



ANNEXURE - 14

CANARA BANK
COVERING LETTER TO SALE NOTICE

Ref: CB/CTC CHOUDHURY BAZAR/0328/85/2024-25

Date: 09.08.2024

To,
Borrower(s):

1. ALAKANANADA MISHRA(BORROWER/MORTGAGOR)
W/O HARAPRASAD MISHRA
AT – RAGHUNATHPUR SASAN
KARADA, DIST – NAYAGARH
ODISHA, PINCODE:752080

2. LAXMI NARAYAN PATI (GUARANTOR/ MORTGAGOR)
S/O PANCHANAN PATI
AT –GOSALA ROAD, MADAN MOHAN LANE
NAYABAZAR, CUTTACK SADAR
DIST – CUTTACK
ODISHA, PINCODE: 753004

3. BIDYUTPRAVA PATI (GUARANTOR/ MORTGAGOR)
AT –GOSALA ROAD, MADAN MOHAN LANE
NAYABAZAR, CUTTACK SADAR
DIST – CUTTACK
ODISHA, PINCODE: 753004

4. B P TRADERS (BORROWER)
PROP : ALAKANANADA MISHRA
1ST FLOOR PLOT NO 355 3278
MADAN MOHAN LANE
AT – GOSALA ROAD, DIST – CUTTACK
ODISHA, PINCODE: 753004

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.

As you are aware, I on behalf of Canara Bank, **Cuttack Choudhary Bazaar Main 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 **Cuttack Choudhary Bazaar Main 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, Canara Bank
ENCLOSURE – SALE NOTICE

Authorised Officer
Canara Bank
Regional Office, Cuttack

ANNEXURE – III

(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 Properties under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso 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 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 **Cuttack Choudhary Bazaar Main Branch** of the Canara Bank, will be sold on “As is where is”, “As is what is”, and “Whatever there is” on **09.08.2024**, for recovery of **Rs. 1,07,10,972.38 + further interest and charges thereon** to the **Cuttack Choudhary Bazaar Main Branch** of Canara Bank from **B P TRADERS (BORROWER) PROP – ALAKANANDA MISHRA(BORROWER/MORTGAGOR), LAXMINARAYAN PATI (GUARANTOR/ MORTGAGER), BIDYUTPRAVA PATI (GUARANTOR / MORTGAGOR)**,

The reserve price will **Rs.77,66,000/- (Rupees Seventy Seven Lakh Sixty Six Thousand only)** and the earnest money deposit will be **Rs.7,77,000/- (Rupees Seven Lakh Seventy Seven Thousand only)**. The Earnest Money Deposit shall be deposited on or before **07.09.2024** at **5.00 pm**.

Details and full description of the immovable property with known encumbrances, if any.

All that part and parcel of the property consisting of

ALL THE PART AND PARCEL OF THE LAND AND BUILDING BELONGS TO Smt BIDYUTPRAVA PATI, Sri LAXMINARAYAN PATI and Smt ALAKANANDA PATI; AT KHATA NO. 84-D1, PLOT NO-355/3278 AT/ MOUZA: NUAPADA, DIST –CUTTACK-753010, KISAM - GHARABARI, AREA AC0.040 DEC

BOUNDED AS FOLLOWS:-

**NORTH – REST PART OF PLOT NO-355
SOUTH – PLOT NO- 354
EAST – ROAD
WEST – PLOT NO-371**

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 **Chief Manager Narayan Nandi** (Cuttack Choudhary Bazar Main Branch) **Canara Bank, Ph. No. 7605009077** during office hours on any working day.

Date: 09.08.2024
Place: Cuttack


Authorised Officer
CANARA BANK

Authorised Officer
Canara Bank
Regional Office, Cuttack

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 09.08.2024

1. Name and Address of the Secured Creditor : **Canara Bank, Cuttack Choudhary Bazaar Main Branch**

1. **ALAKANANADA MISHRA (BORROWER/MORTGAGOR)**
W/O HARAPRASAD MISHRA
AT – RAGHUNATHPUR SASAN
KARADA
DIST – NAYAGARH
ODISHA, PINCODE: 752080

2. **LAXMI NARAYAN PATI (GUARANTOR/ MORTGAGOR)**
S/O PANCHANAN PATI
AT –GOSALA ROAD, MADAN MOHAN LANE
NAYABAZAR, CUTTACK SADAR
DIST – CUTTACK
ODISHA, PINCODE: 753004

