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: 6370103938 E-mail id: cb7908@canarabank.com

Ref: SARM/7908/462/E-AUCTION/ 2026-27 **Date: 02-11-2026**

SARM RANCHI-BRANCH **CERSAI ID-40005139175**

(COVERING LETTER FOR THE SALE NOTICE)

TO

BORROWER & MORTGAGOR
Mr. SUNIL CHOUDHARY **S O AMRIT LAL CHOUDHARY** **H NO 48 VERMA BHAWAN** **AMBEDKAR NAGAR HARHAR GUTTU, BAGBERA, JAMSHEDPUR** **EAST SINGHBHUM, JHARKAHND 831002** **Mobile - 9204382881** **Email: sunilchaudhary.jsr@gmail.com**

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.

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As you are aware, I on behalf of **Canara Bank, Jamshedpur Kabir Memorial School 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 **Jamshedpur Kabir Memorial School Branch, now with SARM Ranchi 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 आस्ति वसूली प्रबंधन शाखा, रांची
Specialised A.R.M. Branch, Ranchi

Authorized Officer
Canara Bank
9771480993

ENCLOSURE - SALE NOTICE

केनरा बैंक / Canara Bank
Specialised A.R.M. Branch Ranchi

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(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 legal heirs of 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 SARM Branch** of the Canara bank, will be sold **on "As is where is "," As is what is" and "whatever there is "**on **11.12.2026** for recovery of **Rs. 25,11,068.05 (Rupees Twenty-Five Lakhs Eleven Thousand Sixty-Eight and Five Paise Only) as on 25-06-2026 + applicable interest there on and other charges** due to the **Canara Bank SARM Branch from Mr. SUNIL CHOUDHARY.**

The reserve price will be **Rs.41,10,000.00 (Rupees Forty-One Lakhs Ten Thousand Only)** and the earnest money deposit will be **Rs.4,11,000.00 (Rupees Four Lakhs Eleven Thousand Only)** The earnest Money deposit shall be deposited on or before **10.12.2026 at 4.00 PM.**

DETAILS TERMS AND CONDITIONS OF THE SALE NOTICE DATED 02.11.2026

1	Name and Address of the Secured Creditor	**Canara Bank, SARM Branch**
2	Name and Address of the Borrower/Mortgager	Mr. SUNIL CHOUDHARY S O AMRIT LAL CHOUDHARY H NO 48 VERMA BHAWAN AMBEDKAR NAGAR HARHAR GUTTU, BAGBERA, JAMSHEDPUR EAST SINGHBHUM, JHARKAHND 831002 Mobile - 9204382881 Email: sunilchaudhary.jsr@gmail.com
3	Total liabilities as on 25.06.2026	**Rs. 25,11,068.05 (Rupees Twenty-Five Lakhs Eleven Thousand Sixty-Eight and Five Paise Only) as on 25-06-2026 + applicable interest there on and other charges .**
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)** **11.12.2026** **Time: 10:00 AM to 02.00 PM** **Online portion of E Auction** **https://baanknet.com/**

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5	Details of Property/ies	**The residential flat bearing no H-2 at Third floor within the Multistoried building known as "MAA APARTMENT", having super built-up area 1100 sq. ft., consisting of bedrooms, drawing cum dining space, kitchen, toilet/bath, balcony etc., including one parking space at the parking area of the complex and right to common use of staircase, common landing, right of ingress& egress, other common services, amenities, within the said Muli storied building, together with undivided and unmarked proportionate share of land measuring 150 sq. ft.** **<u>BOUNDARY OF THE FLAT NO. H- 2</u>** **NORTH: FLAT NO G- 2.** **SOUTH: OPEN TO SKY.** **EAST: OPEN TO SKY.** **WEST: FLAT NO H- 1.** **In the freehold land pertaining to the said building "MAA APARTMRENT" situated at near Durga Mandir, within Mouza Chhota Govindpur, P.S Parsudih, Thana No. 1194, Halka No. III, recorded under new khata no 172, in portion on new plot no. 772, measuring an area 8.25 decimals, i.e. 5 khatas of raiyati homestead land which is bounded by;** **North: Durga Mandir.** **South: 17'ft. wide Road.** **East: Gouranga Gope.** **CERSAI ID- 400051391754**
6	Reserve Price	**Rs.41,10,000.00 (Rupees Forty-One Lakhs Ten Thousand Only)**
7	EMD	**Rs.4,11,000.00 (Rupees Four Lakhs Eleven Thousand Only)**
8	The property can be inspected Date & Time	**09.12.2026 between 10.00 AM to 4.00 PM**
9	Detail of Encumbrance	**NIL**
10	Detail of litigation	**NIL**

<u>Other terms and conditions:</u>

a. 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

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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.

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

c. The property can be inspected on or before **09.12.2026 between 10.00 AM to 4.00 PM.**

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 **Rs.4,11,000.00 (Rupees Four Lakhs Eleven 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 **10.12.2026 upto 4.00 PM.**

f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **₹20,000.00/-** (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 **₹20,000.00** (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

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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 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 do 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 **06.12.2026 between 10.00 AM to 4.00 PM.**

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

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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 प. आर. एम. शाखा, राँची
Specialised A.R.M. Branch, Ranchi

Place: Ranchi

Date: 02.11.2026

Authorised Officer
Canara Bank
Mob: 9771480993

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Specialised A.R.M. Branch Ranchi
विशेषीकृत प.आर.एम. शाखा, राँची