

COVERING LETTER TO SALE NOTICE

Ref: CNRB/1977/E-AUCTION/2025-26/6

Date:13.03.2026

To,

Mr. Sayad Ali (Borrower/Guarantor) House no 541, Ubo Dando, Santacruz Church Santa Cruz, Tiswadi North Goa 403005	Mrs. Shabana Sayad Ali (Borrower/Guarantor) House no 541, Ubo Dando, Santacruz Church Santa Cruz, Tiswadi North Goa 403005
Mr. Mohammad Sharief Sayad Ali (Borrower/Guarantor) House no 541, Ubo Dando, Santacruz Church Santa Cruz, Tiswadi North Goa 403005	Mr. Mohammad Sajeeb Sayad Ali (Borrower/Guarantor) House no 541, Ubo Dando, Santacruz Church Santa Cruz, Tiswadi North Goa 403005

Dear Sir/Madam,

Sub: Notice under Section 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 of Immovable Properties under Rule 8(6) and 9 of the Security Interest (Enforcement) Rules 2002

As you are aware, I on behalf of Canara Bank, **Patto Panaji** Branch, Goa 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 **Patto Panaji** 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,

केनरा बैंक
For Canara Bank
E. [Signature]

अधिकारी / Authorised Officer
आवास, पणजी गोवा
Regional Office, Panaji-Goa
Canara Bank

ENCLOSURE - SALE NOTICE



Ref: CNRB/1977/E-AUCTION/2025-26/6

Date: 13.03.2026

SALE NOTICE

E-Auction Sale Notice of Immovable Properties under Rule 8(6) and 9 of the Security Interest (Enforcement) Rules 2002.

Notice is hereby given to the effect that the immovable/movable properties described herein, taken possession under the provisions of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and Security Interest (Enforcement) Rules 2002, will be sold by holding public auction.

1. **Name and Address of the Secured Creditor:** Canara Bank, **PATTO PANAJI** Branch

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

Mr. Sayad Ali (Borrower/Guarantor) House no 541, Ubo Dando, Santacruz Church Santa Cruz, Tiswadi North Goa 403005	Mrs. Shabana Sayad Ali (Borrower/Guarantor) House no 541, Ubo Dando, Santacruz Church Santa Cruz, Tiswadi North Goa 403005
Mr. Mohammad Sharief Sayad Ali (Borrower/Guarantor) House no 541, Ubo Dando, Santacruz Church Santa Cruz, Tiswadi North Goa 403005	Mr. Mohammad Sajeeb Sayad Ali (Borrower/Guarantor) House no 541, Ubo Dando, Santacruz Church Santa Cruz, Tiswadi North Goa 403005

3. **Total liabilities as on 12/03/2026: Rs. 53,67,900.12/- (Rupees Fifty Three Lakhs Sixty Seven Thousand Nine Hundred and Paise Twelve Only)** plus further interest, charges/claim and other expenses if any.

4. (a) **Mode of Auction: E-Auction(Online)**

(b) **Details of Auction service provider:** M/s PSB Alliance (Baanknet),
Contact No 8291220220
Emailid: support.BAANKNET@psballiance.com

(c) **Date & Time of Auction: Date: 18/04/2026 Time: 02.30 PM to 03.00 PM** (With unlimited extension of 5 minutes duration each till the conclusion of the sale)

(d) **Place of Auction: Online <https://baanknet.com/>**

5. **Details of the Property/ies and Reserve Price:**



(HEAD OFFICE: BANGALORE)
BRANCH OFFICE: PATTO PANAJI (1977)

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Lot No.	Details and full description of the immovable property with known encumbrances, if any	Time	Reserve Price	EMD Amount
I.	All that part and parcel of flat bearing Flat no.SF-4, VP House no.434/4/1B/SF4, admeasuring 110 sq. mtrs. Super Built up area, (including the incidence of staircase and corridor/lobby as also the areas of peripheral walls) comprising of 2 Bed Room, Kitchen, Living, 4 Balconies & 2 Toilets, provided with electric fixtures & Fittings water supply from the overhead water tank, situated on Second Floor of Building B, now knowns as TILAKA RESIDENCY constructed in the Plot no.1 admeasuring 1680 Sqmtrs of the entire property known as "Santa Apolonia" also known as "Santiago Pintado " which property surveyed under Survey no.125/9-D of Village CorlimTiswadi Taluka of North Goa District within the local limits of village Panchayat of Corlim, Ilhas , Goa, North Goa District together with the proportionate undivided share in the land of the said Plot No 1 corresponding to the built up area of the said Flat. The said property is described as a whole in the Land Registration Office of Sub District of Ilhas (Conservatoria do Registo Predial) at Panaji, Goa under No.9573 of Book B-25 New and the same whole property is not registered in the Revenue Registrar (Matriz Predial) and bounded as under On the East : By Plot held by Virginia A V Afonso On the West : By Plot held by Antonio Souz. On the North : By National High Way On the South: By Foot Path (BCCO) Cersai – 400035572028 *Property under Physical possession	02.30 pm to 03.00 PM	Rs. 48,40,000/- (Rupees Forty Eight Lakhs Forty Thousand Only)	Rs. 4,84,000/- (Rupees Four Lakh Eighty Four Thousand Only)