3. **BIDYUTPRAVA PATI (GUARANTOR/ MORTGAGOR)**
AT –GOSALA ROAD, MADAN MOHAN LANE
NAYABAZAR, CUTTACK SADAR
DIST – CUTTACK
ODISHA, PINCODE: 753004

4. **B P TRADERS (BORROWER)**
PROP : ALAKANANADA MISHRA
1ST FLOOR PLOT NO 355 3278
MADAN MOHAN LANE
AT – GOSALA ROAD
DIST – CUTTACK
ODISHA, PINCODE: 753004

3. **Total liabilities as on 09.08.2024** : **Rs. 1,07,10,972.38** +further interest and charges thereon

4. (a) Mode of Auction : **ONLINE**
 (b) Details of Auction service provider : **M/S MSTC e-BKray**
 (c) Date & Time of Auction : **11.09.2024 & 10.30 AM**
 (d) Place of Auction : **Cuttack Choudhary Bazaar Main**

5. Details of Property/ies

OWNER NAME	PROPERTY
Smt BIDYUTPRAVA PATI, Sri LAXMINARAYAN PATI and Smt ALAKANANDA PATI	ALL THE PART AND PARCEL OF THE LAND AND BUILDING BELONGS TO Smt BIDYUTPRAVA PATI, Sri LAXMINARAYAN PATI and Smt ALAKANANDA PATI; AT KHATA NO. 84-D1, PLOT NO- 355/3278 AT/ MOUZA: NUAPADA, DIST –CUTTACK-753010, KISAM - GHARABARI, AREA AC0.040 DEC BOUNDED AS FOLLOWS:- NORTH – REST PART OF PLOT NO-355 SOUTH – PLOT NO- 354 EAST – ROAD WEST – PLOT NO-371

6. Reserve Price : **Rs.77,66,000/- (Rupees Seventy Seven Lakh Sixty Six Thousand only)**

7. Other terms and conditions:



- a) **Auction/bidding shall** be only through “Online Electronic Bidding” through the website <https://www.mstcecommerce.com/auctionhome/ibapi>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- b) The property can be inspected, with Prior Appointment with Authorized Officer, on **07.09.2024 between 11.00 am to 4.00 pm** .
- c) 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.

d) **EMD Payment:** After registration your account will be activated after verification of KYC then you need to go to “Pay Pre bid EMD” link, generate NEFT challan take a print and go to your registered bank and ask for payment via NEFT only. Once done successfully the amount will reflect in your wallet viewable via “EMD Ledger” link. Once your wallet is loaded with requisite amount you will be able to bid on your target property.

e) 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 MSTC e-BKray, MSTC Central Helpdesk Number:: 079-69066600

Availability- 9:00 AM to 5:00 PM on all working days for guidance on Auction process , Registration status, Technical assistance ...etc

Operations

For Registrations related Queries e-mail to ibapiop@mstcauction.com or ibapiop@mstcecommerce.com
e-Bikray Helpline Number: 033-35013217

Finance

For EMD payment/refund related Queries e-mail to ibapifin@mstcauction.com or ibapifin@mstcecommerce.com

Contact:

Shri Arindam Bhattacharjee, SM 033-23400027/35013227, Shri Surajit Mullick, CM(F&A) 033-23400028

Shri Sourabh Kumar, DM 033-35013219, Shri Surajit Hembram DM(F&A) 033-35013218

Shri Rakesh Ranjan, DM 033-23400029

f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **07.09.2024 5.00 PM**, to Canara Bank, **Cuttack Choudhary Bazaar Main Branch** by hand or by email.

i) **NEFT, acknowledgement receipt thereof with UTR No.**

ii) **KYC Documents:**

1) Individual:

a) PAN Card or Form 16

b) Address Proof (valid set of address proof include Voter Identity card, Driving License, Job Card issued by MNREGA duly signed by an officer of state government, Letter issued by National population register)

2) Group of Individual:

For Primary member

a) PAN Card or Form 16

b) Address Proof of all the members (valid set of address proof include Voter Identity card, Driving License, Job Card issued by MNREGA duly signed by an officer of state government, Letter issued by National population register)





