ANNEXURE -III
CANARA BANK
COVERING LETTER TO SALE NOTICE

Ref: SALE NOTICE/ Rhitika Gupta /DECEMBER/2026-27 **Date: 21.11.2026**

To,

a) **Miss Rhitika Gupta (Borrower) D/O Sri Sunil Kumar Gupta, B-11, Rabindra Pally, Space Tower Jora mandir Rajarhat, Gopalpur, Kolkata-700059.**
b) **Mr. Sunil Kumar Gupta (Co-Borrower) S/O Sri Parmeshwar Prasad Gupta, B-11, Rabindra Pally, Space Tower Jora mandir Rajarhat, Gopalpur, Kolkata-700059.**
c) **Mrs. Namita Gupta (Co-Borrower/Mortgagor) W/O Sri Sunil Kumar Gupta, B-11, Rabindra Pally, Space Tower Jora mandir Rajarhat, Gopalpur, Kolkata-700059.**

Dear Sir/Madam,

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) Rul es, 2002.

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As you are aware, I on behalf of Canara Bank, ARM Branch KOLKATA, 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 ARM Branch KOLKATA 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

प्राधिकृत अधिकारी / Authorised Officer
परिसंपत्ति वसूली प्रबंध शाखा
Asset Recovery Management Branch
कोलकाता / Kolkata-700 016

Authorised Officer, Canara Bank

ENCLOSURE – SALE NOTICE

ASSETS RECOVERY MANAGEMENT BRANCH
21, Bell's House, 5th Floor, Camac street, Kolkata 700016
Tel: 03340882364
email: cb2364@canarabank.com

Internal

ANNEXURE -II

[Appendix – IV-A]

[See proviso to rule 8 (6)]

Sale notice for sale of immovable properties

E-Auction Sale Notice for Sale of Immovable Assets 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 mortaged / charged to the secured Creditor, the constructive possession of which has been taken by the Authorised Officer of ARM Branch Kolkata, Secured Creditor, will be sold on AS is where is", As is what is" , and Whatever there is" on 11.12.2026, for recovery of Rs. 26,65,853.64 (Rs. Twenty Six Lakhs Sixty Five Thousand Eight Hundred Fifty Three and paise Sixty Four Only) along with further applicable interest and charges from 01.11.2026 due to the Secured Creditor from-

a) **Miss Rhitika Gupta (Borrower) D/O Sri Sunil Kumar Gupta, B-11, Rabindra Pally, Space Tower Jora mandir Rajarhat, Gopalpur, Kolkata-700059.**
b) **Mr. Sunil Kumar Gupta (Co-Borrower) S/O Sri Parmeshwar Prasad Gupta, B-11, Rabindra Pally, Space Tower Jora mandir Rajarhat, Gopalpur, Kolkata-700059.**
c) **Mrs. Namita Gupta (Co-Borrower/Mortgagor) W/O Sri Sunil Kumar Gupta, B-11, Rabindra Pally, Space Tower Jora mandir Rajarhat, Gopalpur, Kolkata-700059.**

The reserve price will be **Rs. 17,93,000.00 (Rs. Seventeen Lakhs Ninety Three Thousand Only)** and the earnest money deposit will be **Rs. 1,79,300.00 (Rs. One Lakh Seventy Nine thousand Three Hundred Only).**

Details of Property/ies

JAll that the Flat No.3/2, on the southeast side of 2nd floor measuring about 510 sq.ft. super build up area consisting 2 Bed Rooms,1 Drawing and Dinning Room, One Kitchen, Toilets and 1 Balcony mosaic Floor, 22 Years old and without lift facility in the building named "Krishnaban @ Kunjaban Apartment" situated in the land measuring 2(Two) Cottahs be the same a little more or less along with common passage measuring 12(Twelve) wide on the Eastern side of the demise property in the District North 24-Parganas, police station Rajharhat , Sub-Registry Office Rajarhat ,Salt Lake City within limit of Rajarhat Gopalpur Municipality ward No. Old Rabindra Pally 22 New 16 being Holding No.s 3/95, Rabindrapally at Mouza Jyangra, J.L. No.16, R.S. Khatian No. 1052, Touzino. 3027, C.S. Khatian No. 262, C.S. Dag No. 114, R.S.Dag Np.135, present landlord govt. of West Bengal, represent by District Collector North 24 Parganas and the Flat is butted and bounded as:
North- Flat No.3/1
South – House of Mr. Dey
East- 14 ft wide road
West – Holderr 115 House

The Apartment is butted and bounded in the manner i.e. to say:
North- Hal-135 land
South – Hal-136 land
East- Hal-115 land
West – 14 ft wide road

(Property under Symbolic possession)

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email: cb2364@canarabank.com

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For detailed terms and conditions of the sale, please refer to the link provided in Secured Creditor's website i.e. www.canarabank.bank.in

