

COVERING LETTER TO SALE NOTICE

Ref: ROKOL/SAL/NOTICE/COVER/2025-26/YGN13

Date: 07.04.2026

To,

1. YAKUB GULAB NADAF .. (Borrower)
2. NURJAHAN YAKUB NADAF .. (Co-Borrower)
3. AHMAD KUTUBUDDIN NADAF ..(Guarantor)

ADDRESS 1-

KUMBHAR GALLI, LINGNUR DUMALA, KAGAL, KOLHAPUR – 416216

ADDRESS 2-

KUMBHAR GALLI, LINGNUR DUMALA, KAGAL, KOLHAPUR – 416216

ADDRESS 3-

SHAHU GALLI, KUMBHAR GALLI, LINGNUR DUMALA, KAGAL, KOLHAPUR – 416216

Dear Sir/Madam,

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, Kagal 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 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


प्रधिकृत अधिकारी / AUTHORIZED OFFICER

MURUGESAN A
Authorized Officer,
Canara Bank

ENCLOSURE – SALE NOTICE



Ref: ROKOL/SL/NOTICE/2025-26/YGN13

Date: 07.04.2026

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 to the Secured Creditor, Possession of which has been taken by the **Authorised Officer of Canara Bank Kagal branch**, will be sold on "As is where is", "As is what is", and "Whatever there is" on 27.04.2026, for recovery of Rs. 4,06,416.29 (as on 31.03.2026) plus further interest and other expenses there on due to the Kagal[05035] Branch of Canara Bank from YAKUB GULAB NADAF.

The Reserve price of the Property will be **Rs.3,00,000/- (Rupees Three Lakhs Only)** and the **earnest money deposit for the property will be Rs.30,000/- (Thirty Thousand Rupces Only)**

The Earnest Money Deposit shall be deposited on or before **26.04.2026 12:00 PM**.

Details and full description of the immovable property

All that part and parcel of the property consisting of **Gram Milkat No. 124, City Survey No. 332, Area 22.9 Sq Mtrs. At Lingnur Dhumal kagal, Kolhapur.**

Bounded: as per agreement

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 Manager, Kagal[05035] Branch, Canara Bank, **Mob. 9039669148** and e-mail id. cb5035@canarabank.com during office hours on any working day.

Date: 07.04.2026

Place: Kolhapur

केनरा बँक / For CANARA BANK

अधिकृत अधिकारी / AUTHORISED OFFICER
MURUGESAN A
Authorised Officer
CANARA BANK

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE

1. Name and Address of the Secured Creditor: Canara Bank, **Kagal[05035]** Branch, Maharashtra

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

1. **YAKUB GULAB NADAF** .. (Borrower)
2. **NURJAHAN YAKUB NADAF** .. (Co-Borrower)
3. **AHMAD KUTUBUDDIN NADAF** ..(Guarantor)

ADDRESS 1-

KUMBHAR GALLI, LINGNUR DUMALA, KAGAL, KOLHAPUR – 416216

ADDRESS 2-

KUMBHAR GALLI, LINGNUR DUMALA, KAGAL, KOLHAPUR – 416216

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SHAHU GALLI, KUMBHAR GALLI, LINGNUR DUMALA, KAGAL, KOLHAPUR – 416216

3. Total liabilities as on 31.03.2026: **Rs 4,06,416.29** (interest and other expenses there on)

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

(b) **Details of Auction service provider:**

Company Name	M/s PSB Alliance Pvt Ltd
Helpdesk Number	8291220220
Email	<u>support.baanknet@psballiance.com</u>
Website	<u>https://baanknet.com/</u>

(c) **Date & Time of Auction: Date: 27.04.2026; Time: 1:00 PM to 3:00 PM**

(With unlimited extension of 5 minutes duration each till the conclusion of the sale)

(d) **Place of Auction:** ON LINE

5. **Reserve Price: Rs.3,00,000.00**

6. **EMD Amount: Rs.30,000.00**

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 Authorised Officer, on all working days during office hours from 10:00 am to 05:00 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** amount to be **deposited** by way ONLINE PAYMENT On BAANKNET Portal wallet in favour of Canara Bank KAGAL Branch, A/c No 2092729434 IFSC Code: **CNRB0005035** **on or before 26.04.2026 12:00 PM.**

क्षेत्रीय कार्यालय कोल्हपुर / REGIONAL OFFICE KOLHAPUR

- e) Only after payment of the EMD amount, the intending bidders shall be allowed to participate for the auction bidding process.
- f) The intending bidders should register their names at portal <https://baanknet.com/> and get their User ID and password free of cost. Prospective bidder may avail online training on E- auction from the service provider. 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 **M/s PSB Alliance (Baanknet)**.
- g) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
- h) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs. 10,000/-. 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 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 declaring him/her as the successful bidder and the balance 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 Authorised Officer without any notice and property shall forthwith be put up for sale again.
- j) For sale proceeds of Rs. 50.00 lakhs (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate 1% on the Sale proceeds and submit the original receipt of TDS certificate to the Bank.**
- k) All charges for conveyance, stamp duty/GST and registration, TDS, tax, dues of Local self Govt. (property tax, water sewerage, electricity bills, and transfer fees) etc., if any due against the property shall be borne by the successful bidder only.**
- l) Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
- m) 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 branch who, as a facilitating centre, shall make necessary arrangements.
- n) For further details contact Manager, Canara Bank, Kagal[05035] Branch Mob No: **9039669148** e-mail id cb5035@canarabank.com OR the service provider M/s PSB Alliance (Baanknet), Helpdesk Number: 8291220220, Email: support.baanknet@psballiance.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.

कृते केनरा बैंक / For CANARA BANK


अधिकृत अधिकारी / AUTHORIZED OFFICER

MURUGESAN A
Authorised Officer
CANARA BANK

Date: 07.04.2026

Place: Kolhapur