



(HO - BANGALORE)

Canara Bank

(Govt. of India Undertaking)

Regional Office: DIBRUGARH

Branch: SIBSAGAR

To

COVERING LETTER TO SALE NOTICE

1. Mr. BISHNU JYOTI SAIKIA [BORROWER]
CO PROHLAD SAIKIA 14 NO WARD PHUKAN NAGAR NEAR WATER SUPPLY SIVASAGAR ASSAM 785640, CONTACT NO - 917002723487
2. Sri BISHNU JYOTI SAIKIA
S/O Late Prohlad Saikia [MORTGAGOR],
14 NO WARD PHUKAN NAGAR NEAR WATER SUPPLY SIVASAGAR ASSAM 785640, CONTACT NO - 917002723487
3. MRIDUPABAN CHUTIA [GUARANTOR]
SO RAMESWAR CHUTIA, SOLOGURIA GAON
WARD NO 7 HAHCHARA, SIVASAGAR ASSAM
CONTACT : 917002691796

Sub- Notice under section 13 (4) of the securitization and reconstruction of the Financial Assets And Enforcement of security interest act-2002 read with rule 8(6) of the security interest (Enforcement) Rules,2002.

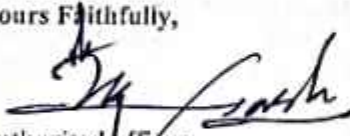
As you are aware, I, on behalf of Canara Bank, SIBSAGAR Branch, have taken possession of the assets described in schedule of sale notice annexed hereto in terms of section 13(4) of the subject act in connection with outstanding dues payable by you to our SIBSAGAR Branch,

The undersigned proposes to sell the assets more fully described in sale notice.

Hence in terms of the provisions of the subject Act and rules made thereunder, I am herewith sending the sale notice containing terms and conditions of the sale. You are hereby given a last and final opportunity to discharge the liability in full as stated in the sale notice enclosed within 15 days from the date of this notice, and reclaim the assets which have been possessed by the bank, failing which the assets will be sold as per the terms and conditions set out in the sale notice.

This is without prejudice to any other rights available to the bank under subject act or any other law in force.

Yours Faithfully,


Authorized officer
Canara bank
Date:-01.02.2025
Encl: Sale Notice.



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(HO - BANGALORE)

Canara Bank

(Govt. of India Undertaking)

Regional Office: DIBRUGARH
Branch: SIBSAGAR
SALE NOTICE
E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISIO TO RULES 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 Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive/physical possession of which has been taken by the Authorised Officer of the Canara Bank will be sold on "As is where is" and "Whatever there is" on 27.02.2025 for recovery of dues to the following Branch of Canara Bank from Borrower & Guarantor provided hereinafter.

The Earnest Money Deposit (EMD) shall be deposited on or before 26.02.2025 till 5.00 pm.

The auction will be "Online E-auctioning" through website: <https://baanknet.com>

Date and time of auction: 27.02.2025 between 11:00 AM TO 01:00 PM

(With unlimited extension of 5 minutes duration each till the conclusion of the sale)

Details of branch, borrower/guarantor, liability, description of the property and EMD, reserve price:

Sl. No	Name & Address of Secured Creditor/Branch	Name of Borrower/Guarantor	Brief Description of immovable Property	(A) Total Liabilities (Rs): (B) Reserve price (Rs): (C) EMD (Rs): (D) Increment Amount(Rs):
1	Canara Bank, SIBSAGAR Branch BHARALI COMMERCIAL COMPLEX, HOSPITAL ROAD,SIBSAGAR ASSAM-785640 CONTACT: 8017983344	Mr. BISHNU JYOTI SAIKIA (Borrowers) Late Prohlad Saikia[Mortgagor] MRIDUPABAN CHUTIA[GUARANTOR]	All that place and parcel of A PLOT OF LAND MEASURING 0B-3K-10L ALONG WITH RESIDENTIAL BUILDING SITUATED/ COVERED UNDER DAG NO.3691, PATTA NO. 1735 SITUATED AT SIVASAGAR TOWN, WARD NO 14 , KHAND NO 8 DIST SIVASAGAR, ASSAM in the name of Prahlad Saikia bounded by- NORTH : 16 feet wide road SOUTH : Ghana Duwarah EAST : Arun Gohain WEST : Lt. Rana Gohain	(A) Total Liab. : Rs. 23,23,972.12 + further interest & cost (B) Reserve price: Rs. 100 lakh (C) EMD : Rs. 10 Lakh (D) Increment Amount: 20,000/-

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website (www.canarabank.com) or may contact the Manager of SIBSAGAR Branch, contact no. 8017983344 during office hours on any working day.