कृते केनरा बैंक / For CANARA BANK

प्राधिकृत अधिकारी / Authorised Officer

AUTHORISED OFFICER
Date: 20.11.2025
Place: KOLKATA

CANARA BANK
(A GOVERNMENT OF INDIA UNDERTAKING)
SALE NOTICE

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASETS AND E NFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH RULES 8(6) OF THE SECURITY INTEREST (EN FORCEMENT) 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 mortaged/ charged to the secured Creditor, the constructive possession of which has been taken by the Authorised Officer of ARM Branch Kolkata, Secured Creditor, will be sold on AS is where is", As is what is" , and Whatever there is" on 11.12.2026, for recovery of Rs. 26,65,853.64 (Rs. Twenty Six Lakhs Sixty Five Thousand Eight Hundred Fifty Three and paise Sixty Four Only) along with further applicable interest and charges from 01.11.2026 due to the Secured Creditor from-

a) **Miss Rhitika Gupta (Borrower) D/O Sri Sunil Kumar Gupta, B-11, Rabindra Pally, Space Tower Jora mandir Rajarhat, Gopalpur, Kolkata-700059.**
b) **Mr. Sunil Kumar Gupta (Co-Borrower) S/O Sri Parmeshwar Prasad Gupta, B-11, Rabindra Pally, Space Tower Jora mandir Rajarhat, Gopalpur, Kolkata-700059.**
c) **Mrs. Namita Gupta (Co-Borrower/Mortgagor) W/O Sri Sunil Kumar Gupta, B-11, Rabindra Pally, Space Tower Jora mandir Rajarhat, Gopalpur, Kolkata-700059.**

The reserve price will be **Rs. 17,93,000.00 (Rs. Seventeen Lakhs Ninety Three Thousand Only)** and the earnest money deposit will be **Rs. 1,79,300.00 (Rs. One Lakh Seventy Nine thousand Three Hundred Only).**

1	Name and Address of the Secured Creditor	Canara Bank ARM Branch Kolkata, **21, Bell's House, 5th Floor, Camac street, Kolkata 700016**
2	Name and Address of the Borrower & Guarantor	
	a) Miss Rhitika Gupta (Borrower) D/O Sri Sunil Kumar Gupta, B-11, Rabindra Pally, Space Tower Jora mandir Rajarhat, Gopalpur, Kolkata-700059. **b) Mr. Sunil Kumar Gupta (Co-Borrower) S/O Sri Parmeshwar Prasad Gupta, B-11, Rabindra Pally, Space Tower Jora mandir Rajarhat, Gopalpur, Kolkata-700059.** c) **Mrs. Namita Gupta (Co-Borrower/Mortgagor) W/O Sri Sunil Kumar Gupta, B-11, Rabindra Pally, Space Tower Jora mandir Rajarhat, Gopalpur, Kolkata-700059.**	
3	Total liabilities as on 31.10.2026	Rs. 26,65,853.64 (Rs. Twenty Six Lakhs Sixty Five Thousand Eight Hundred Fifty Three and paise Sixty Four Only)
4	a) Mode of Auction b) Details of Auction service provider c) Date & Time of Auction d) Place of Auction	E-Auction M/s PSB Alliance Pvt Ltd (BAANKNET) **11.12.2026** from 11.30 AM to 1:30 PM Online from anywhere
5	**Details of Property/ies**	
	All that the Flat No.3/2, on the southeast side of 2nd floor measuring about 510 sq.ft. super build up area consisting 2 Bed Rooms,1 Drawing and Dinning Room,	

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	One Kitchen, Toilets and 1 Balcony mosaic Floor, 22 Years old and without lift facility in the building named "Krishnaban @ Kunjaban Apartment" situated in the land measuring 2(Two) Cottahs be the same a little more or less along with common passage measuring 12(Twelve) wide on the Eastern side of the demise property in the District North 24-Parganas, police station Rajharhat , Sub-Registry Office Rajarhat ,Salt Lake City within limit of Rajarhat Gopalpur Municipality ward No. Old Rabindra Pally 22 New 16 being Holding No.s 3/95, Rabindrapally at Mouza Jyangra, J.L. No.16, R.S. Khatian No. 1052, Touzino. 3027, C.S. Khatian No. 262, C.S. Dag No. 114, R.S.Dag Np.135, present landlord govt. of West Bengal, represent by District Collector North 24 Parganas and the Flat is butted and bounded as: **North- Flat No.3/1** **South – House of Mr. Dey** **East- 14 ft wide road** **West – Holder 115 House** **The Apartment is butted and bounded in the manner i.e. to say:** **North- Hal-135 land** **South – Hal-136 land** **East- Hal-115 land** **West – 14 ft wide road**
6	Reserve Price (Rupees) (Please note to mention separately for each property)	**Rs. 17,93,000.00 (Rs. Seventeen Lakhs Ninety Three Thousand Only)**
7	Earnest Money Deposit	**Rs. 1,79,300.00 (Rs. One Lakh Seventy Nine thousand Three Hundred Only)**
8	The property can be inspected Date & Time	30.11.2026 to 09.12.2026 **between 12:00 PM to 4:00 PM.**

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 from 30.11.2026 to 09.12.2026 **between 12:00 PM to 4:00 PM.**

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 & aadhaar and aadhaar 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. 1,79,300.00 (Rs. One Lakh Seventy Nine thousand Three Hundred Only)** 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 10.12.2026 at 5.00 PM.

f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs. 10,000.00 (Rs. Ten Thousand only) (Incremental amount/price) 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.10,000.00 (incremental price) and time shall be extended to 10.00(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, ARM Branch, IFSC Code- CNRB0002364 (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.

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 from 30.11.2026 to 09.12.2026 **between 12:00 PM to 4:00 PM.**

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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 contact, Canara Bank, ARM Branch (Ph.No.-9051882364) e-mail id cb2364@canarabank.com Branch (Ph.No.-9051882364) e-mail id cb2364@canarabank.com 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**

कृते केनरा बैंक / For CANARA BANK

प्राधिकृत अधिकारी / Authorised Officer
परिसंपत्ति वसूली प्रबंध शाखा
Asset Recovery Management Branch
कोलकाता / Kolkata-700 016

Place: KOLKATA
Date: 21.11.2026

Authorised Officer
Canara Bank

Internal