



(A GOVERNMENT OF INDIA UNDERTAKING)  
CANARA BANK PHOOS MANDI BRANCH (2125)

Ref: SALENOTICE/GURMEETKAUR/2025-26/3

Date: 05-01-2026

To

GURMEET KAUR W/O DARSHAN SINGH  
H NO. 10489, ST NO. 5 BABA FARID NAGAR  
BATHINDA 151001

DARSHAN SINGH S/O BANTA SINGH  
H NO 24733 A BABA DEEP SINGH NAGAR  
BATHINDA 151001

ARJAN SINGH S/O UJJGAR SINGH  
34 POLICE LINE, BATHINDA 151001

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<sup>1</sup>.

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As you are aware, I on behalf of Canara Bank, PHOOS MANDI 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 PHOOS MANDI 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



Internal

SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Assets under Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the effect that the immovable property described herein, taken possession under the provisions of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and Security Interest (Enforcement) Rules 2002, will be sold by public auction.

1. Name and Address of the Secured Creditor : Canara Bank, Phoos Mandi Branch
2. Name and Address of the Borrower : GURMEET KAUR W/O DARSHAN SINGH  
H NO. 10489, ST NO. 5 BABA FARID NAGAR  
BATHINDA 151001  
  
DARSHAN SINGH S/O BANTA SINGH  
H NO 24733 A BABA DEEP SINGH NAGAR  
BATHINDA 151001  
  
ARIAN SINGH S/O UJJGAR SINGH  
34 POLICE LINE, BATHINDA 151001
3. Total liabilities as on 11-12-2025 : : Rs.25,65,576.81 together with further interest and expenses.
4. (a) Mode of Auction : Online Electronic Bidding (Public E-Auction)  
(b) Details of Auction Service Provider : M/s PSB Alliance Ltd (ebkray),  
Helpdesk Number 8291220220  
Email [support.ebkray@psballiance.com](mailto:support.ebkray@psballiance.com)  
Website <https://ebkray.in/>  
(c) Date & Time of Auction : 29.01.2026 (11:30 AM to 12:30 PM) (With unlimited extension of 5 minutes duration each till the conclusion of the sale)  
(d) Place of Auction : Phoos Mandi, Punjab
5. Details of Property/ies: (UNDER PHYSICAL POSSESSION)  
  
RESIDENTIAL HOUSE AT KHASRA NO 2184 MIN (0-4, 2/3) ST NO 5/3C, BABA FARID NAGAR, BATHINDA  
MEASURING 52.98 SQ YDS  
Boundaries  
North: H/O HARISH KUMAR  
South: ST 20' WIDE  
East: PARAMJIT KAUR  
West: H/O JAGJIT SINGH
6. Reserve Price : Rs. 14,95,000/- (Rupees Fourteen Lakhs and Ninety Five Thousand only)


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7. Other terms & conditions

- (a) The property/ies will be sold in "AS IS WHERE IS" condition, including encumbrances if any. (There are 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 7(d) below).
- (b) The property/ies will not be sold below the Reserve Price.
- (c) The property can be inspected on 19.01.2026 and 20.01.2026 between 03:00 PM to 05:00 PM.
- (d) The intending bidders shall deposit Earnest Money Deposit (EMD) of being 10% of the reserved price, E-Auction portal M/s PSB Alliance Ltd (ebkray) Website <https://ebkray.in/> on or before 28.01.2026 up to 5:00 P.M. Emd Account number 209272434, ifsc: CNRB0002125.
- (e) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs. 10,000.00 (Rupees Ten Thousand only) 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.
- (f) Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.
- (g) 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.
- (h) All charges for conveyance, stamp duty and registration etc, as applicable shall be borne by the successful bidder only.
- (i) For sale proceeds above Rs. 50 (Rupees fifty) lakhs, TDS shall be payable at the rate 1% of the sale amount, which shall be payable separately by the successful buyer.
- (j) Authorised officer reserves the right to postpone/cancel the terms and conditions of auction without assigning any reason thereof.
- (k) 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.
- (l) For further details contact , Manager, Canara Bank, PHOOS MANDI Branch, Mob Ph no 164-2430049 No. 9855502125 e-mail id: [cb2125@canarabank.com](mailto:cb2125@canarabank.com), on any working day.

Place: PHOOS MANDI  
Date: 05-01-2026



  
Authorized Officer  
Canara Bank  
