केनरा बैंक Canara Bank

A Government of India Undertaking

सिंडिकेट Syndicate

Ref: SARM/LDH/6819/SALE/POOJAS/NOV/26-27 Date: 07.11.2026

Cersai ID: 400058825677

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 **30.11.2026** for recovery of **Rs. 32.99 Lakhs** in **Smt. Pooja Sharma (Borrower),** W/o Sh. Sanjay Kumar Sharma **and Sh Sanjay Kumar Sharma (Co-Borrower),** S/o Sh. Madan Lal as on 30.09.2026 plus further interest from 01.10.2026 due to the SARM Branch Ludhiana of Canara Bank.

Details and full description of the property:

Land and Building measuring 03 Marlas (810 sq ft) falling under Khasra No. 935, min, Khata No. 472 min, Khewat No. 87 situated at Channi Himmat, Jammu presently known as H. No. 52, Lane No. 6, Marakhari Model Town, Gangyal, Jammu in the name of Smt. Pooja Sharma

Bounded as Under:

East : Open Plot

West : Owner's House

North : Lane

South : Open Plot with Jhuggis

Symbolic Possession

Reserve Price: Rs. 36,00,000/- EMD Amount: Rs. 3,60,000/-

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

अंतिम वसूली प्रबन्धन विशेषीकृत शाखा / SARM BRANCH

मिलर गंज लुधियाना /Miller Ganj Ludhiana

Authorised Officer

Date: 07.11.2026

Place: Ludhiana

केनरा बैंक CANARA BANK MILLER GANJ LUDHIANA मि.ग.लु.शा. आ.व.प्र.शा. ARM BRANCH

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A Government of India Undertaking

सिंडिकेट Syndicate

Ref: SARM/LDH/6819/SALE/POOJAS/NOV/26-27 Date: 07.11.2026

COVERING LETTER TO SALE NOTICE

To

1. **Smt. Pooja Sharma**, W/o Sh. Sanjay Kumar Sharma, Village Deora, Gurah, Manhasan, Jammu, Akhnoor, J&K – 181207
2. **Smt. Pooja Sharma**, W/o Sh. Sanjay Kumar Sharma, H. No. 52, Lane No. 6, Marakhari Model Town, Gangyal, Jammu, J&K - 180002
3. **Sh Sanjay Kumar Sharma,** S/o Sh. Madan Lal, Village Deora, Gurah, Manhasan, Jammu, Akhnoor, J&K – 181207
4. **Sh Sanjay Kumar Sharma** S/o Sh. Madan Lal, H. No. 52, Lane No. 6, Marakhari Model Town, Gangyal, Jammu, J&K - 180002

Dear Sir,

Sub: Notice under Section13(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 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.

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

अचल वसूली प्रबन्धन विभागीकृत शाखा / SARM BRANCH

Authorised Officer, Canara Bank Ganj Ludhiana

ENCLOSURE–SALE NOTICE

केनरा बैंक/CANARA BANK
सं.व.प्र.शा. आ.व.प्र.शा. ARM BRANCH
MILLER GANJ, LUDHIANA

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केनरा बैंक Canara Bank
भारत सरकार का उपक्रम
A Government of India Undertaking
सिंडिकेट Syndicate

Ref: SARM/LDH/6819/SALE/POOJAS/NOV/26-27 Date: 07.11.2026

Cersai ID: 400058825677

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 **30.11.2026** for recovery of **Rs. 32.99 Lakhs** in **Smt. Pooja Sharma (Borrower),** W/o Sh. Sanjay Kumar Sharma **and Sh Sanjay Kumar Sharma (Co-Borrower),** S/o Sh. Madan Lal as on 30.09.2026 plus further interest from 01.10.2026 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. **Smt. Pooja Sharma**, W/o Sh. Sanjay Kumar Sharma, Village Deora, Gurah, Manhasan, Jammu, Akhnoor, J&K – 181207 2. **Smt. Pooja Sharma**, W/o Sh. Sanjay Kumar Sharma, H. No. 52, Lane No. 6, Marakhari Model Town, Gangyal, Jammu, J&K - 180002 3. **Sh Sanjay Kumar Sharma,** S/o Sh. Madan Lal, Village Deora, Gurah, Manhasan, Jammu, Akhnoor, J&K – 181207 4. **Sh Sanjay Kumar Sharma** S/o Sh. Madan Lal, H. No. 52, Lane No. 6, Marakhari Model Town, Gangyal, Jammu, J&K - 180002
3	**Total liabilities as on 30.09.2026**	Rs. 32.99 Lakhs
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) 30.11.2026 11:30 AM to 12:30 PM https://baanknet.com/
5	**Details of Property/ies**	Details and full description of the property: **Land and Building measuring 03 Marlas (810 sq ft) falling under Khasra No. 935, min, Khata No. 472 min, Khewat No. 87 situated at Channi Himmat, Jammu presently known as H. No. 52, Lane No. 6, Marakhari Model Town, Gangyal, Jammu in the name of Smt. Pooja Sharma** **Bounded as Under:** **East : Open Plot** **West : Owner's House** **North : Lane** **South : Open Plot with Jhuggis** Symbolic Possession
6	**Reserve Price**	Reserve Price: Rs. 36,00,000/- EMD Amount: Rs. 3,60,000/-
7	**Earnest Money Deposit Date on or before**	27.11.2026
8	**The property can be inspected Date & Time**	19.11.2026 to 20.11.2026 between 03.00 PM to 05.00 PM
9	**Detail of encumberance**	Any other than that of Canara Bank is not known
10	**Detail of litigation**	SA/345/2026 at DRT-I

