

**Canara Bank**  
**(Govt. of India Undertaking)**  
**Regional Office- Durgapur**

**COVERING LETTER TO SALE NOTICE FOR IMMOVABLE PROPERTIES TO BE ISSUED TO THE  
BORROWER/MORTGAGOR/GUARANTOR**

Ref: SARF/ AUC/2026-27/SSR/16.04.26

Date: 16.04.2026

To

Mr. Kunj Bihari Karmakar  
C/O Moni Bhushan Karmakar  
Vill: Ashugram, Dist: Burdwan  
West Bengal- 713155

(Borrower)

Mrs. Chanda Karmakar  
W/O Kunj Bihari Karmakar  
Amragarh, PO- Amragarh  
Aushgram, Dist: Burdwan  
West Bengal- 713155

(Guarantor)

Dear Sir,

Sub: Notice under Section 13(4) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) of the Security Interest (Enforcement) Rules, 2002<sup>1</sup>.

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As you are aware, I on behalf of Canara Bank, Panagarh branch have taken possession of the mortgaged assets described in the 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 Panagarh Branch of Canara Bank.

The undersigned proposes to sell the assets more fully described in the Schedule of Sale Notice.

Hence, in terms of the provisions of the subject Act and Rules made there under, I am herewith sending the Sale Notice containing the terms and conditions of the sale.

This is without prejudice to any other rights available to the Bank under the subject Act/ or any other law in force.

Yours faithfully,

Authorised Officer,

Canara Bank

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**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 PROVISION 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 Panagarh Branch of the Canara Bank, will be sold on "As is where is and "Whatever there is" on for recovery of dues to Panagarh Branch of Canara Bank from Borrower & Guarantor provided hereinafter.

The Earnest Money Deposit (EMD) shall be deposited on or before 05.05.2026 upto 5.00 pm.

The auction will be "Online E-auctioning" through website: [http:// www.baanknet.com](http://www.baanknet.com)

**Date and time of auction: 06.05.2026 between 11:30 AM TO 01:30 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):<br>(B)Reserve price (Rs):<br><br>(C)EMD (Rs):<br><br>(D)Increment Amount(Rs ):                                                                                         |
|---------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.      | <b>CANARA BANK</b><br><br>Panagarh Branch,<br><br>Randia More,<br>Panagarh Bazar,<br>Near New India Assurance Office,<br>Panagarh Bazara,<br>Panagarh, West Bengal- 713148 | <b>BORROWER :</b><br>Mr. Kunj Bihari Karmakar<br>C/O Moni Bhushan Karmakar<br>Vill: Ashugram, Dist: Burdwan<br>West Bengal- 713155<br><br>Mrs. Chanda Karmakar<br>(Guarantor)<br>W/O Kunj Bihari Karmakar<br>Amragarh, PO- Amragarh<br>Aushgram, Dist: Burdwan<br>West Bengal- 713155 | <b>All that part and parcel of land and building – RS &amp; b LR 1948, 1949, 1950, 1954 &amp; 1955, LR Khatian No. 2518, JL No. 57, Mouza Amragarh PO: Amragarh P.S Aushgram Burdwan, property in the name of Chanda Karmakar.</b><br><br><b>North: Property of Nimai Adhikary.</b><br><b>North –By pond</b><br><b>South – By Panchayat Road</b><br><b>East – By Village Road</b><br><b>West – By Pond</b><br><br><b>(Property under our Constructive Possession).</b> | <b>(A) Total Liab. Rs: 16.86 lacs+ further interest &amp; cost.</b><br><b>(B) Reserve price: Rs. 14.78 Lakhs</b><br><b>(C) EMD Rs 1.48 Lakhs</b><br><br><b>(D) Increment Amount: Rs 10,000 /-</b> |

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website ([www.canarabank.com](http://www.canarabank.com)) or may contact Branch Manager, Panagarh, Ph. No. 8334999431 during office hours on working day.

Date: 16.04.2026  
Place: Durgapur

Authorised Officer  
CANARA BANK

**Canara Bank**  
**(Govt. of India Undertaking)**  
**Regional Office- Durgapur**  
**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE**

Name and Address of the Secured Creditor : **CANARA BANK Panagarh Branch Randia More, Panagarh, Bazar, Near New India Assurance Office, Panagarh Bazara, Panagarh, West Bengal- 713148**

Name and Address of the Borrower(s)/ Mortgagor(s) : **Mr. Kunj Bihari Karmakar**  
**(Borrower) C/O Moni Bhushan Karmakar Vill: Ashugram, Dist: Burdwan West Bengal- 713155**  
**Mrs. Chanda Karmakar(Guarantor)W/O Kunj Bihari Karmakar Amragarh, PO- Amragarh Aushgram, Dist: Burdwan West Bengal- 713155**

Total liabilities as on **31.03.2026** : **Rs: 16.86 lakhs + further interest**

1. (a) Mode of Auction : E-auction
- (b) Details of Auction service provider : **M/s PSB Alliance (Baanknet)**
- (c) Date & Time of Auction : **18.03.2026 between 11:30 AM TO 01:30 PM**
- (d) Place of Auction : NA
- (e) Reserve Price : **Rs. 14.78 Lakhs**

Other terms and conditions:

- Auction/bidding shall be only through "Online Electronic Bidding" through the website [http:// baanknet.com](http://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 Office/branch Manager between 12.00 pm to 04.00 pm from 25.04.2026 TO 04.05.2026.
- 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 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 05.05.2026 till 5.00 pm.
- 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 PSB Alliance (Baanknet)**. (Contact No. 7046612345/6354910172/ 8291220220/9892219848/ 8160205051, Email: [Baanknet.support@psballiance.com](mailto:Baanknet.support@psballiance.com))
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 05.05.2026 till 5.00 PM, to Canara Bank, **Panagarh** Branch or by hand or by email to [cb4081@canarabank.com](mailto:cb4081@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 (Baanknet)**.

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- 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. 10000.00. 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 Authorized Officer without any notice and property shall forthwith be put up for sale again.
- **For sale proceeds of Rs. 50 (Rupees Fifty) lakhs 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.**
- All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.
- Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
- 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 Panagarh branch who, as a facilitating centre, shall make necessary arrangements.
- For further details contact Branch Manager, **Panagarh** Branch, contact no. **8334999431** or **M/s PSB Alliance (Baanknet). Contact No. are 8291220220 Email Id: baanknet.support@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: Durgapur  
Date: 16.04.2026

Authorised Officer  
Canara Bank