

(A GOVERNMENT OF INDIA UNDERTAKING)

HO: Bengaluru, Branch: ARM Branch, Davanagere

Phone No.: 9960150664

Email: cb7902@canarabank.com

Ref: 7902/ARMBD/45/SN/CKM86/2025-26

Date: 09.02.2026

To,

1. Mr. Sanjaya H C
S/o HC Chandre Gowda,
KM Road Left Side,
Hyaragudde Village 577132,
Mudigere, Chikkamagaluru Dist

2. Mr. Sandeep H C
S/o HC Change Gowda,
Hyaragudde Village 577132,
Mudigere, Chikkamagaluru Dist

3. Mr. Saveena HC (Saveenay HC)
S/o HC Chandre Gowda,
Hyaragudde Village 577132,
Mudigere, Chikkamagaluru Dist

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.

As you are aware, **Authorized officer Canara Bank, Specialized ARM Branch Vidyanagar Davanagere** have taken possession of the assets described in schedule of Sale Notice annexed hereto and in terms of section 13(4) of the subject Act in connection with outstanding dues payable by you to our **Canara Bank, ARM Branch, Davanagere**.

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 account or any other law in force.

Yours faithfully,

**Authorized Officer
Canara Bank**

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(AUCTION SALE NOTICE FOR IMMOVABLE PROPERTIES)
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) & 9 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 Authorized Officer of **Canara Bank, Specialized ARM Branch Vidyanagar Davanagere** Secured Creditor, **will be sold on "As is where is, As is what is, and Whatever there is" Basis on 17-03-2026**, for recovery of **Rs.1,14,18,608.73 as on 07.02.2026** due to the Secured Creditor. The reserve price will be **Rs.1,77,43,000/-** and the earnest deposit will be **Rs.17,74,300/-**.

1.Name and Address of the Secured Creditor:	Canara Bank, ARM Branch, Davanagere. MOB. 9960150664, 9845124126, 9945930974
2. Name and Address of the Borrower & Guarantor:	1. Mr. Sanjaya H C S/o HC Chandre Gowda, KM Road Left Side, Hyaragudde Village 577132, Mudigere, Chikkamagaluru Dist 2. Mr. Sandeep H C S/o HC Change Gowda, Hyaragudde Village 577132, Mudigere, Chikkamagaluru Dist 3. Mr. Saveena HC (Saveenay HC) S/o HC Chandre Gowda, Hyaragudde Village 577132, Mudigere, Chikkamagaluru Dist.
3. Total liabilities as on: 29-12-2025	Rs.1,14,18,608.73/- (One Crore Fourteen Lakh Eighteen Thousand Six hundred Eight Rupees and Paise Seven Three 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 Ltd (ebkcray) support.ebkcray@psballiance.com , Website: https://baanknet.com 17-03-2026 (between 10.00 AM and 12.30 PM) Through online mode, will be facilitated by Canara Bank, ARM Branch, Vidyanagar, Davanagere.

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5. Details of Property/ies:

SL NO	IMMOVABLE				NAME OF TITLE HOLDER
1.	All those part and parcel of the Immovable Property situated at Hyargudde and Ousana Village, Banakal Hobli, Mudigere Tq, Chikkamagaluru Dist. Having the following details				Mr. Sanjaya HC Mr. Sandeep HC Mr. Saveena HC (Saveenay HC)
SL No	Survey No	Kind	Extant A-G	Village	
1	6	Plantation/cof fee	06-34	Hyragudde	
2	6	Plantation/cof fee	03-00	Hyragudde	
3	26/4	Plantation/cof fee/Pepper	01-32	Hyragudde	
4	57/P8	Plantation/cof fee/Pepper	0-25	Hyragudde	
5	40/1	Plantation/cof fee	02-34	Ousana	
Boundaries					
Sl No	East	West	North	South	
1	Property of Sri Prabhakar	Property of Sri Sandarsh	Property of Sri HM Narayana Gowda	Property of Sri Krishne Gowda	
2	Property of Sri Prabhakar	Property of Sri Sandarsh	Property of Sri HM Narayana Gowda	Property of Sri Krishne Gowda	
3	Property of Sri HM Narayana Gowda	Property of Sri HM Narayana Gowda	Property of Sri Narendra	Property of Sri Narayana Gowda	
4	Property of Sri HM Nagesh Gowda	Property of Sri Madhava Gowda	Property of Sri Nandeesh	Property of Sri Prabhakar	
5	Property of Sri HM Nagesh Gowda	Property of Sri Jaganath	Property of Sri Krishne Gowda	Property of Dinesh	

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6.RESERVE PRICE	Rs 1,77,43,000/- (One Crore Seventy-Seven Lakh Forty-Three Thousand only)
7.EMD AMOUNT	Rs 17,74,300/- (Seventeen lakh Seventy-Four Thousand Three Hundred Only)
8.The property can be inspected Date & Time	16-03-2026. 10:00 am to 4:00pm

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 on 16-03-2026 between 10:00 am and 4:00pm.**
- 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 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 details,7046612345/6354910172/8291220220/9892219848/8160205051, mail:support.BAANKNET@psballiance.com).
- e) The intending bidders shall deposit Earnest Money Deposit (EMD) as mentioned below table 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 16-03-2026 at 4:00PM.**
- f) Auctions would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.1,00,000/- (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.
- g) The incremental amount/price during the time of each extension shall be Rs. 1,00,000/- (incremental price) and time shall be extended to 10 minutes when valid bid received in last minutes.
- h) Sale shall be confirmed in favor 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,

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- 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.
- 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, Vidyanagar, Davanagere, IFSC Code CNRB0007902 (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. All statutory/electricity/others pending dues borne by successful bidder only.
 - n) It shall be the responsibility of Bidder to make due diligence and physical verification of property, property documents available in bank and satisfy themselves about the property/ies specifications 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 on **16-03-2026 from 10:00 AM to 4:00 PM.**
 - o) It is also clarified to the bidders that, any taxes pending on the property, known or unknown to bank or obtention of any of the documents like EC, Tax Paid Reciepts, E Khata, etc are the sole responsibility of the bidder and Authorised Officer shall not entertain any of the subsequent claims in the matter.
 - p) Authorized officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.
 - q) For further details **ARM Branch, Vidyanagar, Davanagere** (Mob. 9960150664) e-mail id- cb7902@canarabank.com may be contacted 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./ support.ebkay@procure247.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

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Email: cb7902@canarabank.com

Place: DAVANAGERE

Authorized Officer

Date: 09.02.2026

Canara bank