

ANNEXURE-II

[Appendix - IV-A]

[See proviso to rule 8 (6)]

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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 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 possession of which has been taken by the Authorised Officer of Canara Bank, ARM Branch, Cuttack Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on 08.01.2026, for recovery of Rs. 38,81,309.25 (Rupees Thirty Eight Lakhs Eighty One Thousand Three Hundred Nine & Twenty Five Paise Only) as on 31.10.2025 along with further costs and interest thereon due to the Specialized ARM Branch, Cuttack Secured Creditor from M/S JYOTIKHYA TRADERS & SOMANATH PRASAD GUPTA.

The reserve price and the earnest money deposit will be as mentioned below:-

Immovable	Reserve Price	Earnest money deposit
<p>ALL THAT PART AND PARCEL OF LAND &amp; BUILDING SITUATED AT</p> <p>DIST.: KHURDA, P.S.: JATNI, P.S. NO.: 36, SUB-REGISTERED: JATNI, TAHASIL: JATNI, MOUZA: JATNI,</p> <p>MUTATION KHATA NO.: 102/458, PLOT NO.: 99/392, AREA:AC. 0.100 DEC., CORRESPONDING TO OLD KHATA NO.: 102/34, MOUZA: JATNI, STATUS: STHITIBAN, KISSAM:HOMESTEAD IN THE NAME OF MR. SOMANATH PRASAD GUPTA.</p> <p>BOUNDED BY NORTH: ROAD, SOUTH: REVENUE PLOT NO.: 101 &amp; 102, EAST: PART OF PLOT NO.: 99, WEST: REVENUE PLOT NO.: 100</p>	<p>Rs. 1,25,39,000/-</p>	<p>Rs.12,53,900/-</p>

For detailed terms and conditions of the sale, please refer to the link provided in Secured Creditor's website i.e. [www.canarabank.bank.in](http://www.canarabank.bank.in).

Authorised Officer

Authorised Officer  
*[Signature]*

Date: 27.11.2025, Place: CUTTACK

Canara Bank





ANNEXURE-III  
CANARA BANK  
COVERING LETTER TO SALE NOTICE

Ref: E-AUC/ARM/MAMTA NAYAK/01/2025-26

Date: 27.11.2025

To

M/S JYOTIKHYA TRADERS KHATA NO - 1410 HOLDING NO - 198 PLOT NO -179 BADA BAZAR MOUZA-KUDIARY KHORDA ODISHA 752050	SOMANATH PRASAD GUPTA C/O LOKANATH PRASAD GUPTA BADABAZAR NEAR SRIRAM MARKET COMPLEX,JATNI,KHORDA JATNI ODISHA 752050
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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<sup>1</sup>.

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As you are aware, I on behalf of Canara Bank ARM Cuttack 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 ARM Cuttack 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 thereunder, 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

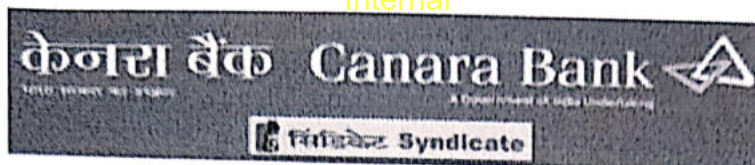
Authorised Officer, Canara Bank

ENCLOSURE – SALE NOTICE





Internal



CANARA BANK

(A GOVERNMENT OF INDIA UNDERTAKING)

## SALE NOTICE

E- AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH 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 possession of which has been taken by the Authorised Officer of Specialized ARM Branch, Cuttack. Secured Creditor, will be sold on AS is where is", As is what is", and Whatever there is" on 08.01.2026, for recovery of Rs. 38,81,309.25 (Rupees Thirty Eight Lakhs Eighty One Thousand Three Hundred Nine & Twenty Five Paisa Only) as on 31.10.2025 along with further costs and interest thereon due to the Specialized ARM Branch, Cuttack Secured Creditor from M/S JYOTIKHYA TRADERS & SOMANATH PRASAD GUPTA.

