

LOHARDAGA BRANCH
COVERING LETTER TO SALE NOTICE

Ref:3374/sale

Date: 16-04-2026

To

1. BINDIYA SRIVASTVA W O NITESH PRASAD SANJAY GANDHI PATH WARD NO 9 LOHARDAGA, JHARKHAND 835302	2. SRI. NITESH PRASAD S/O ACHINTAY PRASAD SANJAY GANDHI PATH PALMERGUNJ, LOHARDAGA JHARKHAND, 835302

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.

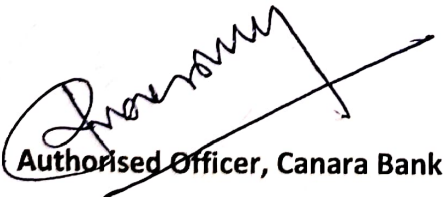
As you are aware, I, on behalf of **Canara Bank, Lohardaga Branch**, have taken possession of the assets described in Schedule of Sale Notice annexed hereto in terms of Section 13(4) of the subject Act in connection with outstanding dues payable by you to our **Lohardaga, Branch of Canara Bank**.

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,


Authorised Officer, Canara Bank

ENCLOSURE – SALE NOTICE

Internal

(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 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 movable property hypothecated/pledged/charged to the Secured Creditor, the constructive possession of which has been taken by the Authorised Officer of Lohardaga (Branch) of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on 05.05.2026, for recovery of Rs. 918428.58 (Rs. Nine lakh Eighteen thousand Four hundred Twenty eight and fifty eight paise only + further Interest and charges thereon due to the Lohardaga Branch of Canara Bank from 1.Bindiya Srivastva w/o Nitesh Prasad R/o Sanjay Gandhi path ward no 9, lohardaga, Jharkhand 835302 and 2.Co-borrower Sri.Nitesh Prasad S/o Achintay Prasad R/o Sanjay Gandhi path,Palmergunj, Lohardaga Jharkhand, 835302.

The reserve price will be Rs 2115900/- (Rupees Twenty one lakh fifteen thousand nine hundred only) and the earnest money deposit will be Rs 2115900/-. The Earnest Money Deposit shall be deposited on or before 04.05.2026 by 05:00 pm.

Details and full description of the property:

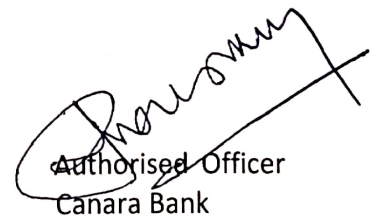
All part and parcel of property of land & building vide registered deed of sale being deed no 2019/LOH/917/BK1/898 dated 19/07/2019 measuring a total area of 03 decimals bearing, Khata No.177(old) & 106 (new), R.s plot no-818 (old) & 749(new) village/ mouza: harmu, landed property named as mathaniya chaura, Thana No-196, P.S -Lohardaga, DIST: Lohardaga, Jharkhand , in the name of Smt. Bindya Srivastva, W/o Sri Nitesh Prasad

Bounded by:

On the North by : plot No.748
On the South by : Proposed 8 feet wide road.
On the East by : part plot No. 749
On the West by : part plot No. 749 Tarun Sinha

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in M/s PSB Alliance (<https://baanknet.com/>) or may contact Divisional manager, Regional Office Ranchi, Canara bank , Ph. No. 0651-2332366 mob no 9153886046 during office hours on any working day.

Place: RANCHI
Date: 16.04.2026


Authorised Officer
Canara Bank

Internal

DETAILS TERMS AND CONDITIONS OF THE SALE NOTICE DATED 16-04-2026:

1	Name and Address of the Secured Creditor	Canara Bank, Lohardaga Branch
2	Name and Address of the Borrower/Mortgager	1. Bindiya srivastva w/o Nitesh Prasad sanjay gandhi path ward no 9 lohardaga, Jharkhand 835302 2. Sri.Nitesh Prasad s/o Achintay Prasad sanjay gandhi path palmergunj, lohardaga Jharkhand,835302
3	Total liabilities as on 16.04.2026	Rs. 918428.58 (Rs. Nine lakh Eighteen thousand Four hundred Twenty eight and fifty eight paise only) with 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	Online Electronic Bidding M/s PSB Alliance (https://baanknet.com/) Helpdesk Number : 8291220220 Website: https://baanknet.com/ 05.05.2026 Time 11.00 am – 12.00 pm Online Portal of E Auction Website: https://baanknet.com/
5	Reserve Price	Rs. 2115900/- (Rupees Twenty one lakh fifteen thousand nine hundred only)

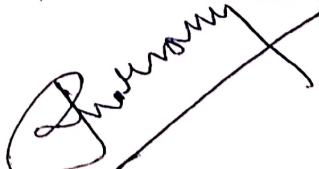
Other terms and conditions:

- a) 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.

Internal 

- b) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during auction process.
- c) The property (ies) can be inspected on or before 04.05.2026 between 10:00 AM and 02:00 PM, with prior appointment with Authorised Officer.
- d) EMD amount of 10% of the Reserve Price is to be deposited in E-Wallet of M/s PSB Alliance Private Limited (<https://baanknet.com/>) 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 04.05.2026.
- e) 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, Bangalore @ website: <https://baanknet.com/>.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 04.05.2026 - 5.00 PM, to Canara Bank, lohardaga branch by hand.
- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
- ii) Photocopies of PAN Card, ID Proof and Address proof. However, successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- iii) Bid form to be submitted.
- g) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
- h) 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 (Website: <https://baanknet.com/>) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
- i) Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.
- j) 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, the deposit made by him shall be forfeited by the Authorized Officer without any notice and property shall forthwith be put up for sale again.
- k) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs. 10,000/ with unlimited extension of 5 minutes duration each till the conclusion of the sale. 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.
- l) All charges for conveyance, stamp duty /GST and registration charges etc., as applicable shall be borne by the successful bidder only.
- m) 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 which shall be payable separately by the Successful buyer and deposit the same by furnishing the Challan in Form 260 B and submit the original receipt of TDS certificate to the Bank.

Internal



- n) Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of e-auction without assigning any reason thereof.
- o) In case there are bidders who do not have access to the Internet but interested in participating the e-auction, they can approach concerned Circle office who, as a facilitating centre, shall make necessary arrangements.
- p) For further details contact , Canara Bank, LOHARDAGA Branch, (Contact No. 0651-2231748, e-mail id cb033374@canarabank.com OR the service provider M/s PSB Alliance (<https://baanknet.com/>), Helpdesk Number : 8291220220, Website: <https://baanknet.com/>; may be contacted 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: RANCHI
Date: 16.04.2026


Authorised Officer
Canara Bank