केनरा बैंक Canara Bank
सिंडिकेट Syndicate

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

Ref : CB/ARMB/7259/556/2026-27

Date: 13/11/2026

M/S D S Concrete Industry Prop Sri Dhiraj Saikia Nowsolia Gaon, PO Chengelie Gaon Dist Jorhat , Assam -785010 Mob : 919750744443	Sri Dhiraj Saikia (Proprietor) S/o Dip Chandra Saikia, Bye Lane 8, Near ISBT, Sonalee Jayanti Nagar, Bohotiagaon, Jorhat, Assam-785001	Smt Krishna Saikia (Guarantor) W/o Dhiraj Saikia, Bye Lane 8, Near ISBT, Sonalee Jayanti Nagar, Bohotiagaon, Jorhat, Assam-785001

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, Specialized ARM Branch Guwahati, 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 Specialized ARM Branch Guwahati.

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 there under, 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,

केनरा बैंक CANARA BANK
Specialised A.R.M. Branch Guwahati
विशेषज्ञ ए.आर.एम. शाखा, गुवाहाटी

Authorised officer

Encl.: Sale Notice dated 13/11/2026

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 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 properties 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 30/11/2026 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 30/11/2026 at 11.00 am.

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

Date and time of auction: 30/11/2026 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 Immovable Property	(A) Total Liabilities (Rs.): (B) Reserve Price(Rs): (C) EMD (Rs.): (D) Increment Amount (Rs.):
Specialised ARM Branch Guwahati 2nd Floor, Dee Bee Grande, Panjabari Road, Six Mile, Guwahati-781022.	1. M/S D S Concrete Industry Prop Sri Dhiraj Saikia Nowsolia Gaon, PO Chengelie Gaon Dist Jorhat , Assam - 785010. 2. Sri Dhiraj Saikia (Proprietor) S/o Dip Chandra Saikia, Bye Lane 8, Near ISBT, Sonalee Jayanti Nagar, Bohotiagaon, Jorhat, Assam-785001 3. Smt Krishna Saikia (Guarantor) W/o Dhiraj Saikia, Bye Lane 8, Near ISBT, Sonalee Jayanti Nagar, Bohotiagaon, Jorhat, Assam-785001	All that part and parcel of land and building measuring 1B-3K-5L Dag No 1053/1970/1980 P.P. No. 402/497/500 situated at Naoshalia Gaon,Near Kasogoral Tin-Ali, Charigaon Mouza, Jorhat in the name of Sri Dhiraj Saikia. Bounded by North-Road South-Land of Mukul/Mridul East-Land of Surendra Nath West-Land of Kankan Saikia All that part and parcel of land and building measuring 0B-4K-10L Dag No. 1903/1972 PP. No. 825/500 situated at Naoshalia Gaon,Near Kasogoral Tin-Ali, Charigaon Mouza, Jorhat in the name of Sri Dhiraj Saikia. Bounded by North-Owners Land South-Land of Dhurbajyoti Bezbaruah East-Land of Dhiraj Saikia West-Land of Sallen Bezbaruah	(A) 109.61 Lakh (B) 164.70 Lakh (C) 16.47 Lakh (D) 1.00 Lakh

केनरा बैंक/CANARA BANK Specialised A.R.M. Branch Guwahati

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		All that part and parcel of land and building measuring 2B-3K-12L Dag No 1109 PP No 167/500 situated at Naoshalia Gaon,Near Kasogoral Tin-Ali,Charigaon Mouza, Jorhat in the name of Sri Dhiraj Saikia. Bounded by North-Land of Purchaser Dhiraj Saikia South-Land of Manikankana Salkia East-Land of Suren Khound West-Land of Pradip Barhoi	

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. +917411004517 during office hours on any working day.

केनरा बैंक CANARA BANK Specialised A.R.M. Branch Guwahati

Date:13/11/2026

Place: Guwahati

Authorised Officer

केनरा बैंक Canara Bank
सिंडिकेट Syndicate
SPLSD Asset Recovery Management Branch (D.P.-7259)
2nd Floor, Dee Bee Grande, 6 Mile, Panjabari Road, Guwahati -781022
E-mail – cb7259@canarabank.com

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 13/11/2026

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):

a) M/S D S Concrete Industry, Prop Sri Dhiraj Saikia, Nowsolia Gaon, PO Chengelie Gaon, Dist Jorhat, Assam – 785010.
b) Sri Dhiraj Saikia, S/O Dip Chandra Saikia, Bye Lane 8, Near ISBT, Sonalee Jayanti Nagar, Bohotiagaon,Jorhat, Assam-785001.
c) Smt Krishna Saikia (Guarantor), W/o Dhiraj Saikia, Bye Lane 8, Near ISBT, Sonalee Jayanti Nagar, Bohotiagaon, Jorhat, Assam-785001

Total liabilities as on (12/11/2026): Rs.109.61 Lakh + Further interest + other charges.

(a) Mode of Auction : E-auction
(b) Details of Auction service provider: M/S PSB Alliance Pvt. Ltd. (ebkray).
(c) Date & Time of Auction: **30/11/2026 between 11:00 AM TO 12:00 PM**
(d) Place of Auction: NA
(e) Reserve Price: Rs 164.70 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.
- **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 property can be inspected, with prior appointment with Authorized Office/branch Manager between 11.00 am to 04.00 pm till 29/11/2026.**
- 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 **30/11/2026 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 multiplies of **Rs. 1,00,000.00 (Rupees One lakh 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.

केनरा बैंक CANARA BANK Specialised A.R.M. Branch Guwahati

Internal

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- 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 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. +917411004517 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

Place: Guwahati

Date: 13/11/2026