

SARM RANCHI-BRANCH

CERSAI-400018155109

Ref: 7908/ARM/RANCHI/E-AUCTION/REETU SINHA/99-1/AR

DATE: 26.11.2025

To

REETU SINHA W/o Shri Vakil Abhay Sahay Devimandap Gas Godam, Ratu Road, Hehal, Ranchi ,Jharkhand ,834005 ALSO AT Flat No.A-301, 3 rd Floor, "GURUDHAM APARTMENT" Lake Road, Purani Ranchi, Ranchi, Jharkhand-834001.	VAKIL ABHAY SAHAY S/o Mrityunjay Nath Singh Hessal,Devi mandap Road Purani Gas godown road Near Kiran Appt,PO-Hehal Ranchi 834005 ALSO AT Flat No.A-301, 3 rd Floor, "GURUDHAM APARTMENT" Lake Road, Purani Ranchi, Ranchi, Jharkhand-834001.
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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, 2002.

As you are aware, I on behalf of **Canara Bank, Ormanjhi 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 **Ormanjhi Branch of Canara Bank Now with 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.

Yours faithfully
कृते केनरा बैंक / For Canara Bank
प्राधिकृत अधिकारी / Authorised Officer
विशेषीकृत ए.आर.एम. शाखा, रांची
Authorized Officer
Specialised A.R.M. Branch, Ranchi
Canara Bank



ENCLOSURE – SALE NOTICE

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(A GOVERNMENT OF INDIA UNDERTAKING)

विशेषीकृत आस्ति वसूली प्रबंधन शाखा, अंचल कार्यालय, कौशलया चेंबर्स, पी. पी. कम्पाउंड, मेन रोड, रांची- 834001
Specialised Asset Recovery Management Branch, Circle Office, Kaushalya Chambers, PP Compound, Main Road, Ranchi-
834001 संपर्क /Contact: 6370103938 E-mail id: cb7908@canarabank.com

Cersai Id: 400018155109

SALE NOTICE

(Auction Sale Notice for Sale of Immovable Properties)

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization 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 of SARM Ranchi (Branch) of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on 23.12.2025, for recovery of Rs.28,14,233.11 (Rupees Twenty Eight Lakh Fourteen Thousand Two hundred Thirty Three and Eleven Paise Only), + further Interest and charges thereon due from 21/08/2025 to the Ormanjhi Branch of Canara Bank Now with SARM Branch Ranchi from Reetu Sinha & Vakil Abhay Sahay.

The reserve price will be Rs.40,00,000 (Rupees Forty lakh Only) and the earnest money deposit will be Rs.4,00,000 (Rupees Four lakh Only) The Earnest Money Deposit shall be deposited on or before 22.12.2025 by 05:00 PM.

Details and full description of the property:

All that Part & Parcel of the property situated at Flat No.A-301, Third Floor, "GURUDHAM APARTMENT", Block-A, having super built up area-1325 Sq ft. along with 702 Sq. Ft. undivided share of Land with one car parking space on ground floor constructed over M.S. Plot No.41, Sub Plot No.41/C & 41/D, Holding No.-6 & No.-7, New Holding No.-0240000015000A1, Old Ward No.11, New Ward No.24, situated at Lake Road, Purani Ranchi, P. S No.-205, Dist.- Ranchi, Jharkhand-834001

(BOUNDED BY):

North: House of Mr Shahdeo
South: Flat No.A-306
East : Flat No.A-302
West : Service Road
Cersai Id: 400018155109

For detail terms and conditions of the sale please refer the link " E-auction" provided in Canara Bank's website (www.canarabank.com) or may contact Canara Bank, Asset Recovery Management Branch, Ph. No 6302050080 during Office hours on any working day.

