



**ANNEXURE - 14
CANARA BANK**

COVERING LETTER TO SALE NOTICE

Ref: CB/0664/EAUCTION/P.RAVIKUMAR/1/2026

Date: 24.03.2026

To

Sri P. Ravi Kumar (Borrower & Mortgagor) S/O Fakkir Naik No 101, 2nd floor, Sri Sai Residency, 1st A Cross street, S. K Natraja Layout, Kothanur Main Road, Near T.R Hospital, J.P Nagar 8th Phase, Bengaluru, Karnataka-560076 Phone no: 919900493490	Smt. Geeta Ravi Kumar (Co Borrower) W/O P Ravi Kumar No 101, 2nd floor, Sri Sai Residency, 1st A Cross street, S. K Natraja Layout, Kothanur Main Road, Near T.R Hospital, J.P Nagar 8th Phase, Bengaluru, Karnataka-560076 Phone no: 917353040687
Sri P. Ravi Kumar, S/O Fakkir Naik Flat no 102, Ground Floor "GURU SADANA Apartment", Nagaragunda Devara Mutta Lane, Cottonpet, Bengaluru-560053 Phone no. 919900493490	Smt. Geeta Ravi Kumar, W/O P Ravi Kumar, Flat no 102, Ground Floor "GURU SADANA Apartment", Nagaragunda Devara Mutta Lane, Cottonpet, Bengaluru-560053 Phone no.917353040687

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) Rules, 2002.

As you are aware, I on behalf of **Canara Bank, DODDABALLAPURA 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 our Doddaballapura 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

कृते केनरा बैंक / For CANARA BANK

Authorised Officer, Canara Bank

ENCLOSURE - SALE

अधिकृत अधिकारी / Authorised Officer

DODDABALLAPURA BRANCH, DP Code: 0664
 Mobile No: 9035691207 E mail: cb0664@canarabank.com

ANNEXURE – 13
(Auction Sale Notice for Sale of Immovable Properties)
CANARA BANK
(A GOVERNMENT OF INDIA UNDERTAKING)

SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Properties under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision 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/charged to the Secured Creditor, the constructive/physical possession of which has been taken by the Authorized Officer of Doddaballapura Branch of the Canara Bank., will be sold on "As is where is", "As is what is", and " Whatever there is" on **29.04.2026**, for recovery of **Rs. 95,16,947.62 (Rupees Ninety Five Lakhs Sixteen Thousand Nine Hundred Forty Seven Rupees and Sixty Two Paisa only)** as on **24.03.2026** with further **Interest and Expenses** there on due to the **Doddaballapura Branch** of Canara Bank from **Mr. P. Ravikumar and Smt. Geeta**

The Reserve price will be **Rs.1,26,86,000/- (Rupees One Crore Twenty Six lakhs eighty Six thousand only)** and the earnest money deposit will be **Rs.12,68,600/- (Rupees Twelve Lakhs Sixty Eight thousand Six Hundred only)**.The Earnest Money Deposit shall be deposited on or before **28.04.2026** by 4:00 pm.

1	Name and Address of the Secured Creditor	Canara Bank, Doddaballapura Branch
2	Name and Address of the Borrower(s)/ Guarantor(s)	1. P. Ravikumar 2. Geetha No 101, 2 nd floor, Sri Sai Residency, 1 st A Cross street, S. K Natraja Layout, Kothanur Main Road, Near T.R Hospital, J.P Nagar 8 th Phase, Bengaluru, Karnataka-560076
3	Total liabilities as on 24.03.2026	Rs. 95,16,947.62 (Rupees Ninety Five Lakhs Sixteen Thousand Nine Hundred Forty Seven Rupees and Sixty Two Paisa only)+ Interest and Expenses there on
4	(a) Mode of Auction (b) Details of Auction service	E Auction BAANKNET (M/s PSB Alliance Pvt. Ltd), (Contact

DODDABALLAPURA BRANCH, DP Code: 0664
 Mobile No: 9035691207 E mail: cb0664@canarabank.com

