



COVERING LETTER TO SALE NOTICE

TO

1. Smt. Tripti Lahan Changmai (Borrower/Mortgagor)

W/o Lukta Nath Changmai
Moran Lachit Nagar, PO. Moranhath,
Dist- Dibrugarh, Pin-785670
Contact no: 8486605441 / 8724949166

2. Sri Sashi Handique (Guarantor)

S/O Dambarudhar Handique
Vill. Mirihula, PO - Moranhath
Dist-Dibrugarh Pin-785670
Contact no: 9678105528

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, Moran Town 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 **Moran Town Branch**.

The undersigned proposes to sell 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,

प्राधिकृत अधिकारी / Authorised Officer

केनरा बैंक / Canara Bank
क्षेत्रीय कार्यालय, डिब्रुगढ़, असम
Regional Office, Dibrugarh, Assam
Authorised officer
Canara bank

Date:-06.03.2026

Encl: Sale Notice.

Regional Office: Dibrugarh
Branch: Moran Town

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" on **24.03.2026** 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 **23.03.2026 till 5.00 pm.**

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

Date and time of auction: 24.03.2026 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, Moran Town Branch A.T.Road,Moran P.O. Moranhat Dis. Dibrugarh Assam - 785670 Contact No.8133881112	SMT. TRIPTI LAHAN CHANGMAI (Borrower) SASHI HANDIQUE (Guarantor)	All that part and parcel of Land and Building measuring 0B-1K-10L covered under PP No 50(New) / 6(old), Dag no 104(new)/20(old) of Hatkhola gaon, Mouza-Moran, PO/PS-Moran of Moran revenue circle, Dist-Dibrugarh, Assam, standing in the name of Smt. Tripti Lahan Changmai and the property is bounded by: North- Road, South-Land under part of Dag no 20 East- Land under part of Dag no 20 West- Land under part of Dag no 20	A) Total Liab. : Rs. ₹6,43,955.5+ further interest & cost. (B) Reserve price: Rs. 46.06 Lakh (C) EMD : Rs. 4,60,600.00 (D) Increment Amount: 20,000/-

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 Manager of Moran Town Branch, contact no. 81338-81112 during office hours on any working day.

Date: 06.03.2026
Place: Dibrugarh

प्राधिकृत अधिकारी / Authorised Officer
केनरा बैंक / Canara Bank
अधिकारी, डिब्रुगढ़, असम
CANARA BANK Dibrugarh, Assam

Canara Bank
R & L section
Regional office, Dibrugarh ,Ph: 7970086840

3rd Floor Trends Building
AT Road, Dibrugarh,
Dibrugarh, Assam
Email: recoveryrodib@canarabank.com

Regional Office: Dibrugarh
Branch: Moran Town



DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 06.03.2026

Name and Address of the Secured Creditor : **Canara Bank, Moran Town Branch**
A.T.Road, Moran.
PO: Moranhat
Dis. Dibrugarh, Assam - 785670
Contact No. 8133881112

Name and Address of the Borrower(s)/ Guarantor(s) : **1. Smt. Tripti Lahan Changmai (Borrower/Mortgagor)**
W/o Lukta Nath Changmai
Moran Lachit Nagar, PO. Moranhat,
Dist- Dibrugarh, Pin-785670
Contact no: 8486605441 / 8724949166

2.Sri Sashi Handique (Guarantor)
S/O Dambarudhar Handique
Vill Mirihula, Po Moranhat
Dist-Dibrugarh Pin-785670
Contact no: 9678105528

Total liabilities as on (06.03.2026) : **₹6,43,955.5+** further interest & cost.

1. (a) Mode of Auction : E-auction
- (b) Details of Auction service provider : M/s PSB Alliance Ltd (BAANKNET)
- (c) Date & Time of Auction : 24.03.2026 between 11:00 AM TO 01:00 PM
- (d) Place of Auction : NA
- (e) Reserve Price : Rs.46.06 lakhs

Other terms and conditions:

- Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://baanknet.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 Officer/branch Manager between 11.00 am to 04.00 pm from **06.03.2026 - 23.03.2026**.
- 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, MORAN TOWN BRANCH, Collection A/c No 209272434 IFSC Code: CNRB0003666** on or before **23.03.2026 till 4.00pm**.



Regional Office: Dibrugarh
Branch: Moran Town

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 provider M/S PSB Alliance Ltd.(BAANKNET) Contact : Mr.Kiran Modi, Mr. Vasu Patel, Mr. Kashyap Patel and Mr.Animesh Jain, Ph. no. 7016716557/9510974587/6354604884/7046612345, email id: karan@procure247.com, vasu.patel@procure247.com, kashyap@procure247.com, animesh@procure247.com, support.baanknet@psballiance.com Mobile +91-82912-20220

- After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 23.03.2026 till 4.00 PM, to Canara Bank, Moran Town Branch or by hand or by email to cb3666@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 PSB Alliance Ltd (BAANKNET)**.
- 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 multiplies of Rs. 20,000.00. 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.

Regional Office: Dibrugarh
Branch: Moran Town



- In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional office or Moran Town Branch who, as a facilitating centre, shall make necessary arrangements.
- For further details contact Manager, Moran Town Branch contact no. +91-81338-81112 or M/S PSB Alliance Ltd.(BAANKNET)., Contact : Mr.Kiran Modi, Mr. Vasu Patel, Mr. Kashyap Patel and Mr.Animesh Jain, Ph. no. 7016716557/9510974587/6354604884/7046612345, email id: karan@procure247.com, vasu.patel@procure247.com, kashyap@procure247.com, animesh@procure274.com, support.baanknet@psballiance.com Mobile +91-82912-20220

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.

प्राधिकृत अधिकारी / Authorised Officer
केनरा बैंक Canara Bank
क्षेत्रीय कार्यालय, डिब्रुगढ़, असम
Regional Office, Dibrugarh, Assam
Authorised Officer
Canara Bank

Place: Dibrugarh
Date: 06.03.2026

