutes duration each till the conclusion of the sale)
5	Portal of e- auction	https://baanknet.com/
6	Details of Asset	TATA TIAGO XT 1.2 RTN BS4 COLOR: PLATINUM SLV REGN. NO. PB08EN4404 CHASIS NO. MAT626282KKD35277 ENGINE NO. REVTRN02DPYK42559
7	Reserve Price	Rs. 2,00,000 (Rupees Two Lakh Only)
8	EMD	Rs. 20,000 (Rupees Twenty Thousand Only)

OTHER TERMS AND CONDITIONS

- The asset 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 asset will be sold above the Reserve Price.
- The asset can be inspected on 11-08-2026 to 12-08-2026
- 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 & Aadhaar and Aadhaar linked with latest Mobile number and 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 /8291220220/9892219848/8160205051, Email: support.BAANKNET@psballiance.com).
- The intending bidders shall deposit Earnest Money Deposit (EMD) of Rs. 20,000 (Rupees Twenty Thousand Only) being 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 19-08-2026 at 5:00PM.
- Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs. 5,000/- (Incremental amount/price) mentioned under the column "Increment Combo" (at least select 1). The bidder who submits the highest bid



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- (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 asset, the said bidder has to bid at least one increment above the Reserve Price in order to become a successful H-1 bidder. The bidder who submits the highest bid on closure of e-Auction process shall be declared as Successful Bidder and 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.5,000/-** (incremental price) and time shall be extended to **5 (minutes)** when valid bid received in last minutes.
 - h) Sale shall be confirmed in favour 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 asset 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, LAMBRA Branch, IFSC Code CNRB0002525**
 - 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 is 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 asset affecting the security interest. However, the intending bidders should make their own independent inquiries/ due diligence regarding the encumbrances, title of asset put on auction and claims / rights / dues affecting the asset, prior to submitting their bid. The eAuction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The asset 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.

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- n) It shall be the responsibility of Bidder to make due diligence and physical verification of asset and satisfy themselves about the asset specification before submitting the bid. No claim subsequent to submission of bid shall be entertained by the bank. The inspection of asset put on auction will be permitted to interested bidders at site on 11-08-2026 TO 12-08-2026
- o) Authorized officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.
- p) For further details **KARAN KUMAR**, (Name of Nodal Officer RO, Mobile +91 83061 52483), **Sh. SAHIL ARORA**, Manager, Recovery Section (+91 95177 72327) and **Sh. VIVEK KAPOOR**, Branch Manager, **LAMBRA Branch**, Mobile No +91 8194887900, EMAIL ID **CB2525@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,

Company Name	M/s PSB Alliance Pvt. Ltd.
Address	Corporate Office: Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck terminal, Wadala East, Mumbai, Maharastra 400037
Helpdesk Number	8291220220
Email	support.BAANKNET@psballiance.com
Website	https://baanknet.com/

Place: Jalandhar

Date: 15-07-2026



Authorized Officer
Canara Bank

Confidential