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	provider :	No. 8291220220, Email:support.baanknet@psballiance.com/)
	(c) Date & Time of Auction (d) Place of Auction	29.04.2026, 11.00 AM to 1.30 PM E-Auction/Online auction
5	Reserve Price (Please note to mention separately for each property)	Rs.1,26,86,000/- (Rupees One Crore Twenty Six lakhs Eighty Six thousand only)
6	Earnest Money Deposit	Rs.12,68,600/- (Rupees Twelve Lakhs Sixty Eight thousand Six Hundred only).
7	This property can be inspected Date & Time	28.04.2026, 11.00 AM to 4.00 PM

8.DETAILS OF IMMOVABLE PROPERTY/ies

Restrict

SCHEDULE A PROPERTY

All that piece and parcel of the western portion of the property bearing Present municipal no 1, Old Municipal no 6, GURU SADANA Having PID NO. 29-106-1, Situated at Naragunda Devara Mutt Lane (ThenginaMaradha Lane) Cottonpet, Bangalore 560053, presenty under the limits of BBMP, Ward No. 120, Ward Name Cottonpet, Measuring East to West 52 feet and North To South 42 feet and bounded on the

East By: Remaining Eastern portion of the property, bearing flat no. 101

West By: B.Nachappa's House

North By: 20 feet Naragundada Devara Mutt Lane (TMM Lane)

South By: Marigangappa and reddy's House.

DODDABALLAPURA BRANCH, DP Code: 0664
Mobile No: 9035691207 E mail: cb0664@canarabank.com

SCHEDULE B PROPERTY

(DESCRIPTION OF THE UNDIVIDED SHARE HEREBY CONVEYED)

200 Sq feet of undivided share, right, title interest and ownership in Schedule 'A' property.

SCHEDULE C PROPERTY

(DESCRIPTION OF THE APARTMENT HEREBY CONVEYED)

All that piece and parcel of the property bearing residential Apartment/ Flat bearing no. 102, in the Ground Floor, consisting of 3BHK, having 1000Sq feet of Super builtup area including proportionate share in common areas such as lobbies, passage, lifts, Staircases along with one covered parking space in the building known as "GURU SADANA", constructed on the Schedule A property. The building is constructed with bricks and cement walls, RCC roofing, Vitrified/ Ceramic Tiles flooring, Jungle wood doors and steel frame windows, With electricity, water and sanitary facility.

Known encumbrances, if any: Not to the knowledge of the Bank.

Details and full description of movable property-NA

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in common

9. 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 Authorized Officer, on or before 28.04.2026 between 11:00 hrs to 16.00 hrs.
- 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 of 10% of the Reserve Price is to be deposited in favor of Authorized Officer, Canara Bank, Doddaballapura Branch 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 28.04.2026 4.00 PM.

e) 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 **BAANKNET (M/s PSB Alliance Pvt. Ltd), (Contact No. 8291220220 ,Email:support.baanknet@psballiance.com)**

f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **28.04.2026, 4.00 PM**, to Canara Bank, Doddaballapura Branch (0664) mob nos: **9035631207, 9491457391** by hand or by email **cb0664@canarabank.com**.

i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.

ii) Photocopies of PAN Card, ID Proof and Address proof. However, successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.

Resubmit

ed

iii) Bidders Name. Contact No. Address, E Mail Id.

iv) Bidder's A/c details for online refund of EMD.

g) 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 **BAANKNET(M/s PSB Alliance Pvt. Ltd),(Contact No. 8291220220,Email:support.baanknet@psballiance.com)**

h) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.

i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs 10000/- (The amount can be decided by the Authorised Officer depending upon the value of the property with a minimum of Rs. 10000 as incremental value). 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 credit.

j) 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 30 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 Authorized Officer without any notice and property shall forthwith be put up for sale again.

k) For sale proceeds of Rs. 50 (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.

l) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.

m) Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.

n) 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.

Reserve

o) For further details contact Authorized officer, Canara Bank, Doddaballapura Branch, Doddaballapura Taluk, Bangalore Rural -561203 (Ph.No. 9035631207, 9491457391) OR the service provider BAANKNET (M/s PSB Alliance Pvt. Ltd), (Contact No. 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.

Place:Doddaballapura
Date: 24.03.2026

कृते केनरा बैंक / For CANARA BANK

Authorised Officer
अधिकृत अधिकारी / Authorised Officer
Canara Bank