The reserve price and the earnest money deposit will be as mentioned below:-

1	Name and Address of the Secured Creditor	Canara Bank, ARM Branch, Cuttack AT - SUR MARKET COMPLEX, MANAGALA BAG, CUTTACK, ODISHA, PIN - 753001	
2	Name and Address of the Borrower & Guarantor	M/S JYOTIKHYA TRADERS KHATA NO - 1410 HOLDING NO - 198 PLOT NO -179 BADA BAZAR MOUZA-KUDIARY KHORDA ODISHA 752050	SOMANATH PRASAD GUPTA C/O LOKANATH PRASAD GUPTA BADABAZAR NEAR SRIRAM MARKET COMPLEX, JATNI, KHORDA JATNI ODISHA 752050
3	Total liabilities as on 31.10.2025	Rs. <u>38,81,309.25</u> (Rupees Thirty Eight Lakhs Eighty One Thousand Three Hundred Nine & Twenty Five Paisa Only)	
4	a) Mode of Auction b) Details of Auction service	E-Auction  M/s PSB Alliance Pvt. Ltd (BAANKNET) <u>08.01.2026, 10:30 AM to 11:30 AM</u> Bangalore	

Internal

	provider c) Date & Time of Auction d) Place of Auction			
5	Details of Property /ies	Immovable	Reserve Price	Earnest money deposit
6	Reserve Price (Rupees) (Please note to mention separately for each property)	<b>ALL THAT PART AND PARCEL OF LAND &amp; BUILDING SITUATED AT</b> <b>DIST.: KHURDA, P.S.: JATNI, P.S. NO.: 36, SUB-REGISTERED: JATNI, TAHASIL: JATNI, MOUZA: JATNI,</b> <b>MUTATION KHATA NO.: 102/458, PLOT NO.: 99/392, AREA:AC. 0.100 DEC., CORRESPONDING TO OLD KHATA NO.: 102/34, MOUZA: JATNI, STATUS: STHITIBAN, KISSAM:HOMESTEAD IN THE NAME OF MR. SOMANATH PRASAD GUPTA.</b> <b>BOUNDED BY NORTH: ROAD, SOUTH: REVENUE PLOT NO.: 101 &amp; 102, EAST: PART OF PLOT NO.: 99, WEST: REVENUE PLOT NO.: 100</b>	Rs. 1,25,39,000/-	Rs.12,53,900/-
7	Earnest Money Deposit	07.01.2026 before 5 PM		
8	The property can be inspected Date & Time	07.01.2026 between 11.00 am to 4.00 pm		

**9. Other terms and conditions :**

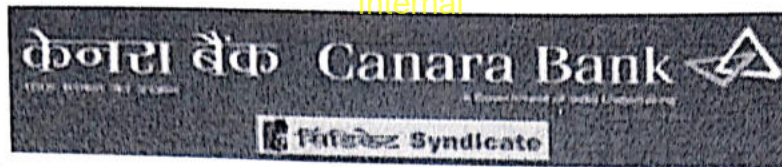
- The property/ies will be sold in AS is where is", As is what is", and Whatever there is" condition, including encumbrances if any. (There are no encumbrances to the knowledge of the Bank. For details of encumbrance, contact the undersigned before deposit of the Earnest Money Deposit (EMD) referred to in 9(e) below).





- b. The property/ies will be sold above the Reserve Price.
- c. The property can be inspected on 07.01.2026 between 11.00 am and 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 & addhaar and addhaar linked with latest Mobile number and also register with digilocker mandatorily. For bidding in the above e-auction from Baanknet.com portal (M/s PSB Alliance Pvt. Ltd), you may contact the helpdesk support of Baanknet (Contact details 8291220220, Email:support.baanknet@psballiance.com).
- e. The intending bidders shall deposit Earnest Money Deposit (EMD) of Rs. Rs.12,53,900/- for Property No 1 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 07.01.2026 ; 5:00 PM.
- f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.10,000/- (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.10,000/- (incremental price) and time shall be extended to 5 (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 CUTTACK Name of Branch, IFSC Code CNRB0006817 (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 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 **07.01.2026** from **11.00 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 Sri Sanjay Shravan Hedaoo ,Authorized Officer, Canara Bank, **ARM Branch, Cuttack** e-mail id: **cb6817@canarabank.com** (Name of Nodal Officer & its team CO/RO/Branch, Mobile **7077720530**) 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

Place: CUTTACK

Date: 27.11.2025

Internal



Authorised Officer  
  
Authorised Officer  
Canara Bank