



**SPECIALIZED ARM BRANCH | विशेष एआरएम शाखा | VIJAYAPURA | विजयपुरा | DP 7910
SY NO 412C, PLOT NO 2, SRUSHTI COLONY MAIN ROAD, VIJAYAPURA- 586101
Mo-6366975034**

COVERING LETTER TO SALE NOTICE

Date:12.03.2026

To

1. M/s Harnoor Hospitality: Prop. Avneet Kaur Bhatia
W/o Harvinder Singh Bhatia (Borrower)
2. Sri. Harvinder Singh Bhatia S/o Avtar Singh (Guarantor)

Sub: Notice under Section 13(4) of the Securitization 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, **Specialized ARM Branch Vijayapura (7910)** 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 Vijayapura (7910)** 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 thereunder, 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

मुख्य प्रबंधक / Chief Manager
ए.आर.एम. शाखा, विजयपुरा / ARM Branch VIJAYAPUR

Authorized Officer, Canara Bank

ENCLOSURE – SALE NOTICE



"SALE NOTICE"

E- AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH 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 possession of which has been taken by the Authorized Officer of **Canara Bank Specialized ARM Branch Vijayapura (7910)** Secured Creditor, will be sold on as is where is", As is what is", and Whatever there is" on **30.03.2026** for recovery of **Rs.60,91,000/-** due to the Secured Creditor from M/s Harnoor Hospitality: Prop. Avneet Kaur Bhatia W/o Harvinder Singh Bhatia (Borrower) and **Sri. Harvinder Singh Bhatia S/o Avtar Singh** (Guarantor). The reserve price will be **Rs.35,00,000/- (Rupees Thirty-five Lakh only)** and the earnest money deposit will be **Rs.3,50,000/- (Rupees Three Lakh Fifty thousand only)**.

1	Name and address of the Secured Creditor	Specialized ARM Branch Vijayapura (7910), Home Branch- Kalaburagi main (0513), Kalaburagi RO
2	Name & address of the Borrower & Guarantor	1. M/s Harnoor Hospitality: Prop. Avneet Kaur Bhatia W/o Harvinder Singh Bhatia. -H No-2-910/10/21, Ring Road, Nr Kirti College, Rajapur, Dist.-Kalaburagi Karnataka- 585105 2. Sri. Harvinder Singh Bhatia S/o Avtar Singh (Gua) - H No-2-910/10/21, Ring Road, Nr Kirti College, Rajapur, Dist.-Kalaburagi, Karnataka- 585105
3	Total Liabilities as on 09.03.2026	Rs.60,91,000/- (Rupees: Sixty lakh, Ninety-one Thousand Only) plus further interest and cost/charges from 09.03.2026
4 (a)	Mode of Auction	E-Auction
(b)	Details of Auction service provider	M/s PSB Alliance Pvt. Ltd. Helpdesk Number- 8291220220 Website: https://baanknet.com/
(c)	Date & Time of Auction	30.03.2026 Time: 11.30 am to 1.30 pm (With unlimited extension of 5 minutes duration each till the conclusion of the sale.)
(d)	Place of Auction	Canara Bank, SPECIALIZED ARM BRANCH (7910) -Online
5	Details of Properties	All that part and parcel of Property (2 Commercial Shops) Bearing: CMC No. 6-757/1A/FF-1 & 6-757/1A/FF-2, CTS No. 2388/5(H-3 Chalta No. 342, Sheet No. 42, Block No. -II, Mominpura, Near Putan Galli Laxmi Talkies Road, Kalaburagi, Karnataka-585101. Area Measuring Total: 407.00 Sq. Feet (PID No.28070 One Shop 198.00 Sq. Ft. & PID No.28072 another Shop 209.00 Sq. Ft.) Standing in the name of Sri. Harvinder Singh Bhatia. Bounded By: East: Common wall with shop no. 03 West: Open space of building & Road of 20' wide



		North: Passage & Common staircase of building and property of Sorde Family South: Open space of building & Road of 20' wide
6	Reserve Price	Rs. 35,00,000/-
7	Earnest Money Deposit	Rs. 3,50,000/-
8	The property can be inspected Date & Time	16.03.2026 to 27.03.2026 between 10.00 am to 04.00 pm.

9. Other terms and conditions:

- 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).
- The property/ies will be sold above the Reserve Price.
- The property can be inspected from 16.03.2026 to 27.03.2026 between 10.00 am to 04.00 pm.
- 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 & Adhaar and Adhaar linked with latest Mobile number and register with Digi locker 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: 8291220220), Email: support.baanknet@psballiance.com.**
- The intending bidders shall deposit Earnest Money Deposit (EMD) of Rs. 3,50,000/- (Rupees Three Lakh Fifty Thousand 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 mentioned in the said challan "on or before **27.03.2026** at 5.00 PM.
- Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.50,000/- (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 communication to that effect will be issued which shall be subject to approval by the Authorized Officer/Secured Creditor.
- The incremental amount/price during the time of each extension shall be Rs.50,000/- and time shall be extended to 5 (minutes) when valid bid is received at the last minute.
- 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 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 Authorized Officer without any notice and property shall forthwith be put up for sale again.
- 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, Specialized ARM Branch Vijayapura (7910), IFSC Code-CNRB0007910.**

Sy.No.412c, P.No.2, Srushti Colony, Opp. Rudseti, Vijayapura 586101

Mob No. 6366975034/08352-200981//9591254633

Internal



- (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 is 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 after submission of bid shall be entertained by the bank.
- (o) Authorized officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.
- (p) For further details **SRI. KVN SRIRAMACHANDRA MURTHY**, Canara Bank Specialized ARM Branch Vijayapura (7910), Mob: 916366975034, email: cb7910@canarabank.com may be contacted during office hours on any working day. The service provider: BAANK-NET (M/s- PSB Alliance Pvt. Ltd), Contact: 8291220220, Email: support.BAANKNET@psballiance.com, support.BAANKNET@procure247.com

ಕೆನರಾ ಬೆಂಕ್ / For CANARA BANK

ಮುಖ್ಯ ಪ್ರಬಂಧಕ / Chief Manager
ಎ.ಆರ್.ಎಂ. ಶಾಖಾ, ವಿಜಯಪುರ / ARM Branch VIJAYAPUR

Date-12.03.2026

Authorized Officer

Note:

1. The contents of the Notice may be suitably altered on case-to-case basis.
2. The details of encumbrances, if any, known to the bank are to be mentioned in the Sale Notice.

