



(A GOVERNMENT OF INDIA UNDERTAKING)

Subham Tower, Birsa-Munda Road, Near Mercy Hospital, Baridih,
Baridih Colony S.O, Jamshedpur, 831017

Email Id:- cb6700@canarabank.com

Phone No.: 6200827359

BARIDIH BRANCH

COVERING LETTER TO SALE NOTICE

Ref: RO/JSR/6700/ASIF/E-AUCTION/OCT/11/2026-27/SK

Date: 23-10-2026

To,

MORTGAGOR & BORROWER	CO-BORROWER
Mr. ASIF GHAFAR S/O- ABDUL GHAFAR, H NO 22, RD NO 17, GREEN VALLEY, NOOR E HAQUE APARTMENT ZAKIRNAGAR, AZADNAGAR, JAMSHEDPUR DIST-EAST SINGHBHUM, JHARKHAND 832110 MOB- 9334870602	Mrs. SARWAT FIROZ W/O ASIF GHAFAR, H NO 22, RD NO 17, GREEN VALLEY, NOOR E HAQUE APARTMENT ZAKIRNAGAR, AZADNAGAR, JAMSHEDPUR DIST-EAST SINGHBHUM, JHARKHAND 832110 MOB- 6299665008

Dear Sir,

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, 2002¹.

As you are aware, I Authorized Officer on behalf of Canara Bank, Baridih 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 Baridih 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

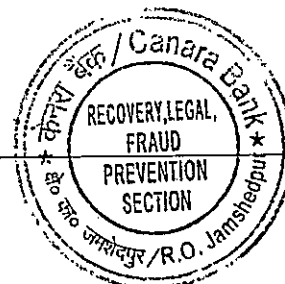
 कृते केनरा बैंक
For CANARA BANK

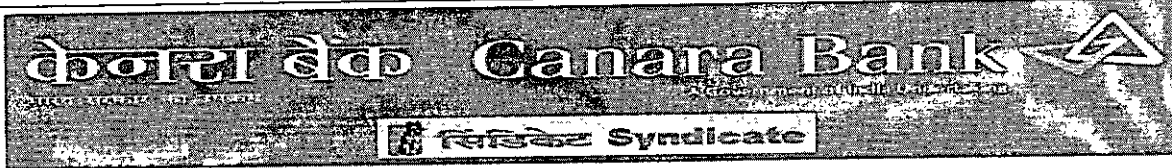

अधिकृत अधिकारी / Authorised Officer
CANARA BANK

Mobile: 9151061638

ENCLOSURE – SALE NOTICE

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SALE NOTICE

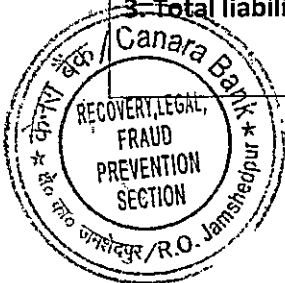
AUCTION SALE NOTICE OF IMMOVABLE PROPERTIES UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY ACT ,2002 READ WITH PROVISION TO RULES 8(6) & 9 OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002.

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 **Authorized Officer of Baridih Branch** of the Canara bank, will be sold on "As is where is", "As is what is" and "whatever there is" on **20-11-2026** for recovery of **Rs.15,45,825.00 (Rupees Fifteen Lakhs Forty-Five Thousand Eight Hundred Twenty-Five Only)** as on **30.12.2024** + applicable interest there on & other charges debited due to the Baridih Branch of Canara Bank from **Mr. Asif Ghaffar and Mrs. Sarwat Firoz**.

The reserve price will be **Rs. 22,82,000.00 (Rupees Twenty-Two Lakhs Eighty-Two Thousand Only)** and the earnest money deposit will be **Rs. 2,28,200.00 (Rupees Two Lakhs Twenty-Eight Thousand Two Hundred Only)**.

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 23-10-2026

1. Name and Address of the Secured Creditor	Canara Bank, Baridih Branch
2. Name and Address of the Borrower/ Guarantor	1. MR. ASIF GHAFAR S/O- ABDUL GHAFAR, H NO 22, RD NO 17, GREEN VALLEY, NOOR E HAQUE APARTMENT ZAKIRNAGAR, AZADNAGAR, JAMSHEDPUR DIST-EAST SINGHBHUM, JHARKHAND 832110 2. Mrs. SARWAT FIROZ W/O ASIF GHAFAR, H NO 22, RD NO 17, GREEN VALLEY, NOOR E HAQUE APARTMENT ZAKIRNAGAR, AZADNAGAR, JAMSHEDPUR DIST-EAST SINGHBHUM, JHARKHAND 832110
3. Total liabilities as on NPA Date	Rs.15,45,825.00 (Rupees Fifteen Lakhs Forty-Five Thousand Eight Hundred Twenty-Five Only).