For Group members

- a) PAN Card or Form 16
- b) Address Proof of all the members (valid set of address proof include Voter Identity card, Driving License, Job Card issued by MNREGA duly signed by an officer of state government, Letter issued by National population register)
- c) Authorization letter in favor of lead member

3) Proprietorship/Partnership firm:

- a) PAN Card or Form 16
- b) GST Registration certificate
- c) Address Proof of the company
- d) Authorization letter of the company in f/o contact person

4) Company (Private, Public):

- a) PAN Card
- b) GST Registration Certificate
- c) Address Proof of the company
- d) Authorization letter of the company in f/o contact person

5) Cooperative Society:

- a) PAN Card
- b) GST/Society or Trust Registration Certificate
- c) Address proof of the Cooperative society/Trust
- d) Authorization letter of the company in f/o contact person

6) Government Dept./PSU:

- a) PAN Card
- b) GST Registration Certificate
- c) Address Proof of the Govt. dept./PSU
- d) Authorization letter of the company in f/o contact person

7) Any other legal entity:

- a) PAN Card
- b) Address proof
- c) Authorization letter of the bidder in f/o contact person

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(which registered with MSTC), Contact No. Address, E Mail Id.

iv) Bidder's A/c details for online refund of EMD.

g) Bidder Registration: The intending bidders should register their names at portal <https://www.mstcecommerce.com/auctionhome/ibapi/mstc/registration.jsp> and get their User ID and password free of cost.

MSTC Central Helpdesk Number:: 079-69066600

Availability- 9:00 AM to 5:00 PM on all working days for guidance on Auction process , Registration status, Technical assistance ... etc

Operations

For Registrations related Queries e-mail to ibapiop@mstcauction.com or ibapiop@mstcecommerce.com
e-Bikray Helpline Number: 033-35013217

Finance

For EMD payment/refund related Queries e-mail to ibapifin@mstcauction.com or ibapifin@mstcecommerce.com



Contact:

Shri Arindam Bhattacharjee, SM 033-23400027/35013227, Shri Surajit Mullick, CM(F&A) 033-23400028

Shri Sourabh Kumar, DM 033-35013219, Shri Surajit Hembram DM(F&A) 033-35013218

Shri Rakesh Ranjan, DM 033-23400029

h) The intending bidders should make their own independent inquiries 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 Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid

i) **Bidding Process:** After successfully loading your wallet with requisite amount for your target property you require to login on to your www.mstcecommerce.com IBAPI account after 5 'O' Clock (PM) one day before the scheduled date of auction, go to upcoming auctions link select the target bank and look through the listed properties, identify your target property copy the property id and go to "property of interest link" and paste it in the search box and press ok. Select the checkbox on the search result and add it to your property of interest. On scheduled day of auction click on "Bid Floor" link the property should be available for your bidding

j) **EMD REFUND:** There is an EMD REFUND link available in your login via which you can file EMD refund request. On approval of the EMD request the amount will be automatically credited to your registered bank account. Before that ensure that cancelled Cheque & bank mandate form is uploaded The EMD shall not carry any interest.

k) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.10000.00 (The amount can be decided by the Authorized Officer depending upon the value of the property with a minimum of Rs. 10000 as incremental value). 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 favor of the successful bidder, subject to confirmation of the same by the secured creditor.

l) 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 75% 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 Authorized Officer without any notice and property shall forthwith be put up for sale again.

m) For sale proceeds above Rs 50 (Rupees Fifty) lacs, TDS shall be payable at the rate 1% of the Sale amount, which shall be payable separately by the Successful buyer

o) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.

p) Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.





q) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Circle office or **Cuttack Choudhary Bazaar Main Branch** who, as a facilitating centre, shall make necessary arrangements.

r) For further details contact Authorized Officer, Canara Bank, **Cuttack Choudhary Bazaar Main Branch**, (Mobile. No. 7605009077) e-mail id: cb0328@canarabank.com OR the service provider M/s MSTC e-BKray,

MSTC Central Helpdesk Number:: 079-69066600

Availability- 9:00 AM to 5:00 PM on all working days for guidance on Auction process , Registration status, Technical assistance ...etc

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Shri Rakesh Ranjan, DM 033-23400029

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.

Place: Cuttack

Date: 09.08.2024


Authorised Officer

Canara Bank

Authorised Officer
Canara Bank
Regional Office, Cuttack