

SPLSD Asset Recovery Management Branch (D.P.-7259)
2nd Floor, Dee Bee Grande, 6 Mile, Panjabari Road, Guwahati -781022
E-mail – cb7259@canarabank.com; Contact: +91-7411004517

Ref: CB/ARMB/7259/347/2026-27

Date: 25/08/2026

1. Sri Joyraj Neog S/o Late Sarat Kumar Neog, Bishnu Rabha Path Tezpur, District: Sonitpur Tezpur, Assam, pin -784001	2. Smt. Neeti Neog W/o Late Sarat Kumar Neog, Samannay Path, Bishnu Rabha Ali, Kamarchuburi, District: Sonitpur
---	--

Sub: E-Auction Sale Notice of Hypothecated Vehicle for loan account of Joyraj Neog.

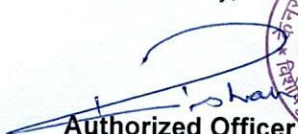
As you are aware, I, on behalf of Canara Bank, Specialized ARM Branch Guwahati, have taken possession of the Vehicles described in schedule of sale notice annexed hereto in connection with outstanding dues payable by you to our Specialized ARM Branch Guwahati.

The undersigned proposes to Sell the vehicle more fully described in sale notice.

Hence, 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 on or before 10/09/2026 and reclaim the vehicles 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 or any other law in force.

Yours Faithfully,


Authorized Officer



Enclo : Sale Notice dated 25/08/2026

SPLSD Asset Recovery Management Branch (D.P.-7259)
2nd Floor, Dee Bee Grande, 6 Mile, Panjabari Road, Guwahati -781022
E-mail – cb7259@canarabank.com; Contact: +91-7411004517

SALE NOTICE

E-AUCTION SALE NOTICE FOR SALE OF HYPOTHECATED VEHICLES:

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the following vehicles taken possession by Bank will be sold on "As is where is" and "What is there is and without any recourse basis" in E-auction on **11/09/2026** 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 **11/09/2026 at 11:00 AM**.

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

Date and time of auction: 11/09/2026 between 11:00 AM TO 12:00 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:

Name & Address of Secured Creditor/ Branch	Name of Borrower/Partner/ Guarantor	Brief Description of Vehicles	(A)Total Liabilities (Rs): (B)Reserve price (Rs): (C)EMD (Rs): (D)Increment Amount(Rs):
Specialised ARM Branch Guwahati 2 nd Floor, Dee Bee Grande, Panjabari Road, Six Mile, Guwahati, Pin 781022	1. Sri Joyraj Neog S/o Late Sarat Kumar Neog, Bishnu Rabha Path Tezpur, District: Sonitpur Tezpur, Assam, pin -784001 2. Smt. Neeti Neog W/o Late Sarat Kumar Neog, Samannay Path, Bishnu Rabha Ali, Kamarchuburi, District: Sonitpur	TATA BUS LPO 1622/62 (Seating Capacity 39), Registration No. AS12CC9099, Engine No. 42G63950236 Chassis No.: MAT791014R5G12823	(A) Rs. 96.59 Lakh (B) Rs. 45.18 Lakh (C) Rs. 0.50 Lakh

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 Branch Head of Specialized ARM Branch Guwahati, 2nd floor, Dee Bee Grande, Panjabari Road, Six Mile, Guwahati PIN 781022, Contact no. +91-7411004517 during office hours on any working day.

Date: 25/08/2026

Place: Guwahati

[Signature]
Authorized Officer
Specialised ARM Branch
Guwahati

SPLSD Asset Recovery Management Branch (D.P.-7259)
2nd Floor, Dee Bee Grande, 6 Mile, Panjabari Road, Guwahati -781022
E-mail – cb7259@canarabank.com; Contact: +91-7411004517

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 28/05/2026

1. Name and Address of the Secured Creditor : Canara Bank, Specialized ARM Branch Guwahati, 2nd Floor, Dee Bee Grande, Panjabari Road Six Mile Guwahati 781022
Contact no. +91-7411004517

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

1) Sri Joyraj Neog S/o Late Sarat Kumar Neog, Bishnu Rabha Path Tezpur, District: Sonitpur Tezpur, Assam, pin -784001

2) Smt. Neeti Neog W/o Late Sarat Kumar Neog, Samannay Path, Bishnu Rabha Ali, Kamarchuburi, District: Sonitpur.

Total liabilities as on (24/08/2026): **Rs. 96.59 Lakh + Further interest + other charges.**

1. (a) Mode of Auction: E-auction
(b) Details of Auction service provider: M/S PSB Alliance Pvt. Ltd. (ebkray).
(c) Date & Time of Auction: **11/09/2026 between 11:00 AM TO 12:00 PM**
(d) Place of Auction: Online Auction
(e) Reserve Price: Vehicle - **Rs. 45.18 Lakh.**

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 vehicles can be inspected, with prior appointment with branch Manager between 11.00 am to 04.00 pm till 10/09/2026.**
- 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 favor of Branch Incharge, Canara Bank OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, Specialized ARM Branch Guwahati, **Collection A/c No 209272434 IFSC Code: CNRB0007259** on or before 11.09.2026 till 11:00 am.
- Intending bidders are advised to visit website <https://baanknet.com/> and register yourself on the e-auction platform and further ensure having valid KYC documents like PAN Card & AADHAR and AADHAR linked with latest Mobile number and also register with Digi Locker mandatorily. For assistance you may contact the service provider M/S PSB Alliance Pvt. Ltd. (ebkray). Contact 8291220220, Email id: support.BAANKNET@psballiance.com
- The intending bidders should register their names at respective portal and get their User ID and password.
- 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. 50,000.00 (Rupees Fifty Thousand only)**. 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 favor 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. 50,00,000.00 (Rupees Fifty lakhs only) 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.
- To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property affecting the security interest. However, the intending bidders should make their own independent inquiries/ due diligence regarding the encumbrances, title of the property put on auction and claims / rights / dues affecting the property, prior to submitting their bid. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third party claims / rights / dues.
- All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.

Internal



SPLSD Asset Recovery Management Branch (D.P.-7259)
2nd Floor, Dee Bee Grande, 6 Mile, Panjabari Road, Guwahati -781022
E-mail – cb7259@canarabank.com; Contact: +91-7411004517

- 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 Specialized ARM Branch Guwahati who, as a facilitating centre, shall make necessary arrangements.

For further details contact Branch Head, Specialized ARM Branch Guwahati, Contact No. +91-7411004517 or The service provider M/s PSB Alliance Pvt. Ltd. (ebkay), Address: Corporate Office – Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai, Maharashtra – 400037. (Contact No.- 8291220220, Email: 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: Guwahati

Date: 25/08/2026

Authorized Officer