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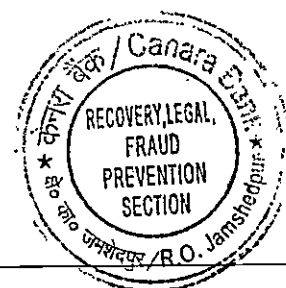
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4. (a) Mode of Auction	E-Auction
(b) Details of auction service provider	Bank Asset Auction Network (BAANKNET)
(c) Date & Time of Auction	20-11-2026 Time: 10:00 AM to 02.00 PM
(d) Place of Auction	Online portion of E Auction https://baanknet.com/
5. Details of Property/ies	ONE OWNERSHIP RESIDENTIAL FLAT NO: C-4 IN THE THIRD FLOOR OF THE BUILDING KNOWN AS NOOR E HAQUE HAVING SUPER BUILT UP AREA 1115 SQ. FT. TOGETHER WITH UNDIVIDED SHARE IN THE LAND MEASURING 100 SQ. FT. ALONG WITH THE RIGHT OVER ALL THE BASIC AMENITIES, FACILITIES AND COMMON ADVANTAGES & RIGHTS TO USE OF PASSAGE, STAIRCASE, LIFT AND OTHER SERVICES AS PROVIDED IN THE BUILDING, IN PORTION OF PLOT NO : 711 RECORDED UNDER KHATA NO: 1003, SITUATED AT GREEN VALLEY, ROAD NO 17, ZAKIRNAGAR, WITHIN MOUZA PARDIH, SURVEY WARD NO : 8, MNAC HOLDING NO: 0080009271000A1, VOLUME NO: 14, PAGE NO: 108 WITHIN P.S. MANGO, TOWN JAMSHEDPUR, DISTRICT EAST SINGHBHUM, DISTRICT SUB-REGISTRY OFFICE AT JAMSHEDPUR, WHICH IS BOUNDED AS FOLLOWS:- NORTH: CORRIDOR & STAIRCASE SOUTH: PLOT NO- 711 EAST: FLAT NO- C.3 WEST: PLOT NO- 711
6. Reserve Price	Rs. 22,82,000.00 (Rupees Twenty-Two Lakhs Eighty-Two Thousand Only)
7. EMD Amount	Rs. 2,28,200.00 (Rupees Two Lakhs Twenty-Eight Thousand Two Hundred Only)
9. Details of Encumbrance	Not Known
10. Details of litigation	Not Known



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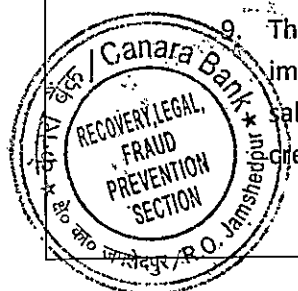
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OTHER TERMS AND CONDITIONS:

1. The property/ies will be sold in "As is where is", "As is what is", and "Whatever there is" "Without Resource" condition, including encumbrances, if any, mentioned in above table at S. No. 9 & 10. For details of encumbrance and litigation, contact the undersigned authorized 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.
2. The property/ies will be sold above the reserve price.
3. The property can be inspected on or before **19-11-2026** between **10.00 AM to 4.00 PM**.
4. Prospective bidders are advised to visit website <http://baanknet.com/> and register yourself on the e-auction platform and further ensure having valid KYC documents like operative 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).
5. The intending bidders shall deposit Earnest Money Deposit (EMD) of Rs. 2,28,200.00 being 10% of the reserve price in E-Wallet of M/S PSB Alliance Private Limited (BAANKNET) portal directly (online) 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 **19-11-2026 at 4:00 PM**.
6. Auctions would commence at reserve price, as mentioned above. Bidders shall improve their offer in multiples of Rs 10,000/- (Incremental amount/price) mentioned under the column "Increment Combo". 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 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 communication to that effect will be issued which shall be subject to approval by the Authorized Officer/Secured Creditor.
7. The incremental amount/price during the time of each extension shall be Rs.10000.00 (incremental price) and time shall be extended to Thirty (30 minutes) when valid bid received in last minute.
8. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.
9. 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 successful bidder fails to pay the sale price within the period stated above, the deposit



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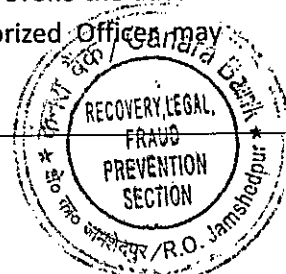
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- made by him shall be forfeited by the Authorized Officer without any notice and property shall forthwith be put up for sale again.
10. No additions/deletion/amendment of names of the bidders shall be permitted after acceptance of the bid. The name of the bidder submitted at the time of registration shall only be considered for this purpose.
 11. 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, BARIDIH BRANCH, IFSC Code CNRB0006700.**
 12. 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.
 13. All charges of conveyance, stamp duty and registration, GST etc., as applicable shall be borne by the successful bidder only.
 14. 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 successful buyer as per Government guidelines.
 15. To the best of knowledge and information of 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 assets put for sale.
 16. 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 **19-11-2026 from 10:00 am to 4:00 pm.**
 17. The particulars specified in the e-auction notice published in the newspaper have been stated to the best of the information of the Authorized Officer.
 18. At any stage of the auction, the Authorized officer reserves his/her right to revoke the auction notice for sale, without prior notice, at his/her discretion and the Authorized Officer may

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accept/reject/modify/cancel the bid/offer or postpone the auction without assigning any reason thereof and without any prior notice.

19. For further details, Branch Manager of Baridih branch Ph. No.6200827359 & email: cb6700@canarabank.com & Authorized Officer Ph no. 9151061638 & email: nparojr@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.

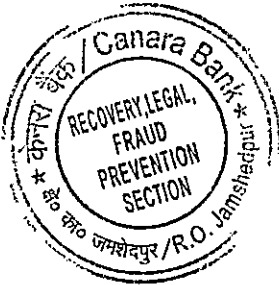
Place: Jamshedpur

Date: 23.10.2026

कृते केनरा बैंक
For CANARA BANK

अधिकृत अधिकारी/Authorised Officer

Authorized Officer
Canara Bank



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