

COVERING LETTER TO SALE NOTICE DATED 05.01.2023

To

1. Mrs. Prastuti Rani Borah (borrower)

W/o Mr. Dipjyoti Saikia

PDG High School

Chalchali

P.S. – Samaguri,

District- Nagaon

Assam 782141

2. Mr Dipjyoti Saikia (Co-borrower)

S/o Late Jiban Saikia

Village & P.O. – Chalchali

P.S. – Samaguri

District – Nagaon

Assam – 782141

3. Mrs. Anupama Saikia

W/o Late Jiban Saikia

Village – Niz Chalchali

P.O- Chalchali

P.S Samaguri

District – Nagaon

Assam - 782141

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.

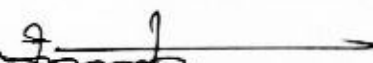
As you are aware, I, on behalf of Canara Bank, Nagaon Branch, have taken possession of the assets described in schedule of sale notice annexed hereto in terms of section 13(4) of the subject act in connection with outstanding dues payable by you to our Jorhat Branch,

The undersigned proposes to resell 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,


Authorised officer
Canara bank

Encl: Sale Notice.



DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DTD 05.01.2023

Name and Address of the Secured Creditor : Canara Bank, Nagaon Branch / Now transferred to Specialised ARM Branch,
Address : Dee Bee Grande, 2nd floor, Panjabari Road, Six Mile, Near Flyover, P.O. Khanapara, Guwahati 781022, Assam.
Contact No. : 0361-2334008/ 9864063817/ 8876534307

Name and Address of the Borrower(s)/ Guarantor(s): 1. Mrs. Prastuti Rani Borah (borrower)
W/o Mr. Dipjyoti Saikia
PDG High School
Chalchali
P.S. – Samaguri,

District-Nagaon
Assam 782141

2. Mr. Dipjyoti Saikia (Co-borrower)

S/o Late Jiban Saikia
Village & P.O. – Chalchali
P.S. – Samaguri
District – Nagaon
Assam – 782141

3. Mrs. Anupama Saikia

W/o Late Jiban Saikia
Village – Niz Chalchali
P.O. – Chalchali
P.S. Samaguri
District – Nagaon
Assam - 782141

Total liabilities as on (03/01/2023): Rs. 80.48 Lacs + Further interest + other charges

1. (a) Mode of Auction : E-auction

(b) Details of Auction service provider: M/S Canbank Computer Services Limited.

(c) Date & Time of Auction: 31.01.2023 between 11:00 AM TO 01:00 PM

(d) Place of Auction: NA

(e) Reserve Price: Rs. 11.42 Lacs

Other terms and conditions:

- Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://indianbanksauction.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 Office/Branch Manager between 11.00 am to 04.00 pm from 09.01.2023 to 30.01.2023.
- 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, Specialised ARM Branch, No 209272434 IFSC Code: CNRB0007259 on or before 30.01.2023 till 4.00pm.
- 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 Canbank Computer Services Ltd Contact Mr. PakhareDD, Mr. Pratap and Mr. Ramesh T H Ph no 09480691777/8553643144/9823352602, Email id: eauction@ccsl.co.in; ccsl@gmail.com
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 30.01.2023 till 4.00 PM, to Canara Bank, Specialised ARM Branch or by hand or by email tcob7259@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 Canbank Computer Services Limited.
- 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.1,00,000.00. 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 certificate to the Bank.
- 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.



(HO: BANGALORE)

Canara Bank

(Govt. of India Undertaking)

Circle Office: Guwahati

Branch: Specialised ARM Branch Guwahati

- 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 Specialised ARM Branch who, as a facilitating centre, shall make necessary arrangements.

For further details contact BranchHead, Specialised ARM Branch, contactNo.+91-8876534307 or M/S Canbank Computer Services Ltd Contact Mr.PakhareDD,Mr.Pratap and Mr.Ramesh T H Ph no:09480691777/8553643144/9823352602, Email id:eauction@ccsl.co.in;cssl@gmail.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.

Place: Guwahati
Date: 05.01.2023

Authorised Officer
CANARA BANK



Canara Bank
(Govt. of India Undertaking)
Circle Office: Guwahati
Branch: Specialised ARM Branch Guwahati
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" basis on 31.01.2023 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 30.01.2023 at 4.00 pm.

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

Date and time of auction: 31.01.2023 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, Specialised ARM Branch, D.B Grande, IInd Floor, Panjabari Road, Six Mile, Near Flyover, P.O. Khanapara, Guwahati. PIN 781022 Contact No. : 9864063817 / 8876534307	Borrower: Mrs. Prastuti Rani Borah, w/o Mr. Dipjyoti Saikia Guarantor: 1. Mr. Dipjyoti Saikia S/o Late Jiban Saikia 2. Mrs. Anupama Saikia W/o Late Jiban Saikia	A plot of land measuring total area of 2 Katha, 04 Lecha with an Assam type Godown Building under construction standing thereon, situated at Dag No 1223, 1224 Patta No. 60,265 at Village Kissam - Niz Chalchali, Mouza- Chalchali, Revenue circle Samaguri, District - Nagaon, standing in the name of Mrs. Anupama Saikia. Boundaries of the Plot : North : Land of Ganesh Saikia South : Chalchali Bamungaon Benganaati Road East : Land of Jiten Saikia West : Land of Prabin Saikia	(A) Total Liability Rs.80.48Lacs + further interest & cost. (B) Reserve price: Rs.11.42Lacs (C) EMD : Rs.1.14Lacs (D) Increment Amount: Rs.1.00 lacs

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 Branch Head of Specialised ARM Branch, D.B Grande, IInd Floor, Panjabari Road, Six Mile, Near Flyover, P.O. Khanapara, Guwahati. PIN 781022 Contact no. 0361-2334008 / 9864063817 / 8876534307 during office hours on any working day.

Date: 05.01.2023
Place: Guwahati


Authorised Officer
CANARA BANK

