



(HO: BANGALURU)

Canara Bank

(Govt. of India Undertaking)

Circle Office: Guwahati

COVERING LETTER TO SALE NOTICE

Date: 28.08.2026

To,

1. M/s Fashion Inn
Shop No. 3, Israel Market, Dawrpui,
Aizawl, Mizoram-796001
Mobile No- 9612386571
2. Ms. Biaklawmi
(Proprietor of M/s Fashion Inn)
D/o Zathuama Fanai
HNo. C-6/2, Chhing Veng
Aizawl, Mizoram – 796001
Mobile No- 9612386571
3. Mr. T. Vanlalruata
(Guarantor of M/s Fashion Inn)
S/o Ralpianga
H No: D-91, Kela Road, Near Cemetary,
Republic Veng, Aizawl
Mizoram-796001
Mobile No- 9612297036

Sub: Notice under Section 13(4) of the Securitisation and Reconstruction of 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, Aizawl 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 Aizawl 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 the subject Act or any other law in force.

Yours faithfully,

कृत केनरा बैंक
For Canara Bank

Authorized Officer
Canara Bank

Encl: Sale Notice.

Internal



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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 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 Canara Bank, will be sold on "As is where is and "Whatever there is" basis on **28.09.2026** for recovery of dues to **Canara Bank** from **Ms. Biaklawmi (Proprietor of M/s Fashion Inn) D/o Zathuama Fanai & Mr. T. Vanlalruata (Guarantor of M/s Fashion Inn) S/o Ralpianga** provided hereinafter.

The reserve price will be Rs. 11.12 Lakhs and the earnest money deposit will be Rs.1.11 Lakhs

Details of branch, borrower/guarantor, liability, description of the property and EMD, reserve price:

1	Name and Address of the Secured Creditor	Canara Bank, Aizawl Branch, Near Solomon's Cave, Aizawl Cont. No. 8118910932	
2	Name and Address of the Borrower & Guarantor	1.M/s Fashion Inn Shop No. 3, Israel Market, Dawrpui, Aizawl, Mizoram-796001	2. Ms. Biaklawmi (Proprietor of M/s Fashion Inn) D/o Zathuama Fanai HNo. C-6/2, Chhing Veng Aizawl, Mizoram – 796001
		3. Mr. T. Vanlalruata (Guarantor of M/s Fashion Inn) S/o Ralpianga H No: D-91, Kela Road, Near Cemetary, Republic Veng, Aizawl Mizoram-796001	
3	Total liabilities as on 28.08.2026	Rs. 103.40 lakhs + further interest & cost.	
4	a) Mode of Auction	E-Auction	
	b) Details of Auction service provider	M/s PSB Alliance Pvt. Ltd (BAANKNET)	
	c) Date & Time of Auction	28.09.2026 between 11:00 AM TO 04:00 PM	
	d) Place of Auction	NA	
5	Details of Property/ies	All that part and parcel of land measuring 84.15 Sqm standing in the name of Ms. Biaklawmi Bearing Residential Land Settlement Certificate (LSC) No. AZL-104104/01/221 of 2004 located at Armed Veng South, Aizawl. Bounded by : North: Pro Step South: Sailoliana' site East: F. Lalmuana's site West: LaithuamaSailo's site	
6	Reserve Price (Rupees____) (Please note to mention separately for each property)	Rs. 11.12 Lakhs	
7	Earnest Money Deposit	Rs. 1.11 Lakhs Incremental amount Rs. 50,000/-	
8	The property can be inspected Date & Time	between 11.00 am to 04.00 pm from 29.08.2026 to 27.09.2026.	

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9 Other terms and conditions :

- a. The property/ies will be sold in AS is where is", As is what is", and Whatever there is"condition, including encumbrances if any. (There are no encumbrances to the knowledge of the Bank. For details of encumbrance, contact the undersigned before deposit of the Earnest Money Deposit (EMD) referred to in 9(e) below).
- b. The property/ies will be sold above the Reserve Price.
- c. The property can be inspected **between 11.00 am to 04.00 pm from 29.08.2026 to 27.09.2026.**
- d. Prospective 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 & addhaar and addhaar linked with latest Mobile number and also register with digilocker mandatorily. For bidding in the above e-auction from Baanknet.com portal (M/s PSB Alliance Pvt. Ltd), you may contact the helpdesk support of Baanknet (Contact details 8291220220, Email: support.baanknet@psballiance.com).
- e. The intending bidders shall deposit Earnest Money Deposit (EMD) of Rs 1.11 being of 10% of the Reserve Price 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 **27.09.2026 till 5.00 pm.**
- f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs. 50,000/- (Rupees Fifty Thousand)** mentioned under the column "Increment Combo" (at least select 1). The bidder who submits the highest bid (above the Reserve price) on closure of 'Online' auction shall be declared as successful bidder. Even if there is only one bidder who has submitted EMD against particular property, the said bidder has to bid at least one increment above the Reserve Price in order to become successful H-1 bidder. The bidder who submits the highest bid on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued which shall be subject to approval by the Authorized Officer/Secured Creditor.
- g. The incremental amount/price during the time of each extension shall be **Rs.50,000 (Fifty Thousand only)** (incremental price) and time shall be extended to **30.00 (minutes)** when valid bid received in last minutes.
- h. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor
- i. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on same day and or not later than next working day and the balance 75% amount of sale price to be deposited within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price within the period stated above, 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.
- j. The above mentioned balance sale price (other than EMD amount) should be remitted by the successful bidder through RTGS/NEFT to Account No. **209272434** of Canara Bank, Aizawl, IFSC Code: **CNRB0003489** (Branch IFSC Code).
- k. All charges for conveyance, stamp duty and registration, GST etc., as applicable shall be borne by the successful bidder only.
- l. For sale proceeds above **Rs. 50.00 Lakh (Rupees Fifty lakh)**, TDS shall be payable at the rate 1% of the Sale amount, which shall be payable separately by the Successful buyer. Wherever the GST applicable, same shall be paid by the Successful buyer as per Government guidelines.

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m. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on property affecting the security interest. However, the intending bidders should make their own independent inquiries/ due diligence regarding the encumbrances, title of 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.

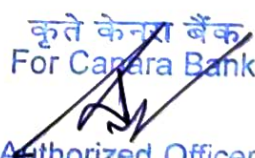
n. It shall be the responsibility of Bidder to make due diligence and physical verification of property and satisfy themselves about the property/ies specification before submitting the bid. No claim subsequent to submission of bid shall be entertained by the bank. The inspection of property put on auction will be permitted to interested bidders at site on **11.00 am to 04.00 pm** from **29.08.2026 to 27.09.2026**.

o. Authorised officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.

p. For further details Branch Manager, Aizawl Branch (Ph. No. Mobile_8118910932) may be contacted during office hours on any working day. The service provider baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/ 8291220220/9892219848/ 8160205051, Email: support.baanknet@psballiance.com

r. As per Article 371G, Sixth Schedule of the Indian Constitution, and Mizoram (Land Revenue) Act, 2013, there are restrictions in land ownership by Non-Mizos in the State of Mizoram.

Place: Silchar
Date: 28.08.2026

कृते केनरा बैंक
For Canara Bank

Authorized Officer
Authorised Officer
Canara Bank



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