केनरा बैंक Canara Bank
सिंडिकेट Syndicate
(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/JUNE/21/2025-26/KK **Date: 27-06-2025**

To,

MORTGAGOR & BORROWER	CO-BORROWER
MR. ASIF GHAFFAR S/O- ABDUL GHAFFAR, 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 GHAFFAR, 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 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[1].

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As you are aware, I Authorised 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 OFICER
For CANARA BANK
CANARA BANK
Mobile: 9151061638
Authorised Officer

ENCLOSURE – SALE NOTICE

CANARA BANK R&L SEC Jamshedpur R.O.

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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 PROVISSION 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 **Authorised 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 **31-07-2025** 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. 46,84,000.00 (Rupees Forty-Six Lakhs Eighty-Four Thousand Only)** and the earnest money deposit will be **Rs. 4,68,400.00 (Rupees Four Lakhs Sixty-Eight Thousand Four Hundred Only).** The earnest Money deposit shall be deposited on or before **30-07-2025 at 4.00 PM.**

Detail and full description of the immovable property with known encumbrances, if any –

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 & STAIR CASE
SOUTH : PLOT NO- 711
EAST : FLAT NO- C.3
WEST : PLOT NO- 711

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 Manager Canara Bank, Baridih Branch, Ph. No 6200827359 during Office hours on any working day.**

Date: 27-06-2025
Place: Jamshedpur

कते केनरा बैंक
For CANARA BANK
Authorised Officer
Canara Bank
Mobile: 9151061638
अधिकृत अधिकारी / Authorised Officer

केनरा बैंक | CANARA BANK
R & L SEC
बै० का० जमशेदपुर | R.O., Jamshedpur

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भारत सरकार का उपक्रम
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Email Id-: cb6700@canarabank.com Phone No.: 6200827359

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 27-06-2025

1. Name and Address of the Secured Creditor	Canara Bank, Baridih Branch
2. Name and Address of the Borrower/ Guarantor	1. MR. ASIF GHAFFAR S/O- ABDUL GHAFFAR, 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 GHAFFAR, 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).**
4. (a) Mode of Auction **(b) Details of auction service provider** **(c) Date & Time of Auction** **(d) Place of Auction**	**E-Auction** **Bank Asset Auction Network (BAANKNET)** **31-07-2025** **Time: 10:00 AM to 02.00 PM** **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**

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	EAST: FLAT NO- C.3 **WEST: PLOT NO- 711**
6. Reserve Price	**Rs. 46,84,000.00 (Rupees Forty-Six Lakhs Eighty-Four Thousand Only)**
7. EMD Amount	**Rs. 4,68,400.00 (Rupees Four Lakhs Sixty-Eight Thousand Four Hundred Only)**

OTHER TERMS AND CONDITIONS:

1. 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 proceeding.
2. The property can be inspected, with prior appointment with the Authorised Officer, on or before **29-07-2025 between 10.00 AM to 4.00 PM**.
3. 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.
4. EMD amount of 10% of the reserve price is to be deposited by way of Demand draft in favour of **AUTHORISED OFFICER, CANARA BANK, BARIDIH BRANCH** or shall be deposited through DD/RTGS/NEFT/Fund transfer to credit of account of **CANARA BANK, BARIDIH BRANCH, A/C No 209272434/209272946, IFSC Code CNRB0006700 or** by way of deposit in the **BAANKNET Wallet** on or before **30-07-2025 before 4.00 PM.**
5. After payment of the EMD amount, the bidders should submit a copy of the following documents/details on or before **30-07-2025 at 4.00 PM**, to **Canara bank, Baridih Branch** by hand or e-mail.
   - Demand draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
   - 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.
   - Bidders Name. Contact No., Address, E-mail Id.
   - Bidder's A/C details for online refund of EMD.
6. The intending bidders should register their name at portal **https://baanknet.com** and get their user ID and password.
7. EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
8. Auction would commence at reserve price, as mentioned above. Bidder shall improve their offer in multiples of **Rs 10,000/-.** The bidder who submits the highest bid above 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.

CANARA BANK R&L SEC

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9. The successful bidder shall deposit 25% of the sale price 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.
10. If the successful bidder fails to pay the sale price within the stipulated time, 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.
11. For sale proceeds of Rs 50 lacs and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the bank.
12. All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.
13. Authorised Officer Reserves the right to postpone/cancel or vary the terms and condition of the e-auction without assigning any reason thereof.
14. In case there are bidders who do not have access to the internet but are interested in participating the e-auction, they can approach concerned **Regional Office Jamshedpur or Baridih,** which as a facilitating centre, shall make necessary arrangements.
15. For further **detail contact Canara bank, Baridih Branch, Ph. No. 6200827359 e-mail** Id cb2960@canarabank.com or Canara Bank Regional Office Jamshedpur, Phone No.- 9151061638 and e-mail ID nparojsr@canarabank.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.

Date: 27-06-2025
Place: Jamshedpur

Authorised Officer
For CANARA BANK
Canara Bank
Mobile: 9151061638
अधिकृत अधिकारी / Authorised Officer

CANARA BANK R & L SEC R.O., Jamshedpur