ANNEXURE - 14
CANARA BANK
COVERING LETTER TO SALE NOTICE

Ref: REC/ROSAM/4129/2026-27 **Date: 19.11.2026**

To,

1. Sri Dharanidhar Luha (Borrower)
   S/o Bishikeshan Luha
   At Bhutiapali, Gopapali
   Birmaharajpur, Sonepur 767018

2. Sri Babu Amat (Guarantor)
   S/o Champa Amat
   At Manilpur, Murshundi
   Birmaharajpur, Sonepur 767018

Dear Sir,

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.

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As you are aware, I on behalf of Canara Bank, **Sonepur I 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 **Sonepur I 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 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,

कृते केनरा बैंक / For CANARA BANK

Authorised Officer, Canara Bank

ENCLOSURE – SALE NOTICE

ANNEXURE – III

(Auction Sale Notice for Sale of Immovable Properties)

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 Rule 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 **Sonepur I Branch** of the Canara Bank, will be sold on **"As is where is", "As is what is",** and "Whatever there is" **28.12.2026** for recovery of **Rs. 7,30,386.29** as on 31.10.2026 **+Interest and Expenses There on** due to the Sonepur I Branch of Canara Bank from Mr Dharanidhar Luha.

The reserve price will be **Rs 4,44,000.00 (Rupees Four Lakhs Forty Four Thousand Only)** and the earnest money deposit will be **Rs 44,400.00 (Rupees Forty Four Thousand Four Hundred only).** The Earnest Money Deposit shall be deposited on or before 27.12.2026 at 5 pm.

Details and full description of the immovable property with known encumbrances, if any.

All that part and parcel of the property consisting of **EMT of Land in the Name of Shri. Dharanidhara Luha in the Khata No 52, Plot No-976/1332 Area Ac 0.10, Situated At-Gopapali, Mouza - Bhutiapali, Thana-Birmaharajpur no. 167, Dist- Sonepur.**

Boundaries as per valuation report:-
NORTH : Road
SOUTH: Dharanidhar Luha
EAST : Dharanidhar Luha
WEST: Bahadur Ganda

Details and full description of encumbrances, if any -NA

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 Chief Manager, Canara Bank, **Sonepur I Branch** Ph. No. **9516009216** during office hours on any working day.

Place: Sonepur
Date: 19.11.2026

କାନାରା ବ୍ୟାଙ୍କ ନିମନ୍ତେ
କୃତେ କେନରା बैंक / For CANARA BANK
Authorised Officer
Canara Bank
ପାଧିକୃତ ଅଧିକାରୀ, କ୍ଷେତ୍ରୀୟ କାର୍ଯ୍ୟାଳୟ, ସମ୍ବଲପୁର
प्राधिकृत अधिकारी, क्षेत्रीय कार्यालय, सम्बलपुर
Authorised Officer Sambalpur

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 19.11.2026

1. Name and Address of the Secured Creditor: Canara Bank, Sonepur I Branch

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

1. **Sri Dharanidhar Luha (Borrower)**
   S/o Bishikeshan Luha
   At Bhutiapali, Gopapali
   Birmaharajpur, Sonepur 767018

2. **Sri Babu Amat (Guarantor)**
   S/o Champa Amat
   At Manilpur, Murshundi
   Birmaharajpur, Sonepur 767018

3. Total liabilities as on 31.10.2026 : **Rs. 7,30,386.29 plus interest.**

4. (a) Mode of Auction : ONLINE
   (b) Details of Auction service provider : https://baanknet.com
   (c) Date & Time of Auction :**28.12.2026 & 10.30 AM**
   (d) Place of Auction : Sonepur

5. **Details of Property/ies**

OWNER NAME	PROPERTY
Subash Kumar Sahu	All that part and parcel of the property consisting of **EMT of Land in the Name of Shri. Dharanidhara Luha in the Khata No 52, Plot No-976/1332 Area Ac 0.10, Situated At- Gopapali, Mouza - Bhutiapali, Thana-Birmaharajpur no. 167, Dist- Sonepur.** **Boundaries as per valuation report:-** **NORTH : Road** **SOUTH: Dharanidhar Luha** **EAST : Dharanidhar Luha** **WEST : Bahadur Ganda**

