केनरा बैंक Canara Bank

सिंडिकेट Syndicate

(A GOVERNMENT OF INDIA UNDERTAKING)
CANARA BANK, Mandi BRANCH

Ref:ROSHIM/R&L/R/SALE/2064/2026-27/7 **Date:05.08.2026**

To,

1.SH MAHENDER SINGH S/O SH NAG RAM (BORROWER) R/O VILLAGE AND POST OFFICE DUDAR TEHSIL AND DISTRICT MANDI HP
2.SH BAL RAJ S/O SH RATTAN LAL (GUARANTOR) R/O H. NO. 264/4, SUHARA MOHALLA, TEHSIL AND DISTRICT MANDI HP

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, **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 **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,

For Canara Bank

Authorised Officer

Authorised Officer, Canara Bank

ENCLOSURE – SALE NOTICE

Internal

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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 hypothecated/pledged/charged to the Secured Creditor, the **Symbolic** possession of which has been taken by the Authorized Officer of **Mandi** Branch of the Canara Bank., will be sold on "As is where is", "As is what is", and " Whatever there is" on **28.08.2026**, for recovery of **Rs. 5,25,821.73 (Rupees Five Lakhs Twenty Five Thousand Eight Hundred Twenty One and Paisa Seventy Three only), with further accrued interest from 01.12.2017 on Housing Loan Sh Mahender Singh S/O Sh Nag Ram as borrower and from SH BAL RAJ S/O SH RATTAN LAL as Guarantor** due to the **Mandi** Branch of Canara Bank.

The reserve price will be **Rs. 6,43,500/- (Rupees Six Lakhs Forty Three Thousand Five Hundred Only)** and the earnest money deposit will be **Rs 64,350/-(Rupees Sixty Four Thousand Three Hundred Fifty Only).** The Earnest Money Deposit shall be deposited on or before **27.08.2026** upto **5.00 pm**.

Details and full description of the property(ies):

Mortgage Of Property Bearing Details: - All That Part And Parcel Of Land Comprising In Khewat/Khatoni No 77/100 Khasra No 889, 892, 904,906,910 And 912 Total Measuring 02-05-02 Bighas To The Extent Of 5/36 Share Measuring 00-06-05 Bigha , Situated At Muhal Dudar, Hasbast No 345, Tehsil And District Mandi (Hp) As Per Jamabandi For The Year 2016-17.

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 Manager, Mandi Branch, Canara Bank, Mobile No 8091502064 during office hours on any working day.

E-auction arranged by the service provider M/s PSB Alliance Pvt. Ltd (BAANNET) through the website https://baanknet.com/

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1. **Name and Address of the Secured Creditor** : Canara Bank, Mandi Branch

2. **Name and Address of the Borrower** :
   1.SH MAHENDER SINGH S/O SH NAG RAM (BORROWER) R/O VILLAGE AND POST OFFICE DUDAR TEHSIL AND DISTRICT MANDI HP
   2.SH BAL RAJ S/O SH RATTAN LAL (GUARANTOR) R/O H. NO. 264/4, SUHARA MOHALLA, TEHSIL AND DISTRICT MANDI HP

3. **Total liabilities** :Rs. 5,25,821.73 (Rupees Five Lakhs Twenty Five Thousand Eight Hundred Twenty One and Paisa Seventy Three only), with further accrued interest from 01.12.2017 on Housing Loan Sh Mahender Singh S/O Sh Nag Ram as borrower and from SH BAL RAJ S/O SH RATTAN LAL as Guarantor

4. Last Date & Time of receipt of Earnest Money Deposit (EMD i.e. 10% of Reserve Price) on or before: : **27.08.2026 up to 5:00 p.m.**

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

   Date: **28.08.2026**
   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/

6. **Details of Property/ies** :

Mortgage Of Property Bearing Details: - All That Part And Parcel Of Land Comprising In Khewat/Khatoni No 77/100 Khasra No 889, 892, 904,906,910 And 912 Total Measuring 02-05-02 Bighas To The Extent Of 5/36 Share Measuring 00-06-05 Bigha , Situated At Muhal Dudar, Hasbast No 345, Tehsil And District Mandi (Hp) As Per Jamabandi For The Year 2016-17.

7. **Reserve Price:Rs. 6,43,500/- (Rupees Six Lakhs Forty Three Thousand Five Hundred Only)**

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OTHER TERMS AND CONDITIONS:-

The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules, 2002 and to the following 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).
b. Prospective bidders are advised to peruse/verify copies of title deeds/documents, If any available with concerned branch and may make, their own inquiries 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 prospective bidder will not be entertained.
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. No Bidder shall be permitted to withdraw the bid from the auction proceedings after submission of the bid form, till completion of auction.

e. The property can be inspected with Prior Appointment with Authorized Officer from **24.08.2026 to 25.08.2026** between 03:00 PM to 05:00 PM.
f. The sale will be done by the undersigned through e-auction platform provided at the website **https://baanknet.com/** on the date and time mentioned above. The intending Bidders/purchasers are requested to register on portal (https://baanknet.com/) using their mobile number and email id (Buyer Registration Link provided in the home page of the website). Further intending Bidders/purchasers are requested to complete Registration and e-KYC and add Bank details. Once registration and e-KYC is successfully completed, the intending Bidders/Purchasers have to deposit amount of EMD before last date and time of EMD. Kindly note that EMD amount will be transferred through E-Wallet only, maintained at **https://baanknet.com/.** Procedure to adding the fund/money to E-Wallet is as under:
   (i) The mode of adding fund/money in the "E-Wallet" is online i.e. either through Payment gateway OR after generation of Challan from https://baanknet.com/. In case of generation of Challan payment can be made through NEFT transfer/RTGS from any scheduled Commercial Bank.
   (ii) The registration, e-KYC and transfer of fund/money in E-WALLET must be completed well in advance. Only after having sufficient fund/money in his E-Wallet, the interested bidder will be able to pay EMD before last date and time for deposit of EMD. In case offers are for more than one property bidders will have to deposit amount equivalent to EMD for each property in E-Wallet. In

case amount equivalent to EMD amount is not available in E-Wallet, system will not allow to submit EMD.

(iii) The intending bidders shall deposit Earnest Money Deposit (EMD) being 10 % of the Reserve Price **Rs 64,350/-(Rupees Sixty Four Thousand Three Hundred Fifty Only)** on or before **27.08.2026.**

g. 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 M/s PSB Alliance Pvt. Ltd., Corporate Office:- Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai, Maharashtra - 400037, Helpdesk Number - 8291220220, E-mail: support.BAANKNET@psballiance.com.

h. EMD deposited by the unsuccessful bidder shall be refunded to their respective E-WALLET maintained with Ebkray (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.

i. 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.

j. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs.10,000/-** the bidder who submits the highest bid (not below the Reserve price) on closure of 'Online' auction shall be declared as successful bidder.

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

l. 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 within the period stated above, the deposit made by him/her shall be forfeited by the Authorised Officer without any notice and property shall forthwith be put up for sale again.

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

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n. 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.

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

p. 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.

q. For further details contact **Sh Munish Bhatia, Manager, Canara Bank, Mandi Branch** (Phone No-**01905-222089** Mobile No **8091502064**) email id **cb2064@canarabank.com** the service provider M/s PSB Alliance Pvt. Ltd., Corporate Office:- Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai, Maharashtra - 400037, Helpdesk Number - 8291220220, E-mail: support.BAANKNET@psballiance.com or Canara Bank's Website www.canarabank.com. For detailed terms & conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website (www.canarabank.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: Mandi
Date: 05.08.2026

Authorised Officer
Canara Bank