6. Other terms and conditions:

- The property/ies will be sold on "AS IS WHERE IS", "AS IS WHAT IS" AND "WHATEVER THERE IS" conditions, including encumbrances if any.
- The property/ies will be sold for the price which is more than the Reserve Price.
- The property can be inspected, with Prior Appointment with Authorised Officer, on any working days during office hours from 11.00 am to 5.00 pm .
- The intending bidders shall deposit Earnest Money Deposit (EMD)of 10% of the Reserve price as per **point no. 5** in E Wallet of M/s. PSB Alliance Private Limited (Baanknet.com) 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 **17/04/2026 upto 05:00 PM.**



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Bidders shall improve the bidding offer in multiples of **Rs.25,000.00 (Rupees Twenty Five Thousand Only)**.

Auction/bidding shall be only through “**Online Electronic Bidding**” through the website **<https://BAANKNET.COM>** on **18/04/2026** from **02.30 PM to 03.00 PM**.

- e) After payment of the EMD amount, the intending Bidders should submit a copy of the following documents/details on or before **17/04/2026 by 5.00 pm** to Canara Bank **Patto Panaji** Branch, by hand or by email, email id **cb1977@canarabank.com**
- i) Demand draft/pay order towards EMD amount. If paid through RTGS/NEFT/ acknowledgement receipt thereof with UTR no.
 - ii) Photocopies of PANCARD, ID proof and address proof. However successful bidder would have to produce these documents in original to the Bank at the time of making the payment of balance amount of 25% of bid amount.
 - iii) Bidder's name, contact number, address, email id
 - iv) Bidder's account details for online refund of EMD.

f. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.

g. The successful bidder shall deposit 25 % of the sale price (inclusive of EMD already paid), immediately on the sale being knocked down in his/ her favour and the balance within 15 days from the date of confirmation of sale. If the successful bidder fails to pay the sale price as 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. The 25% amount shall be deposited by way of Demand Draft in favour of Authorised Officer, Canara Bank, **Patto Panaji**, Goa or shall be deposited through RTGS/NEFT/FUND TRANSFER to the Credit of Canara Bank Branch **Patto Panaji** Goa account no. 209272434 IFSC **CNRB0001977**.

h. All charges for conveyance, stamp duty and registration etc., as applicable shall be borne by the successful bidder only.

i). For sale proceeds above Rs 50.00 lacs (Rupees Fifty lakhs) TDS shall be payable at the rate 1 % of the Sale amount, which shall be payable separately by the Successful buyer and the original receipt of TDS Certificate to be submitted to the Bank.

j) All charges for conveyance, stamp duty/GST and registration TDS, tax, dues of local self, Govt (property tax, water sewerage, electricity bills, transfer fees) etc if any due against the property shall be borne by the successful bidder only.

k. Authorised officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.

l. For further details Branch Manager Canara Bank, **Patto Panaji** branch may be contacted during office hours on any working day, Contact No. **9423884048** e-mail id: **cb1977@canarabank.com** OR the service provider **M/s PSB Alliance (Baanknet)**. Contact details: **M/s PSB Alliance (Baanknet) - 8291220220** Email id: **support.Baanknet@psballiance.com**

m. In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach Regional office, Panaji or **Patto Panaji** Branch who, as a facilitating centre, shall make necessary arrangements.



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SPECIALINSTRUCTION/CAUTION

Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Canara Bank or 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.

Date: 13.03.2026

Place: Patto Panaji



 कृते केनरा बैंक
For Canara Bank
E. Anwar Hussain
प्रमाणित / Authorised Officer
Regional Office, Panaji-Goa
CANARA BANK

~~Confidential~~