



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 Authorised Officer of Canara Bank, Lake Town Branch Kolkata, of the Canara Bank., will be sold on "As is where is", "As is what is", and "Whatever there is" on 25.03.2026, for recovery of ₹ 36, 53,119.60 (Rupees thirty Six Lakhs Fifty three thousand one hundred nineteen and paisa Sixty only) with interest effective from 22.09.2020 and costs etc. due to the of the Canara Bank Lake Town Branch Kolkata. From Krishna Mitra.

The reserve price will be Rs. 13,50,000/- (Rupees Thirteen Lakhs Fifty Thousand only) and the earnest money deposit will be Rs. 1,35,000/-. The Earnest Money Deposit shall be deposited on or before 23.03.2026 up to 5.00 p.m.

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

All that part and parcel of property – Flat on the first floor (S/E) having super built up area of 720 sq.ft. along with a covered garage on ground floor measuring 120 sq. ft. lying and situated in the building named as JAYASHREE APARTMENT at Mouza Mondal Para, Jayashree Park, Block E, JL No. 6, touzi No. 80, Sketch Plot No. 17, CS Khatian No. 30, Parganamgna, C.S. Dag No 437, Ward No. 121, Borrough No.13, Premises No. 80, Mondal Para road, P.S Behala, Kolkata-700034

The said property is bounded as follows

On the North: Land and stair and the flat of Sri Soumitra Ghosal & Debasis Ghosh

On the South: Open to Sky and on the ground floor

On the East: Open to Sky and on the common passage for egress and ingress

On the West: Flat of Amit Ghosh, on the ground common space then Mondal Para Road

(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 Lake Town Branch Kolkata Canara Bank, Ph. No. 8334999319 during office hours on any working day.

कृते केनरा बैंक / For CANARA BANK


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

Date 04.03.2026
Place: Kolkata

Authorised Officer
Canara Bank

Internal



DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 04.03.2026

1. Name and Address of the Secured Creditor: **Canara Bank, Lake Town Branch, 111, Lake Town, Block A, II floor, Kolkata-700089**
2. Name and Address of the Borrower(s)/ Guarantor(s):
 - a) Borrower: **Smt. Krishna Mitra, Address- Jayashree Apartment, Premises No.80, Mondal Para Road, Jayashree Park, Behala-700034**
 - b) Guarantor: **Sri Avi Anand Titus (Dipti Nursing Home, 37, Shitala Path, P.O- Authpur, North 24 Parganas, Pin- 743128**
3. Total liabilities as on 22.09.2020: **₹ 36, 53,119.60 (Rupees Thirty-Six Lakhs Fifty-three thousand one hundred nineteen and paisa Sixty 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: 25.03.2026: from 11.30 AM- 01.30 PM**
(d) Place of Auction: Online
5. Reserve Price: **Rs. 13,50,000/- (Rupees Thirteen Lakhs Fifty 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 12.03.2026 to 20.03.2026 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 23.03.2026 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 **24.03.2026 upto 5.00 PM**, to Canara Bank **Lake Town 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.

Internal



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 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 **Lake Town Branch** who, as a facilitating center, shall make necessary arrangements.

o) For further details contact Canara Bank, **Lake Town Branch** (Ph. No. 8334999319) e-mail id cb2692@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](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.

कृते केनरा बैंक / For CANARA BANK

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

Place: Kolkata
Date: 04.03.2026

Authorised Officer
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Internal