

(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: SARM/AR/FIRST/SALE/165/2025-26

Date: 18.05.2026

**SARM BRANCH RANCHI
COVERING LETTER TO SALE NOTICE**

Cersai Id: 400068171838

Borrower	Mortgager / Guarantor
M/S First Choice Through Its Partners 1.Kumar Ravi Shanker 2. Manish Kumar Singh New Road Beside Alaka Cinema Hall Holding No 729 Plot 729, PO+PS- Lohardaga Dist. - Lohardaga Jharkhand-835302 Mob No-917004090590	Mrs.Vijay Laxmi Kumari(Mortgagor) W/O Manish Kumar Singh Raja Bangla Juria Road Dist Po Lohardaga Lohardaga Jharkhand-835302
Mr. Kumar Ravi Shanker (Partner) S/O Ramadhar Singh Opp Harijan School, Court Road PO+PS- Lohardaga Dist.-Lohardaga Jharkhand-835302 Mob No-919386220731	Mr. Kumar Ravi Shanker(Guarantor) S/O Ramadhar Singh Opp Harijan School, Court Road PO+PS- Lohardaga Dist.-Lohardaga Jharkhand-835302 Mob No-919386220731
Mr. Manish Kumar Singh (Partner) S/O Late K P Singh Raja Bangla Juria Road PO+PS- Lohardaga Dist.-Lohardaga Dist.-Lohardaga Jharkhand-835302	Manish Kumar Singh (Guarantor) S/O Late K P Singh Raja Bangla Juria Road PO+PS- Lohardaga Dist.-Lohardaga Dist.-Lohardaga Jharkhand-835302

Dear Sir/Madam,

Sub: Notice under Section 13(4) of the Securitization 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 Symbolic 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 now with **Canara bank SARM Branch Ranchi**.

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.

कुटे केनरा बैंक / For Canara Bank
Yours faithfully,

प्राधिकृत अधिकारी / Authorised Officer
Authorized Officer
Canara Bank
Specialised A.R.M. Branch, Ranchi
ENCLOSURE - SALE NOTICE



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(Auction Sale Notice for Sale of Immovable Properties)

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) of the Security Interest (Enforcement) Rules, 2002

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 **16.06.2026**, for recovery of Total liabilities as on Rs. 1,01,42,836.10 (Rs. One crore One lakh Forty Two thousand Eight hundred Thirty Six and paise ten only) as on dated 07.12.2025 + further Interest and charges thereon due to the Lohardaga Branch of Canara Bank now with **Canara bank SARM Branch Ranchi** from 1. First choice through its partners 1.KUMAR RAVI SHANKER 2. MANISH KUMAR SINGH new road beside alaka cinema hall holding no 729 plot 729 PO Lohardaga PS Lohardaga Jharkhand-835302 2. KUMAR RAVI SHANKER (PARTNER) S/o RAMADHAR SINGH opp. Harijan School Court Road Dist. & PO- Lohardaga, Jharkhand-835302 3. MANISH KUMAR SINGH (PARTNER) S/o late K P SINGH Raja Bangla Juria Road Dist Lohardaga Jharkhand-835302 4. MRS. VIJAY LAXMI KUMARI (MORTGAGOR) W/o Manish Kumar Singh Raja Bangla Juria Road Dist & PO- Lohardaga Jharkhand-835302 5. MANISH KUMAR SINGH (GURANTOR) S/o LATE K P SINGH Raja Bangla Juria Road Dist & PO- Lohardaga Jharkhand-835302.

The reserve price will be **Rs.40,50,000/- (Rupees Forty Lakh Fifty Thousand only)** and the earnest money deposit will be **Rs.4,05,000/- (Rupees Four Lakh Five thousand only)**. The Earnest Money Deposit shall be deposited on or before **15.06.2026** by 05:00 pm.

DETAILS TERMS AND CONDITIONS OF THE SALE NOTICE DATED 18.05.2026:

1	Name and Address of the Secured Creditor	Canara Bank, Lohardaga Branch (Now Transferred to SARM Branch Ranchi)
2	Name and Address of the Borrower/Mortgager	M/S First Choice Through Its Partners 1.Kumar Ravi Shanker 2. Manish Kumar Singh New Road Beside Alaka Cinema Hall Holding No 729 Plot 729, PO+PS- Lohardaga Dist. - Lohardaga Jharkhand-835302 Mob No-917004090590 Mr. Kumar Ravi Shanker (Partner) S/O Ramadhar Singh Opp Harijan School, Court Road PO+PS- Lohardaga Dist.-Lohardaga



