केनरा बैंक Canara Bank

सिंडिकेट Syndicate

ANNEXURE - 13

(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 **Canara Bank, Govindpur Kolkata**, of the Canara Bank., will be sold on "As is where is", "As is what is", and " Whatever there is" on **16.11.2026**, for recovery of **₹ 14,21,401.70 (Rupees Fourteen Lakh Twenty One Thousand Four Hundred One and Seventy Paisa Only) with interest effective from 01.12.2022 and costs etc**. due to the of the Canara Bank **Govindpur Branch Kolkata** from **BOBY NAYAK**.

The reserve price will be **Rs. 13,20,000/- (Rupees Thirteen Lakhs Twenty Thousand only)** and the earnest money deposit will be **Rs. 1,32,000/-.** The Earnest Money Deposit shall be deposited on or before **14.11.2026 up to 5.00 p.m**.

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

A ready to move residential flat on the 3rd floor of North portion at ground plus three storied portion measuring 678 sq. ft Marble flooring super built up area be little more less in the said building of the two bedrooms, one kitchen, one living cum dining, one Indian style bath cum W.C along with undivided proportionate share of land Maheshtala Municipality Ward No 17 and the holding No. I 5- 17A/201/3, building namely " F.M Complex -1" on all that piece and parcel of land measuring 4 cattah 6 chattak land with G+3 market complex and ownership flat situated and lying at district 24 parganas (south) District- Registry office at Alipore, sub registry office Behala Police Station: Mahestala with in the mouza Chakmir, J.L.No :8, R.S. Khaitan No. 322 LR Khaitan No, 226,2202, Dag no 532 within the limit of the Maheshtala Municipality, Ward No.17 and the holding No. 15-17A/201/3

Boundaries of the property:

On the North: By common Passage and stairs
On the South: By another Flat
On the East: Part of R.S Dag no 532
On the West: Vendors Flat

(Property under our Symbolic Possession)

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 Branch In charge, of **Govindpur Branch Kolkata** Canara Bank, Ph. No. **8334999339** during office hours on any working day.

Date:-23.10.2026
Place: Kolkata

Authorised Officer
Canara Bank

कृते केनरा बैंक / For CANARA BANK

प्राधिकृत अधिकारी / Authorised Officer
क्षेत्रीय कार्यालय-१, कोलकाता-१६
Regional Office-1, Kolkata-16

केनरा बैंक Canara Bank
सिंडिकेट Syndicate

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 23.10.2026

1. Name and Address of the Secured Creditor: **Canara Bank, Govindpur Branch, BBT Road, Maheshtala, Moller Gate, -700141**

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

a) Borrower: Mrs. BOBY NAYAK W/O TANVEER AHMED KHAN, FLAT NO 4, 21/A RAJAB ALI LANE KIDDERPORE, KOLKATA WEST BENGAL PINCODE 700023

b) Guarantor: Sri MR. TANVEER AHMED KHAN S/O ZUBAIR AHMED KHAN FLAT NO 4, 21/A RAJAB ALI LANE KIDDERPORE, KOLKATA WEST BENGAL PINCODE 700023

3. Total liabilities as on 01.12.2022: **₹ 14,21,401.70 (Rupees Fourteen Lakh Twenty-One Thousand Four Hundred One and Seventy Paisa Only)**

4. (a) Mode of Auction: e-Auction

(b) Details of Auction service provider: **The service provider BAANKNET https://baanknet.com/eauction-psb/ (M/sPSBAlliancePvt.Ltd)(ContactNo.8291220220)Email:support.baanknet@psballiance.com.**

(c) Date & Time of Auction: 16.11.2026: from 11.30 AM- 01.30 PM

(d) Place of Auction: Online

5. Reserve Price: **Rs. 13,20,000/- (Rupees Thirteen Lakhs Twenty Thousand only)**

6. Other terms and conditions:

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website http://www.indianbankseauction.com . 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, **from 24.10.2026 to 14.11.2026 between 12: Noon to 4:00 P.M.**

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 amount of 10% of the Reserve Price is to be deposited 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 **14.11.2026** upto 5.00 p.m.

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 **The service provider BAANKNET https://baanknet.com/eauction-psb/ (M/sPSBAlliancePvt.Ltd)(ContactNo.8291220220)Email:support.baanknet@psballiance.com.**

f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 14.11.2026 upto 5.00 PM, to Canara Bank **Govindpur Branch**, by hand or by email.

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.

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g) The intending bidders should register their names at portal http://www.indianbankseauction.com and get their User ID and password free of cost. Prospective bidder may avail online training on E- auction from the service provider **The service provider BAANKNET https://baanknet.com/eauction-psb/ (M/sPSBAlliancePvt.Ltd)(ContactNo.8291220220) Email:support.baanknet@psballiance.com.**

h) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.

i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs 10,000/- (The amount can be decided by the Authorised 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 favour of the successful bidder, subject to confirmation of the same by the secured creditor.

j) 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.

k) For sale proceeds of Rs. 50 (Rupees Fifty) lacs and above, the successful bidder will have to deduct TDS at the rate 1% on the Sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

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

n) 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 **Govindpur Branch** who, as a facilitating centre, shall make necessary arrangements.

o) For further details contact Canara Bank, **Govindpur Branch** (Ph. No. **8334999339**) e-mail id **cb8568@canarabank.com** OR the service provider **The service provider BAANKNET https://baanknet.com/eauction-psb/ (M/sPSBAlliancePvt.Ltd) (ContactNo.8291220220)Email:support.baanknet@psballiance.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: Kolkata
Date: 23.10.2026

Authorized Officer
Canara Bank

कृते केनरा बैंक / FOR CANARA BANK

प्राधिकृत अधिकारी / Authorised Officer
क्षेत्रीय कार्यालय-१, कोलकाता-१६
Regional Office-1, Kolkata-16