

(A GOVERNMENT OF INDIA UNDERTAKING)

CERSAI ID: 400056373075

SALE NOTICE

e-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH RULES 8(6) & 9 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 symbolic possession of which has been taken by the Authorised Officer of Canara Bank, Kuju Branch will be sold on "as is where is", "as is what is", and "whatever there is" on **24.03.2026**, for recovery of **Rs.38,17,863.00** (Rupees Thirty-eight Lakh Seventeen Thousand Eight Hundred Sixty-three only) as on 01.01.2025 + applicable interest thereon and other charges due to Canara Bank, Kuju Branch from 1) Nakul Kumar Podar S/O Late Kalicharan Poddar (Borrower cum Mortgagor) 2) Ravi Poddar, S/O Late Kalicharan Poddar (Borrower cum Mortgagor) 3) Chhotelal Poddar/ Chhotelal Saw, S/O Late Kalicharan Poddar (Borrower cum Mortgagor) 4) Shankar Prasad, S/O Late Kalicharan Poddar (Borrower cum Mortgagor).

The Reserve Price will be **Rs. 70,12,710.00** (Seventy lakh twelve thousand seven hundred ten rupees only.) and the Earnest Money Deposit will be **Rs. 7,01,271.00** (Seven lakh one thousand two hundred and seventy-one only).

1	Name and Address of the Secured Creditor	Canara Bank, Kuju Branch, Main Road, Kuju, SO Mandu, Ramgarh, Jharkhand - 825316.
2	Name and Address of the Borrower & Guarantor	1) Borrower cum Mortgagor: Nakul Kumar Podar S/O Late Kalicharan Poddar, At Kundriya Bamdh, Kuju, P/O Kuju, PS Mandu, Ramgarh, Jharkhand - 825316 2) Borrower cum Mortgagor: Ravi Poddar S/O Late Kalicharan Poddar, At Kundriya Bandh, Near K G T School, Kuju, P/O Kuju PS Mandu, Ramgarh, Jharkhand - 825316 3) Borrower cum Mortgagor: Chhotelal Poddar S/O Late Kalicharan Poddar, Kuju West, Kuju Murpa, Ramgarh, Jharkhand - 825316 4) Borrower cum Mortgagor:



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		Shankar Prasad S/O Late Kalicharan Poddar, Kuju West Kuju Murpa, Ramgarh, Jharkhand - 825316
3	Total Liabilities as on 01.01.2025	Rs.38,17,863.00 (Rupees Thirty-eight Lakh Seventeen Thousand Eight Hundred Sixty-three only) as on 01.01.2025
4	a. Mode of Auction b. Details of Auction Service Provider c. Date and Time of Auction d. Place of Auction	E-Auction M/S PSB Alliance (BAANKNET) 24.03.2026 @ 11:00AM to 04:00PM Online (https://baanknet.com)
5	Details of Property/ies	All that Part & Parcel of the property situated at Plot No. 1805, Khata No. 84, Thana No. 154, Mauza Kuju, P.S. Mandu, Anchal Mandu, Dist Ramgarh, Area 4 Dec., Vill Kuju, Dist Ramgarh. <u>BOUNDED BY:</u> North: Niz Vendor South: Niz Vendor East : Rasta left by Vendor West: Kedar Saw and Plot No. 1803 All that Part & Parcel of the property situated at Plot No. 1805, Khata No. 84, Thana No. 154, Mauza Kuju, P.S. Mandu, Anchal Mandu, Dist Ramgarh, Area 3.5 Dec., Vill Kuju, Dist Ramgarh. <u>BOUNDED BY:</u> North: Chotelal and Others South: Bimla Devi East: Rasta left by Vendor West: Giranti Devi
6	Reserve Price	Rs.70,12,710.00 (Seventy lakh twelve thousand seven hundred ten rupees only.)
7	Earnest Money Deposit	Rs. 7,01,271.00 (Seven lakh one thousand two hundred and seventy-one only).
8	The property can be inspected (Date and Time)	On or before 20.03.2026 between 11:00AM to 04:00PM

Other terms and conditions:

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



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- c. The property can be inspected on or before **20.03.2026** between 11:00AM and 04:00PM.
- 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 (M/s PSB Alliance Pvt. Ltd), 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 be Rs. 7,01,271.00 (Seven lakh one thousand two hundred and seventy-one only). being 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 **22.03.2026** at 4:00 PM.
- f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs. 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 must 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 **Rs. 10,000.00** (incremental price) and time shall be extended to **5 (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 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, Kuju Branch, IFSC Code **CNRB0004217**.
- k. All charges for conveyance, stamp duty and registration, GST etc., as applicable shall be borne by the successful bidder only.



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- l. 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.
- 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 after 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 20.03.2026 between 11:00AM and 04:00PM.
- 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 : Canara Bank, Kaju Branch, Phone No. - 8252701900 e-mail ID cb4217@canarabank.com or Canara Bank Regional Office Hazaribagh, Ph No. 9031024019 and e-mail ID recoveryrohaz@canarabank.com 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)."

Place: Hazaribagh
Date: 09.03.2026

कृते केनरा बैंक/For CANARA BANK

अधिकृत अधिकारी/Authorized Officer

Authorized Officer
Canara Bank

