केनरा बैंक Canara Bank
सिंडिकेट Syndicate

(A Government Of India Undertaking)

CANARA BANK, BNC LUDHIANA BRANCH

Ref: E-AUCTION/DEEPAKBHATIA/2026-27/NOV **Date: 30.10.2026**

To,

1. **Shri Deepak Kumar Bhatia S/o Vijay Kumar**

A) **Village Bathol,Dharampur,Kasauli**
Dist. Solan,Himachal Pradesh,173209.
919857714555

B) **H.NO 120,121, East Ville ,**
Near Akal Academy,
Village Lalton Khurd/ Village Akalgarh
Ludhiana 141003
919857714555

2. **Smt. Kalpana Devi W/O Deepak Kumar Bhatia**

A) **Village Bathol,Dharampur,Kasauli**
Dist. Solan,Himachal Pradesh,173209
919857714555

B) **H.NO 120,121, East Ville , Near Akal Academy,**
Village Lalton Khurd/ Village Akalgarh
Ludhiana 141003
919857714555

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[1].

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As you are aware, Authorized Officer on behalf of Canara Bank BNC 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 BNC Ludhiana 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 there-under, 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.

For CANARA BANK

Yours faithfully,

Authorised Officer

Authorised Officer, Canara Bank
ENCLOSURE – SALE NOTICE

केनरा बैंक/Canara Bank वसूली विभाग 7990 RECOVERY SECTION बीएनसी लुधियाना/BNC Ludhiana Office, Ldh.

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CANARA BANK, BNC LUDHIANA BRANCH

SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Assets 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 hypothecated/pledged/charged to the Secured Creditor, the Physical possession of which has been taken by the Authorised Officer of BNC Ludhiana Branch of the Canara Bank, will be sold on "As is where is", "As is what is", and " Whatever there is" on 20.11.2026 for recovery of Rs 28,81,741.56 + INT THEREON due to BNC Ludhiana Branch of Canara Bank from Deepak Kumar Bhatia S/o Vijay Kumar and Kalpana Devi W/O Deepak Kumar Bhatia.

The reserve price of Property will be **Rs. 14.40 Lakh** the earnest money deposit for property **Rs.1.44 Lakh**. The Earnest Money Deposit shall be deposited on or before **19.11.2026 by 5.00 PM.**

Details and full description of the property (ies):

All that part and parcel of H.No.120,121, Measuring 160 sq. yards ,comprised in Khasra No. 1284/771/1,1282/1168/1, 1180,1181,1182,1199,1183,1280/1179,Khata No. 6,7,8,9, as per Jamabandi for year 2015-16,situated at village Akalgarh,Hadbast No.252,Tehsil And Dist. Ludhiana

Bounded as under:

East : Road 40' Wide
West : Park
North : Plot No 122
South : Plot No 119

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website (www.canarabank.com) or may contact Chief Manager, BNC Ludhiana Branch Canara bank , Ph. No. 9878202107 during office hours on any working day.

E-auction arranged by the service provider https://baanknet.com/

1. Name and Address of the Secured Creditor : **Canara Bank, BNC Ludhiana (Branch)**
2. Name and Address of the Borrower : **Deepak Kumar Bhatia S/o Vijay Kumar and Kalpana Devi W/O Deepak Kumar Bhatia**
3. Total liabilities as on **date** : **Rs. 28,81,741.56 + interest thereon**

केनरा बैंक / Canara Bank ★ RECOVERY SECTION ★ 7990 क्षेत्रीय कार्यालय, लुधियाना / Regional Office, Ldh.

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4. Last Date & Time of receipt of Earnest Money Deposit (EMD i.e. 10% of Reserve Price) on or before : **19.11.2026**

5. (a) Date & Time of Auction

Date: 20.11.2026
Time: 11:30 AM to 12:30 PM

(With unlimited extension of 5 minutes duration each tills the conclusion of the sale)

(b) **Portal of e- auction:** https://baanknet.com/

Details of Property/ies : **All that part and parcel of H.No.120,121, Measuring 160 sq. yards ,comprised in Khasra No. 1284/771/1,1282/1168/1, 1180,1181,1182,1199,1183,1280/1179,Khata No. 6,7,8,9, as per Jamabandi for year 2015-16,situated at village Akalgarh,Hadbast No.252,Tehsil And Dist. Ludhiana**

Bounded as under:

East : Road 40' Wide
West : Park
North : Plot No 122
South : Plot No 119

Reserve Price Property: Rs.14.40 Lakh (Rupees Fourteen Lakh Forty Thousand Only

OTHER TERMS AND CONDITIONS

a. The property/ies will be sold in "AS IS WHERE 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 (p) below).

b. 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.

c. The property/ies will not be sold below the Reserve Price.

d. The property can be inspected with Prior Appointment with Authorized Officer from 12.11.2026 to 13.11.2026 between 03:00 PM to 05:00 PM.

e. The intending bidders shall deposit Earnest Money Deposit (EMD) of for property will be Rs 1.44 Lakh , being 10 % of the Reserve Price, by way of Remittance/ Deposit of EMD Amount in E Wallet of BAANKNET Portal: EMD amount of 10% of the Reserve Price is to be deposited in E-Wallet of M/s PSB Alliance Private Limited (https://baanknet.com/) 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 19.11.2026 upto 5:00 pm.

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f. Intending bidders shall hold a valid e-mail address.

g. The intending bidders should register their names at portal https://canarabank.Baanknet.net and get their User ID and password free of cost. Prospective bidder may avail online training on E-auction from the service provider M/s PSB Alliance Pvt Ltd(Baanknet) Contact no. 8291220220; email: support.BAANKNET@psballiance.com.

h. EMD deposited by the unsuccessful bidder shall be refunded to them within 2 days of finalization of sale. The EMD shall not carry any interest.

i. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.10,000.00 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.

j. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.

k. 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.

l. All charges for conveyance, stamp duty and registration etc., as applicable shall be borne by the successful bidder only.

m. 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.

n. Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.

o. 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.

p. For further details Contact **Sh. Vinod Kumar Meena**, **Chief Manager** BNC Ludhiana Branch, Mobile No **9878202107** email id cb2107@canarabank.com OR the service provider M/s PSB Alliance Pvt Ltd(Baanknet), Contact no. 8291220220; email: support.BAANKNET@psballiance.com, during office hours on any working day.

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सिंडिकेट Syndicate

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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/**

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.

For CANARA BANK

Authorised Officer

Place: LUDHIANA
Date: 30.10.2026

Authorized Officer
Canara Bank

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