केनरा बैंक Canara Bank
सिंडिकेट Syndicate

(A GOVERNMENT OF INDIA UNDERTAKING)

विशेषीकृत आस्ति वसूली प्रबंधन शाखा, अंचल कार्यालय, कौशल्या चेंबर्स, पी. पी. कम्पाउंड, मेन रोड, रांची- 834001
Specialised Asset Recovery Management Branch, 4th Floor, Circle Office, Kaushalya Chambers, PP Compound, Main Road, Ranchi-834001
संपर्क /Contact: 9771480993 E-mail id: cb7908@canarabank.com

Ref: SARMB/RAK/SALE/570/2026-27/BB

Date:03.11.2026

SARM BRANCH RANCH

CERSAI-400067990255

COVERING LETTER TO SALE NOTICE

To

RAKESH KUMAR
SHANTI APARTMENT
FLAT NO 5C, 5TH FLOOR
KUSUMVIHAR, BCCL TOWNSHIP
DHANBAD -826005 Kumar

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.

As you are aware, I on behalf of **Canara Bank, Jharia branch** of 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 **Jharia branch** of Canara Bank **now with SARM 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 / Authorised Officer
विशेषीकृत ए.आर.एम. शाखा, राँची
Specialised A.R.M. Branch, Ranchi

Authorized Officer
Mobile: 9771480993

Canara Bank

केनरा बैंक / Canara Bank
Specialised A.R.M. Branch Ranchi
विशेषीकृत ए.आर.एम. शाखा, राँची

ENCLOSURE - SALE NOTICE

केनरा बैंक Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)

विशेषीकृत आस्ति वसूली प्रबंधन शाखा, अंचल कार्यालय, कौशल्या चेंबर्स, पी. पी. कम्पाउंड, मेन रोड, रांची- 834001
Specialised Asset Recovery Management Branch, 4th Floor, Circle Office, Kaushalya Chambers, PP Compound, Main Road, Ranchi-834001
संपर्क /Contact: 9771480993 E-mail id: cb7908@canarabank.com

(Auction Sale Notice for Sale of Immovable Properties)
CANARA BANK

(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 provision to Rule 8 (6) & 9 of the Security Interest (Enforcement) Rules, 2002

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Notice is hereby given to the public in general and in particular to the Borrower(s) and Mortgagor(s) that the below described immovable property mortgaged to the Secured Creditor, the symbolic/constructive possession of which has been taken by the Authorized Officer SARM Ranchi (Branch) of the Canara Bank, will be sold **on "As is where is", "As is what is", and " Whatever there is"** on **24.11.2026**, for recovery of **₹25,20,306.76 (Rupees twenty Five lakh twenty thousand Three Hundred Six And paisa Seventy six only)** + further Interestand charges thereon due from **03.03.2025** to the **SARM Ranchi** Branch of Canara Bank from **MR.RAKESH KUMAR.**

The reserve price will be **₹23,00,000.00 (Rupees Twenty-Three lakhs only) and** the earnest money deposit will be **₹2,30,000.00 (Rupees Two Lakhs Thirty Thousand only**) The Earnest Money Deposit shall be deposited on or before **23.11.2026** by 04:00 PM.

DETAILS TERMS AND CONDITIONS OF THE SALE NOTICE DATED 03.11.2026

1	Name and Address of the Secured Creditor	Canara Bank, SARM Ranchi Branch
2	Name and Address of the Borrower/Mortgager	**Rakesh Kumar** **SHANTI APARTMENT** **FLAT NO 5C, 5TH FLOOR** **KUSUMVIHAR, BCCL TOWNSHIP** **DHANBAD -826005 Kumar**
3	Total liabilities as on 03-03-2025	**₹25,20,306.76/- (Rupees Twenty-Five Lakh Twenty Thousand Three Hundred Six and Seventy-Six Only)** + further Interest and charges thereon
4	a). Mode of Auction b). Details of Auction service provider c). Date & Time of Auction d). Place of Auction f). Portal of e-auction	E- Auction **Bank Asset Auction Network (BAANKNET)** **24.11.2026 Time 12:00 PM - 02:00 PM** **Online portion of E Auction** **https://baanknet.com**
5	**Details of Property/ies**	**All Part and partial of undivided proportionate share of Land and Residential Flat No 301 Situated at 2nd floor Having Super build up area 1015 Sq. Ft. including one car Parking space at basement in multistoried building Known as" Sushil Apartment" Mouza No 13, Old khata No 5 New Khata No70, Old**