Date: 01.02.2025
Place: SIBSAGAR



[Signature]
Authorised Officer
CANARA BANK

Internal

केनरा बैंक  Canara Bank

(HQ :: BANGALORE)

Canara Bank

(Govt. of India Undertaking)

Regional Office: DIBRUGARH

Branch: SIBSAGAR

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 01.02.2025

Name and Address of the Secured Creditor : CANARA BANK SIBSAGAR BRANCH
BHARALI COMMERCIAL COMPLEX,
HOSPITAL ROAD,SIBSAGAR ASSAM-785640
CONTACT:
8017983344

Name and Address of the Borrower(s)/ Guarantor(s) :

1. Mr. BISHNU JYOTI SAIKIA[BORROWER]

CO PROHLAD SAIKIA 14 NO WARD PHUKAN
NAGAR NEAR WATER SUPPLY SIVASAGAR
ASSAM 785640,CONTACT NO – 917002723487

2.Sri BISHNU JYOTI SAIKIA

S/O Late Prohlad Saikia[MORTGAGOR], 14 NO
WARD PHUKAN NAGAR NEAR WATER SUPPLY
SIVASAGAR ASSAM 785640,CONTACT NO –
917002723487

3. MRIDUPABAN CHUTIA[GUARANTOR]

SO RAMESWAR CHUTIA, SOLOGURIA GAON
WARD NO 7 HAHCHARA,SIVASAGAR ASSAM
CONTACT : 917002691796

Total liabilities as on (01.02.2025) : Rs. 23,23,972.12 + further interest & cost.

1. (a) Mode of Auction : E-auction
(b) Details of Auction service provider : M/s PSB Alliance Ltd (baanknet)
(c) Date & Time of Auction : 27.02.2025 between 11:00 AM TO 01:00 PM
(d) Place of Auction : NA
(e) Reserve Price : Rs.100.00 lakhs

Other terms and conditions:

- 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 proceedings.
- The property can be inspected, with prior appointment with Authorised Officer/branch Manager between 11.00 am to 04.00 pm from 02.02.2025-26.02.2025.



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Canara Bank

(HQ : BANGALORE)

Canara Bank

(Govt. of India Undertaking)

Regional Office: DIBRUGARH

Branch: SIBSAGAR

- 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.
- EMD amount of 10% of the Reserve Price is to be deposited by way of Demand draft in favour of Authorized Officer, Canara Bank OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, SIBSAGAR BRANCH, Collection A/c No 209272434 IFSC Code: CNRB0001155 on or before 26.02.2025 till 5.00pm.
- Intending bidders shall hold a valid digital signature certificate and e-mail address. For details with regard to digital signature please contact the service provider M/S PSB Alliance Ltd (baanknet) Contact : Mr.Kiran Modi, Mr. Vasu Patel, Mr. Kashyap Patel and Mr.Animesh Jain, Ph. no. 7016716557/9510974587/6354604884/7046612345, email id: karan@procure247.com, vasu.patel@procure247.com, kashyap@procure247.com, animesh@procure274.com
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 26.02.2025 till 4.00 PM, to Canara Bank, SIBSAGAR Branch or by hand or by email to cb1155@canarabank.com
 - i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
 - ii) 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.
 - iii) Bidders Name, Contact No, Address, E Mail Id.
 - iv) Bidder's A/c details for online refund of EMD.
- The intending bidders should register their names at respective portal and get their User ID and password free of cost. Prospective bidder may avail online training on E- auction from the service provider M/S PSB Alliance Ltd (baanknet).
- EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
- Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs. 20,000.00. 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.
- The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), 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. If the successful bidder fails to pay the sale price, 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.
- For sale proceeds of Rs. 50 (Rupees Fifty) lacs and above, the successful bidder will have to pay TDS at the rate 1% over & above the Sale proceeds and submit the original receipt of TDS documents to the Bank.



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(HO - BANGALORE)

Canara Bank

(Govt. of India Undertaking)


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- All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.
- Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
- In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional office or SIBSAGAR branch who, as a facilitating centre, shall make necessary arrangements.
- For further details contact Manager, SIBSAGAR Branch contact no. 8017983344 or M/S PSB Alliance Ltd.(baanknet)., Contact : Mr.Kiran Modi, Mr. Vasu Patel, Mr. Kashyap Patel and Mr.Animesh Jain, Ph. no. 7016716557/9510974587/6354604884/7046612345, email id: karan@procure247.com, vasu.patel@procure247.com, kashyap@procure247.com, animesh@procure274.com

SPECIAL INSTRUCTION/CAUTION

Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Canara Bank nor the 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.


Authorised Officer
Canara Bank
Place: SIBSAGAR
Date: 01.02.2025



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