6. Reserve Price =:**Rs 4,44,000.00 (Rupees Four Lakhs Forty Four Thousand Only)**

7. Other terms and conditions:

a) **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.

b) The property can be inspected, with Prior Appointment with Authorized Officer, on **27.12.2026 between 11.00 am to 4.00 pm**.

c) 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.

d) **EMD Payment:** After registration your account will be activated after verification of KYC then you need to go to "e-Wallet>Add Funds" link. You can choose from various payment methods such as Net Banking, NEFT/RTGS.

e) 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 https://baanknet.com, E-mail:support.ebkray@psballiance.com,Contact-91 8291220220

f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **27.12.2026 5.00 PM**, to Canara Bank, **Sonepur I Branch** by hand or by email.

i) NEFT, acknowledgement receipt thereof with UTR No.

ii) KYC Documents:

1) Individual:

a) PAN Card or Form 16

b) Address Proof (valid set of address proof include Voter Identity card, Driving License, Job Card issued by MNREGA duly signed by an officer of state government, Letter issued by National population register)

2) Group of Individual:

For Primary member

a) PAN Card or Form 16

b) Address Proof of all the members (valid set of address proof include Voter Identity card, Driving License, Job Card issued by MNREGA duly signed by an officer of state government, Letter issued by National population register)

For Group members

a) PAN Card or Form 16

b) Address Proof of all the members (valid set of address proof include Voter Identity card, Driving License, Job Card issued by MNREGA duly signed by an officer of state government, Letter issued by National population register)

c) Authorization letter in favor of lead member

3) **Proprietorship/Partnership firm:**

a) PAN Card or Form 16

b) GST Registration certificate

c) Address Proof of the company

d) Authorization letter of the company in f/o contact person

4) Company (Private, Public):

a) PAN Card

b) GST Registration Certificate

c) Address Proof of the company

d) Authorization letter of the company in f/o contact person

5) Cooperative Society:

a) PAN Card

b) GST/Society or Trust Registration Certificate

c) Address proof of the Cooperative society/Trust

d) Authorization letter of the company in f/o contact person

6) Government Dept./PSU:

a) PAN Card

b) GST Registration Certificate

c) Address Proof of the Govt. dept./PSU

d) Authorization letter of the company in f/o contact person

7) Any other legal entity:

a) PAN Card

b) Address proof

c) Authorization letter of the bidder in f/o contact person

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(which registered with Ebkray), Contact No. Address, E Mail Id.

iv) Bidder's A/c details for online refund of EMD.

g) Bidder Registration: The intending bidders should register their names at portal

https://baanknet.com and get their User ID and password free of cost.
E-mail:support.ebkray@psballiance.com,Contact-91 8291220220

h)The intending bidders should make their own independent inquiries 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 Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid

i) **Bidding Process:** After successfully loading your wallet with requisite amount for your target property you require to login on to your https://baanknet.com account and go to Auction>live Auction tab on scheduled day of auction start bidding for the target property by clicking participate and then pay the required EMD amount and then Start Bidding .

J) **EMD REFUND:** There is an EMD REFUND link available in your login via which you can file EMD refund request. On approval of the EMD request the amount will be automatically credited to your registered bank account. Before that ensure that cancelled Cheque & bank mandate form is uploaded The EMD shall not carry any interest

k) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.10, 000.00 (The amount can be decided by the Authorized Officer depending upon the value of the property with a minimum of Rs. 10,000 as incremental value). 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.

l) 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 75% 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.

m) For sale proceeds above Rs 50 (Rupees Fifty) lacs, TDS shall be payable at the rate 1% of the Sale amount, which shall be payable separately by the Successful buyer

o) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.

p) Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.

q) 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 **Sonepur I Branch** who, as a facilitating centre, shall make necessary arrangements.

r) For further details contact Authorized Officer, Canara Bank, **Sonepur I Branch** (Mobile. No **7605009046**) e-mail id: **cb4129@canarabank.com** OR the service provider https://baanknet.com **(M/s PSB Alliance Pvt. Ltd)**.
E-mail:support.ebkray@psballiance.com,Contact-91 8291220220

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:Sambalpur
Date: 19.11.2026

Authorized Officer
Canara Bank