केनरा बैंक/Canara Bank Specialised A.R.M. Branch Ranchi विशेषीकृत ए.आर.एम. शाखा, रांची

		Plot No 274 & 277 New Plot No 515, Narayanpur Dhanbad **East: Open To Sky** **West: Open To Sky** **North: Flat No 303 & Lobby** **South: Open To Sky**
5	**Reserve Price**	**₹23,00,000.00 (Rupees Twenty-Three lakhs only)**
6	**EMD**	**₹2,30,000.00 (Rupees Two Lakhs Thirty Thousand only)**
8	**The property can be inspected Date & Time**	**22.11.2026, 10:00 AM to 04:00 PM**
9	Detail of Encumbrance	**Not known**
10	Detail of litigation	**Not known**

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. For details of encumbrance, contact the undersigned before deposit of the Earnest Money Deposit (EMD) referred to in 9(e) below).

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

c. The property can be inspected on or before **22.11.2026 between 10:00 am to 4:00pm.**

d. 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 & Aadhaar and Aadhaar linked with latest Mobile number and also register with Digi locker mandatorily. For bidding in the above e-auction from Baanknet.com **portal, you may contact the helpdesk support of Baanknet (Contact details 7046612345 / 6354910172 / 8291220220 / 9892219848 / 8160205051, Email: support.BAANKNET@psballiance.com.**

e. The intending bidders shall deposit Earnest Money Deposit (EMD) of **₹2,30,000.00 (Rupees Two Lakhs Thirty Thousand only**) being 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 **23.11.2026** at **4:00PM.**

f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **₹10,000.00/-**(Incremental amount/price) mentioned under the column "Increment Combo" (at least select 1). The bidder who submits the highest bid (above the Reserve price) on closure of '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.

g. The incremental amount/price during the time of each extension shall be **₹10,000.00** (incremental price) and time shall be extended to 10 (minutes) when valid bid received in last minutes.

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

i. 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

Specialised A.R.M. Branch Ranchi

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.

j. 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** Name of Branch, IFSC Code **CNRB0007908** (Branch IFSC Code).

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

l. For sale proceeds above ₹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.

m. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on property affecting the security interest. However, the intending bidders should make their own independent inquiries/ due diligence regarding the encumbrances, title of property put on auction and claims / rights / dues affecting the property, prior to submitting their bid. The e- Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third party claims / rights / dues.

n. 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 or before **22.11.2026** from 10:00 a.m. to 4:00P.M.

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

p. For further details **Binod Kumar Bedia** (Name of Nodal Officer & its team CO/RO/Branch, Ph. No. Mobile:**9771480993**) may 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./** support.ebkray@procure247.com)."

SPECIAL INSTRUCTION /CAUTION

Bidding in the last minutes/seconds should be avoided by the bidders in their own interest .Neither Canara bank nor 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.

कृते केनरा बैंक / For Canara Bank
प्राधिकृत अधिकारी / Authorised Officer
विशेषीकृत ए.आर.एम. शाखा, राँची
Specialised A.R.M. Branch, Ranchi

Authorised Officer

Canara Bank

Place: Ranchi

Date: **03.11.2026**

केनरा बैंक / Canara Bank
Specialised A.R.M. Branch Ranchi
विशेषीकृत ए.आर.एम. शाखा, राँची