Place: RANCHI
Date: 26.11.2025



कृते केनरा बैंक / For Canara Bank

प्राधिकृत अधिकारी / Authorized Officer
केनरा बैंक / Canara Bank
विशेषीकृत ए.आर.एम.शाखा, रांची
Specialised A.R.M Branch, Ranchi

(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, Circle Office, Kaushalya Chambers, PP Compound, Main Road, Ranchi-
 834001 संपर्क /Contact: 6370103938 E-mail id: cb7908@canarabank.com

DETAILS TERMS AND CONDITIONS OF THE SALE NOTICE DATED 26.11.2025

1	Name and Address of the Secured Creditor	Canara Bank, SARM Branch
2	Name and Address of the Borrower/Mortgager	<p>REETU SINHA W/o Shri Vakil Abhay Sahay Devimandap Gas Godam, Ratu Road, Hehal, Ranchi ,Jharkhand ,834005 ALSO AT Flat No.A-301, 3rd Floor, "GURUDHAM APARTMENT" Lake Road, Purani Ranchi, Ranchi, Jharkhand, 834001.</p> <p>VAKIL ABHAY SAHAY S/o Mrityunjay Nath Singh Hessel,Devi mandap Road Purani Gas godown road Near Kiran Appt,p.o-Hehal Ranchi 834005 ALSO AT Flat No.A-301, 3rd Floor, "GURUDHAM APARTMENT" Lake Road, Purani Ranchi, , Ranchi, Jharkhand,834001.</p>
3	Total liabilities as on 21.08.2025	Rs.28,14,233.11 (Rupees Twenty Eight Lakh Fourteen Thousand Two hundred Thirty Three and Eleven Paise Only) + further Interest and charges thereon due from 21/08/2025
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	<p>Online Electronic Bidding</p> <p>Bank Asset Auction Network (BAANKNET)</p> <p>23.12.2025 Time 12:00 PM – 04:00 PM</p> <p>Online Portal of E Auction</p> <p>https://baanknet.com/</p>
5	Details of Property/ies	<p>All that Part & Parcel of the property situated at Flat No.-301, Third Floor, "GURUDHAM APARTMENT", Block-A, having super built up area-1325 Sq ft. along with 702 Sq. Ft. undivided share of Land with one car parking space on ground floor constructed over M.S. Plot No.41, Sub Plot No.41/C & 41/D, Holding No.-6 & No.-7,New Holding No.-0240000015000A1,Old Ward No.11, New Ward No.24,situated at Lake Road, Purani Ranchi, P. S No.-205,Dist.- Ranchi, Jharkhand-834001</p> <p>(BOUNDED BY): North: House of Mr Shahdeo South: Flat No.A-306 East : Flat No.A-302 West : Service Road Cersai Id: 400018155109</p>

(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, Circle Office, Kaushalya Chambers, PP Compound, Main Road, Ranchi-
 834001 संपर्क /Contact: 6370103938 E-mail id: cb7908@canarabank.com

6	Reserve Price	Rs.40,00,000 (Rupees Forty lakh Only)
7	EMD	Rs. 4,00,000 (Rupees Four lakh Only)
8	The property can be inspected till Date	22-12-2025 between 10:00 AM TO 04:00 PM

9.Other terms and conditions:

- a. 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).
- b. The property/ies will be sold above the Reserve Price.
- c. The property can be inspected on or before **22.12.2025 between 10:00 am to 4:00pm.**
- 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 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.4,00,000 (Rupees Four lakh 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 **22.12.2025 by 5:00PM.**
- f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of **Rs.30,000.00/-** (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 **Rs.30,000.00** (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. 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, **ARM Branch** (Name of Branch), IFSC Code **CNRB0007908** (Branch IFSC Code).
- k. All charges for conveyance, stamp duty and registration, GST etc., as applicable shall be borne by the successful bidder only.
- 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

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विशेषीकृत आस्ति वसूली प्रबंधन शाखा, अंचल कार्यालय, कौशल्या चेंबर्स, पी. पी. कम्पाउंड, मेन रोड, रांची- 834001
Specialised Asset Recovery Management Branch, Circle Office, Kaushalya Chambers, PP Compound, Main Road, Ranchi-
834001 संपर्क /Contact: 6370103938 E-mail id: cb7908@canarabank.com

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 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 **22.12.2025** between 10:00 AM to 4:00 PM.
- 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 **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: 26.11.2025



कृते केनरा बैंक / For Canara Bank
प्राधिकृत अधिकारी / Authorised Officer
Canara Bank
विशेषीकृत ए.आर.एम.शाखा, रांची
Mob: 6302850080
Specialised A.R.M. Branch, Ranchi

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