केनरा बैंक Canara Bank

CANARA BANK, SARM CHANDIGARH BRANCH

(A GOVERNMENT OF INDIA UNDERTAKING)

COVERING LETTER TO SALE NOTICE

Ref: SARM:CR:ABH :2026/NKS Date: 21.11.2026

Mr. Abhimanyu Dass S/o Mr. Badri Dass (BORROWER/MORTGAGOR)
Flat 121 Tower 1, Homeland heights,
Sohana Gurudwara, Sector 70
S.A.S Nagar (Mohali), SAS Nagar (Mohali)
Punjab – 160071

Mr. Abhimanyu Dass S/o Mr. Badri Dass
Flat No 6, Mauza Saproon, Tehsil and Distt. Solan
Himachal Pradesh - 173211

Mrs. Sunakshi Jain D/o Sh. Pardeep Jain (CO BORROWER)
House No 167, Ward No 167,
Ward No 7A, Dhuri, Sangrur
Punjab – 148024

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[1].
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As you are aware, I on behalf of **CANARA BANK, SARM CHANDIGARH 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 CHANDIGARH 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 hereunder, 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,

Authorised Officer,
Canara Bank

ENCLOSURE – SALE NOTICE
CC:

केनरा बैंक Canara Bank

Ref: SARM:CR:ABH :2026/NKS Date: 21.11.2026

CANARA BANK, SARM CHANDIGARH BRANCH
(A GOVERNMENT OF INDIA UNDERTAKING)
SALE NOTICE

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/ hypothecated/pledged/charged to the Secured Creditor, the **Physical possession** of which has been taken by the **Authorized Officer of SARM CHANDIGARH branch** of the Canara Bank , will be sold on "As is where is", "As is what is", and " Whatever there is" on **15.12.2026** for recovery of **Rs. 66,49,818.43 (Sixty Six Lakh forty nine Thousands Eight hundred eighteen and Paisa Forty Three Only) as on 30.04.2026** with further interest from 01.05.2026 and expenses thereon due to the Canara Bank , SARM Chandigarh branch from **Sh. Abhimanyu Dass S/o Mr. Badri Dass (borrower/Mortagagor) and Mrs. Sunakshi Jain(co-borrower).**

The reserve price will be **Rs. 39,50,000/- (Rupees Thirty Nine lakh Fifty Thousand Only)** and the earnest money deposit will be **Rs. 3,95,000/- (Rupees Three lakh Ninety Five thousand Only) .**

The Earnest Money Deposit shall be deposited on or before **14.12.2026 at 5:00 pm.**

Details and full description of the property (ies) :

Residential Flat No :- 6, having covered area of 89.08 Sq. Meters, situated on first floor of the building existing/constructed over a portion of the land comprised in Khata/Khatauni No. 286/409 min, Khasra No. 1842/1218 and 2994/2679/2449/1218, kitas 2 measuring 616 Sq. Meters situated at Mauza Saproon, Hadbast No. 653, Tehsil and District Solan Himachal Pradesh in the name of Sh. Abhimanyu Dass S/o Sh. Badri Dass.

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, SARM Branch Chandigarh Canara Bank , Ph. No. 0172-2601664 during office hours on any working day.
E-auction arranged by the service provider M/s PSB Alliance Ltd (BAANKNET) through the website https://baanknet.com/

1. Name and Address of the Secured Creditor : Canara Bank, SARM Chandigarh(branch)

   Name and Address of the Borrower: **Mr. Abhimanyu Dass S/o Mr. Badri Dass Flat 121 Tower 1, Homeland heights Sohana Gurudwara, Sector 70 S.A.S Nagar (Mohali), SAS Nagar (Mohali) Punjab – 160071**

2. Total liabilities as on 30.04.2026 : **Rs. 66,49,818.43 /-** plus further interest from 01.05.2026.

Internal

2. Last Date & Time of receipt of Earnest Money Deposit (EMD i.e. 10% of Reserve Price) on or before: **14.12.2026 up** to 5:00 p.m.

3. (**a) Date & Time of Auction**

Date: 15.12.2026

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/

4. **Details of Property/ies : Details and full description of the property (ies) :**

Residential Flat No :- 6, having covered area of 89.08 Sq. Meters, situated on first floor of the building existing/constructed over a portion of the land comprised in Khata/Khatauni No. 286/409 min, Khasra No. 1842/1218 and 2994/2679/2449/1218, kitas 2 measuring 616 Sq. Meters situated at Mauza Saproon, Hadbast No. 653, Tehsil and District Solan Himachal Pradesh in the name of Sh. Abhimanyu Dass S/o Sh. Badri Dass.

(Property under Physical Possession)

Reserve Price: Rs. 39,50,000/- (Rupees Thirty Nine lakh Fifty Thousand Only)

EMD amount : Rs. 3,95,000/- (Rupees Three lakh Ninety Five thousand Only) .

OTHER TERMS AND CONDITIONS

a) 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).

b) The bidder will also make the due diligence of the properties any liability from any Govt. any other department will be paid by the successful bidder.

c) 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.

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

e) The property can be inspected with Prior Appointment with Authorized Officer **from 07.12.2026 to 08.12.2026 between 03:00 PM to 05:00 PM**.

Internal

f) **EMD amount of 10% of the Reserve Price is to be deposited 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."**

g) The intending bidders shall deposit Earnest Money Deposit (EMD) **Rs. 3,95,000/- (Rupees Three lakh Ninety Five thousand Only)** being 10 % of the Reserve Price on or before **14.12.2026** upto 5:00 pm.

h) Intending bidders shall hold a valid digital signature certificate and e-mail address. For details with regard to digital signature please contact the service provider **M/s PSB Alliance Ltd (baanknet)**, Contactno.**7046612345/6354910172/8291220220/9892219848/8160205051;** email: **support.BAANKNET@psballiance.com** Immediately on the same date of payment of the EMD amount the bidders shall approach the said service provider for obtaining digital signature (If not holding a valid digital signature).

i) 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 PSBAlliancePvt.Ltd), (ContactNo.7046612345/6354910172/8291220220/9892219848/8160205051, Email:support.BAANKNET@psballiance.com)."**

j) EMD deposited by the unsuccessful bidder shall be refunded to their respective E-WALLET maintained with BAANKNET (M/s PSB Alliance Ltd). Thereafter bidder can withdraw fund/money from E-WALLET to its registered account. Kindly note that the EMD shall not carry any interest.

k) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs.10,000/- (Rupees Ten Thousand Only)** the bidder who submits the highest bid 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.

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

m) 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 as 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.

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

o) 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.

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

q) 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.

r) For further details contact Sh. Dharmendra Verma, Authorised Officer, Authorised Officer, Canara Bank, ARM Branch (Ph.No 0172-2601664; 2602336; 8727971300 ; email id cb5220@canarabank.com OR the service provider M/s PSB Alliance Ltd (ebkray/baanknet), Helpdesk Number : 8291220220; support.baanknet@psballiance.com during office hours on any working day.

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.

Place: Chandigarh
Date: 21.11.2026

Authorized Officer
Canara Bank

Internal