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		Jharkhand-835302 Mob No-919386220731 Mr. Manish Kumar Singh (Partner) S/O Late K P Singh Raja Bangla Juria Road PO+PS- Lohardaga Dist.-Lohardaga Dist.-Lohardaga Jharkhand-835302 Mrs.Vijay Laxmi Kumari(Mortgagor) W/O Manish Kumar Singh Raja Bangla Juria Road Dist Po Lohardaga Lohardaga Jharkhand-835302 Mr. Kumar Ravi Shanker(Guarantor) S/O Ramadhar Singh Opp Harijan School, Court Road PO+PS- Lohardaga Dist.-Lohardaga Jharkhand-835302 Mob No-919386220731 Manish Kumar Singh (Guarantor) S/O Late K P Singh Raja Bangla Juria Road PO+PS- Lohardaga Dist.-Lohardaga Dist.-Lohardaga Jharkhand-835302
3	Total liabilities as on 07.12.2025	Rs.1,01,42,836.10 (Rs. One crore One lakh Forty Two thousand Eight hundred Thirty Six and paise ten 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	E- Auction Bank Asset Auction Network (BAANKNET) 16.06.2026 Time 12:00 PM - 04:00 PM Online portion of E Auction https://baanknet.com



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5	Details of property /ies	Survey no- R.S khata no 83 (old & 169 (new), R.S plot no 1002 (old) and 877(new).area of extent:9.35 Dismils (5 Dismils+ 4.35 Dismils) Situated at: village kutmu ps lohardaga thana no 141 district lohardaga.in the name of Mrs. Vijay Laxmi kumari w/o Sri Manish kumar singh as per sale deed no 1343/1314 dated 08/07/2015 and 2004/1969 dated 07/12/2018 Boundaries: As per deed no-1343/1314 dated-8/7/2015. North: 10 feet wide proposed road South: plot no 999 East: plot no-1000 West: part plot no 958 & proposed road As per deed no-2004/1969 dated-7/12/2018 North: proposed road South: municipal area East: part new plot no 877 West : new plot no 878
5	Reserve Price	Rs.40,50,000/- (Rupees Forty Lakh Fifty Thousand only)
6	EMD	Rs.4,05,000/- (Rupees Four Lakh Five thousand only)
7	The property can be inspected till Date	Up to 15.06.2026 between 10.00 AM to 4:00 PM

Other terms and conditions:

- The property/ies will be sold in "As is where is", "As is what is", and "Whatever there is" "Without Recourse" condition, including encumbrances, if any, mentioned in above table at S. No 9 & 10. For details of encumbrance and litigation, contact the undersigned authorised office before deposit of the Earnest Money Deposit (EMD) referred to in 11 (e) below. After deposit of EMD, if bidder has participated in the auction, subsequent claim/request regarding cancelation of auction and refund of bid amount shall not be entertained.
- The property/ies will be sold above the Reserve Price.
- The property can be inspected on or before **15.06.2026 between 10:00 am to 4:00pm.**

- 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).



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- e. The intending bidders shall deposit Earnest Money Deposit (EMD) **Rs.4,05,000/- (Rupees Four Lakh Five 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 **15.06.2026 at 4:00PM**.
- f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **₹50,000.00/-** (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 **₹50,000.00** (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 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. No additions/deletions/amendment of names of the bidders shall be permitted after acceptance of the bid. The name of the Bidder(s) submitted at the time of registration shall only be considered for this purpose.
- k. 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).
- l. It is the responsibility of the successful bidder/purchaser to obtain the NOC from the relevant authorities concerned as required for registry of the sale certificate including the payment of fee, taxes as applicable. All charges on account of obtaining necessary clearances or approvals, charges (including but not limited to society charges, RWA, NOC charges, Electricity, water, maintenances charges, license fee and any other charges required for transfer of the said property in favour of the successful bidder should be undertaken by the successful bidder at its own cost, effort and liabilities.
- m. All charges for conveyance, stamp duty and registration, GST etc., as applicable shall be borne by the successful bidder only.
- n. 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 by the Successful buyer from sale amount. Wherever the GST applicable, same shall be paid by the



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Successful buyer as per Government guidelines.

- o. To the best of knowledge and information of the Authorized Officer, there is no encumbrance or litigation on property affecting the security interest except, if any, mentioned in above table at S No 9 & 10. However, the intending bidders should make their own independent inquiries/ due diligence regarding the encumbrances and litigation on property put on auction mentioned at S No 5 above and claims/rights/dues affecting the said property, prior to submitting their bid. The e-Auction advertisement/sale notice does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third party claims/rights/dues. No claim of whatsoever nature will be entertained after submission of the online bid regarding secured asset put for sale.
- p. 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 **15.06.2026** from 10:00 a.m. to 4:00P.M.
- q. The particulars specified in the e-auction notice published in the newspaper have been stated to the best of the information of the Authorised Officer.
- r. At any stage of the auction, the Authorised officer reserves his/her right to revoke the auction notice for sale, without prior notice, at his/her discretion and the Authorised Officer may accept/reject/modify/cancel the bid/offer or postpone the auction without assigning any reason thereof and without any prior notice.
- s. 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.

Place: Ranchi
Date: 18.05.2026



कृते केनरा बैंक / For Canara Bank
प्राधिकृत अधिकारी / Authorised Officer
विशेषीकृत व.आ.र.म. शाखा, रांची
Authorised Officer
Canara Bank
Mobile- 9771480993