



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 Securitization 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 Authorized Officer of **Canara Bank** will be sold on "As is where is", "As is what is", and "Whatever there is" on **18.04.2026**, for recovery of **Rs.13,45,284.30 (Rupees Thirteen Lakh Forty-Five Thousand Two Hundred Eighty-Four and Thirty Paisa Only)** plus unapplied interest w.e.f. 01.11.2024 due to Canara Bank Gariahat Branch Kolkata from **PRADIP GHOSH**.

The reserve price will be **Rs 15,80,000/- (Rupees Fifteen Lakh Eighty Thousand Only)** and the earnest money deposit will be **Rs 1,60,000/-**. The Earnest Money Deposit shall be deposited on or before **16.04.2026 up to 5.00 p.m.**

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

ALL THAT piece and parcel of a self-contained flat on **First Floor** (North Side) measuring a super built up area about 650 (six hundred and fifty) square feet be the same a little more or less, consisting of Two bed rooms, one drawing cum kitchen, one toilet, one balcony of the Two Storied building of the building including common areas and facilities and TOGETHER WITH undivided proportionate share of land TOGETHER FURTHER WITH undivided proportionate share in the common areas with fittings, fixtures, appliance, electrical fittings, sanitary' fittings etc in the TWO storied building along with all proportionate undivided share in the land measuring about 2 (Two) Cottahs (Nine) Chittaks be the same a little more or less along with structure standing thereon lying and situated at District 24 Paraganas, Pargan Khaspore. J. L. No. 19, Mouza -Garfa, Police Station; previously Tollygung thereafter Kasba, now Garfa, R.S. No, 2, Touzi No, 13 and 10, comprised in Khatian No, 449 under Dag No. 1101, now within the limits of the Kolkata Municipal Corporation Sub-Registry office at Alipore at present A,D,S,R Sealdha, being known and numbered as **Premises No 9**, Kalitala Main Road Post Office; Haltu, Police Station: previously Kasba now Garfa, Kolkata 700078, and having its postal address: 20/3, Kalitala Road, Kolkata -700078 within the limits of the Kolkata Municipal Corporation ward no. 106, District the entire property was butted and bounded by:

On the North: 8'ft wide K.M.C Road.

On the South: Land of Dag no.4175

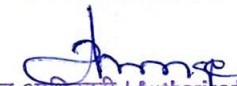
On the East: Land of other.

On the West: Land of other.

(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.bank.in) or may contact Branch In-charge, of **KOLKATA GARIAHAT (0150) Branch** Canara Bank, Ph. No. **8334999301** during office hours on any working day.

कृते केनरा बैंक / For CANARA BANK


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

Date: 11.03.2026

Place: Kolkata

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DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 11.03.2026

1. Name and Address of the Secured Creditor: **Canara Bank, KOLKATA GARIAHAT (0150), 22/2, Gariahat Road, Gole Park, KOLKATA-700029**

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

A) **Borrower:** PRADIP GHOSH, S/o JITENDRA NATH GHOSH, 1ST FLOOR FLAT 1A, 203 KALITALA ROAD PO HALTU, PS GARFA, KOLKATA, WEST BENGAL -700078

B) GITA GHOSH, W/o PRADIP GHOSH, 203 KALITALA ROAD PO HALTU, PS GARFA, KOLKATA -700078

3. Total liabilities as on 01.11.2024: **Rs.13,45,284.30 (Rupees Thirteen Lakh Forty-Five Thousand Two Hundred Eighty-Four and Thirty Paise 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](https://baanknet.com/eauction-psb/(M/sPSBAlliancePvt.Ltd)(ContactNo.8291220220) Email:support.baanknet@psballiance.com)**

(c) **Date & Time of Auction: 18.04.2026 from 11.30 AM- 01.30 PM**

(d) Place of Auction: Online

5. Reserve Price: **Rs 15,80,000/- (Rupees Fifteen Lakh Eighty 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 23.03.2026 to 10.04.2026 between 12:00 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 16.04.2026 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](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 **17.04.2026** upto 5.00 PM, to Canara Bank Specialized **KOLKATA GARIAHAT BRANCH (0150)**, 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.

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

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/\(M/sPSBAlliancePvt.Ltd\)\(ContactNo.8291220220\)](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 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 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 Authorized 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) Authorized 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 **KOLKATA GARIAHAT BRANCH (0150)** Branch who, as a facilitating center, shall make necessary arrangements.

o) For further details contact Canara Bank, Esplanade Branch (Ph. No.) e-mail id Cb0150@canarabank.com OR the service provider **The service provider BAANKNET** [https://baanknet.com/eauction-psb/\(M/sPSBAlliancePvt.Ltd\)\(ContactNo.8291220220\)](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: 11.03.2026

कृते केनरा बैंक / For CANARA BANK


प्राधिकृत अधिकारी / Authorized Officer
क्षेत्रीय कार्यालय-१, कोलकाता-१६
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