केनरा बैंक CANARA BANK मि.इ.यु.शा. आ.व.प्र.शा. ARM BRANCH MILLER GANJ, LUDHIANA

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भारत सरकार का उपक्रम A Government of India Undertaking
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OTHER TERMS AND CONDITIONS

a. The property/ies will be sold in "AS is where is", "As is what is", and "Whatever there is" "Without Recourse" condition, including encumbrances if any, mentioned in above table at S. No 9 &10. For details of encumbrance and litigation, contact the undersigned authorised officer before deposit of the Earnest Money Deposit (EMD) referred to in 11 (e) below. After deposit of EMD, if bidder has participated in the auction, subsequent claim/request regarding cancelation of auction and refund of bid amount shall not be entertained.

b. The property/ies will be sold above the Reserve Price.

c. The property can be inspected on **19.11.2026 to 20.11.2026** between 03.00 PM to 05.00 PM.

d. **As per banks record, an SA bearing number SA/345/2026 (DRT-I) titled as Mrs. Pooja Sharma and Others Vs Canara Bank is pending at DRT I, Chandigarh. Intending buyers are advised to peruse/verify copies of titles deeds/documents, if any available with concerned branch and may make their own enquiries regarding encumbrance, search results and other revenue records relating to the property and shall satisfy themselves regarding the nature and description of the property, condition, lien, charges, statutory dues etc. before submitting the bid. Objections raised after participating in auction by the intending bidder will not be entertained.**

e. 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.**

f. 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 27.11.2026 at 05.00 PM**. Auction would commence at Reserve Price, as mentioned above.

g. Bidders shall improve their offers in multiplies 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 o '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.

h. 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.

i. Sale shall be confirmed in favor 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 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.

k. No additions/deletions/amendment of names of the bidders shall be permitted after acceptance of the bid. The name of the Bidder(s) submitted at the time of registration shall only be considered for this purpose.

l. 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).

m. It is the responsibility of the successful bidder/purchaser to obtain the NOC from the relevant authorities concerned as required for registry of the sale certificate including the payment of fee, taxes as applicable. All charges on account of obtaining necessary clearances or approvals, charges (including but not limited to society charges, RWA, NOC charges, Electricity , water, maintenances charges, license fee and any other charges required for transfer of the said property in favour of the successful bidder should be undertaken by the successful bidder at its own cost, effort and liabilities.

n. All charges for conveyance, stamp duty and registration, GST etc., as applicable shall be borne by the

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successful bidder only.

o. 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.

p. To the best of knowledge and information of the Authorized Officer, there is no encumbrance or litigation on property affecting the security interest except, if any, mentioned in above table at S No 9 & 10. However, the intending bidders should make their own independent inquiries/ due diligence regarding the encumbrances and litigation on property put on auction mentioned at S No 5 above and claims/rights/dues affecting the said property, prior to submitting their bid. The e-Auction advertisement/sale notice does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third party claims/rights/dues. No claim of whatsoever nature will be entertained after submission of the online bid regarding secured asset put for sale.

q. 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 **19.11.2026 to 20.11.2026** from 03.00 PM to 05.00 PM.

r. The particulars specified in the e-auction notice published in the newspaper have been stated to the best of the information of the Authorised Officer.

s. At any stage of the auction, the Authorised officer reserves his/her right to revoke the auction notice for sale, without prior notice, at his/her discretion and the Authorised Officer may accept/reject/modify/cancel the bid/offer or postpone the auction without assigning any reason thereof and without any prior notice

t. For further details Authorized Officer (Chief Manager) through, Canara Bank, SARM Ludhiana Branch (Ph. No 9517700632); email id cb6819@canarabank.commay 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**

Date: 07.11.2026
Place: Ludhiana

Authorised Officer

कृते केनरा बैंक / For CANARA BANK

प्राधिकृत अधिकारी / AUTH.OFFICER
आस्ति वसूली प्रबन्धन विशेषीकृत शाखा / SARM BRANCH
मिलर गंज लुधियाना /Miller Ganj Ludhiana

केनरा बैंक/CANARA BANK
मि.ह.पु.शा. आ.व.प्र.शा. ARM BRANCH
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