Regional Office: Dibrugarh
Branch: North Lakhimpur

COVERING LETTER TO SALE NOTICE

केनरा बैंक, / Canara Bank
Recovery
Legal, Fraud
Prevention
Section
DP CODE 757
Dibrugarh R O

1. **Sri Biren Saikia**
S/O Prema Saikia
Near FCI, Vill/PO Jarabari,
Narayanpur, Lakhimpur,
Dist Lakhimpur
Assam-784164

2. **Sri Biraj Bhuyan**
S/O Lt Ghansyam Bhuyan
Vill Kalita Gaon, PO Kalabari, Darrang
Dist Sonitpur, Assam- 784178

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, NORTH LAKHIMPUR 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 NORTH LAKHIMPUR 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,

Authorised officer
Canara bank

Date:-03.11.2026
Encl: Sale Notice.

Canara Bank
R & L section
Regional office. Dibrugarh ,Ph: 7099072627

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

केनरा बैंक / Canara Bank
Recovery Legal, Fraud Prevention Section DP CODE 7571
Dibrugarh R O
डिब्रूगढ़ शाखा का

Regional Office: Dibrugarh
Branch: North Lakhimpur

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 PROVISO 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 25.11.2026 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 24.11.2026 till 4.00 pm.

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

Date and time of auction: 25.11.2026 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, North Lakhimpur Branch** N.T.Road, Near Police Station, North Lakhimpur Bazar PO: North Lakhimpur Dis. Lakhimpur Assam - 787001 **Contact No.9101431038**	**Sri Biren Saikia (Borrower)** **Sri Biraj Bhuyan (Guarantor)**	All that part and parcel of a plot of land measuring 0B-1K-08L covered by Dag No 558(N) 436(O) & PP No 215(N)130(O) along with 2 storied RCC building situated at Jarabari Village ,PO/PS Jarabari, Dist Lakhimpur ,Assam . The property is standing in the name of Sri Biren Saikia and is bounded by – North – Land of Jayanta Hazarika South – Land of Mon Mohan Dey East – Land of Simanta Saikia West – NH 15	**A) Total Liab. : Rs. 8.65.718.16 + further interest & cost.** **(B) Reserve price: Rs. 45,00,000.00** **(C) EMD : Rs. 4,50,000.00** **(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 North Lakhimpur Branch, contact no. 9101431038 during office hours on any working day.

Date: 03.11.2026
Place: Dibrugarh

Authorised Officer
CANARA BANK

Canara Bank
R & L section
Regional office, Dibrugarh ,Ph: 7099072627

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

Regional Office: Dibrugarh
Branch: North Lakhimpur

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 03.11.2026

Name and Address of the Secured Creditor : **Canara Bank, North Lakhimpur Branch**
N.T.Road, Near Police Station,
North Lakhimpur Bazar
PO: North Lakhimpur
Dis. Lakhimpur, Assam - 787001
Contact No. 9101431038

केनरा बैंक / Canara Bank
Recovery Legal, Fraud Prevention Section
DP CODE 7571
Dibrugarh R O

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

Sri Biren Saikia (Borrower)	**Sri Biraj Bhuyan (Guarantor)**
S/O Prema Saikia Near FCI, Vill/PO Jarabari, Narayanpur, Lakhimpur, Dist Lakhimpur,Assam-784164	S/O Lt Ghansyam Bhuyan Vill Kalita Gaon, PO Kalabari, Darrang Dist Sonitpur, Assam- 784178

Total liabilities as on (03.11.2026) : Rs. 8,65,718.16 + 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** : **25.11.2026 between 11:00 AM TO 01:00 PM**
   (d) **Place of Auction** : **NA**
   (e) **Reserve Price** : **Rs. 45.00 lakhs**

Other terms and conditions:

- Auction/bidding shall be only through "Online Electronic Bidding" through the website https://www.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 Authorized Office/branch Manager between 11.00 am to 04.00 pm till 24.11.2026..**
- The properties 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 (E-bkray) 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 24.11.2026 till 4.00pm.**
- 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 Pvt. Ltd. (ebkray). Contact 8291220220,Email id: 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 multiplies of **Rs.20,000.00(Rupees Twenty 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.
- 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 Branch or RO DIBRUGARH who, as a facilitating centre, shall make necessary arrangements.

For further details contact Branch Head, Canara Bank,North Lakhimpur Branch,N.T.Road, Near Police Station, North Lakhimpur Bazar,PO: North Lakhimpur,Dis. Lakhimpur Assam – 787001,Contact No.9101431038 or **the service provider M/s PSB Alliance Pvt. Ltd. (ebkray), Address: Corporate Ofice – Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai, Maharastra – 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.

Authorised Officer
Canara Bank

Place: Dibrugarh
Date: 03.11.2026