



भारत सरकार का उपक्रम/ A GOVERNMENT OF INDIA UNDERTAKING
प्रधानकार्यालय/HEAD OFFICE : BENGALURU 560002

संदर्भ/Ref:ARMB/5103119/11/2026-27/RKG

दिनांक/Date: 07.04.2026

COVERING LETTER TO SALE NOTICE

To,

M/S. Gauri Roadlines Address - H. No. 100 Near RJ Tata Weight Bridge, Velap, Kavale, Ponda, North Goa, Goa 403401.	Mrs. Pushpanjali Sanjay Halburage (Proprietor/Borrower/Guarantor) Address 1 - H.No. 100 Near R J Tata Weight Bridge, Velap, Kavale, Ponda, North Goa, Goa 403401
Mrs. Pushpanjali Sanjay Halburage (Proprietor/Borrower/Guarantor) Address 2 - Flat no. FG1 Ground Floor, Building F, Sarthak Garden, Village Queula, Ponda, North Goa, Goa 403401	Mr. Sanjay Baburao Halburage (Borrower/Guarantor) Address 1 -Resident of Mudhol (B) Bidar, Karnataka 585443
Mr. Sanjay Baburao Halburage (Borrower/Guarantor) Address 2 - FG-1 Ground Floor Sarthak Garden, Near Bhagawati Temple, Kavlem, Ponda, North Goa, Goa-403401	

Dear Sirs,

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) of the Security Interest (Enforcement) Rules 2002.

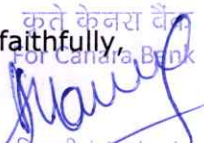
As you are aware, I on behalf of Canara Bank, have taken possession of the assets described in Schedule of Sale Notice annexed hereto in terms of Section 13(4) of the subject Act in connection with outstanding dues payable by you to Canara Bank.

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,


प्रधिकृत अधिकारी / Authorized Officer
Canara Bank



ENCLOSURE - SALE NOTICE

आस्तियां वसूली प्रबंधन शाखा पणजी, प्रथम तल, माथियास प्लाज़ा 18 जून रोड, पणजी गोवा -403001
ARM BRANCH PANAJI, FIRST FLOOR, MATHIAS PLAZA, 18th JUNE ROAD, PANAJI, GOA- 403001
M: 77220 39869 ई मेल E Mail- cb5103@canarabank.com

Confidential



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(Auction Sale Notice for Immovable properties)
CANARA BANK
(A GOVERNMENT OF INDIA UNDERTAKING)
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 symbolic possession of which has been taken by the Authorised Officer of Canara Bank Secured Creditor, will be sold on "As is where is", "As is what is", "Whatever there is" and "Without Recourse" on, **05.05.2026** for recovery of **Rs. 29,72,739.00 (Rs. Twenty Nine Lakh Seventy Two Thousand Seven Hundred Thirty Nine Only)** as on 31/03/2026 plus further interest from 01-04-2026 due to the Secured Creditor from **1. M/S. Gauri Roadlines Address** – H. No. 100 Near RJ Tata Weight Bridge, Velap, Kavale, Ponda, North Goa, Goa 403401. **2. Mrs. Pushpanjali Sanjay Halburage (Proprietor/Borrower/Guarantor) Address 1** - H.No. 100 Near R J Tata Weight Bridge, Velap, Kavale, Ponda, North Goa, Goa 403401 **3. Mrs. Pushpanjali Sanjay Halburage (Proprietor/Borrower/Guarantor) Address 2** – Flat no. FG1 Ground Floor, Building F, Sarthak Garden, Village Queula , Ponda, North Goa, Goa 403401 **4. Mr. Sanjay Baburao Halburage (Borrower/Guarantor) Address 1**-Resident of Mudhol (B) Bidar, Karnataka 585443 **5. Mr. Sanjay Baburao Halburage (Borrower/Guarantor) Address 2**- FG-1 Ground Floor Sarthak Garden, Near Bhagawati Temple, Kavlem, Ponda, North Goa, Goa-403401.

The reserve price will be **Rs. 37,98,000/- (Rupees Thirty Seven Lakh Ninety Eight Thousand Only)** and the earnest money deposit will be **Rs. 3,79,800/- (Rupees Three Lakh Seventy Nine Thousand Eight Hundred Only)**

1	Name and Address of the Secured Creditor	Canara Bank, ARM Branch, Panaji Goa
2	Name and Address of the Borrower:	
	M/S. Gauri Roadlines Address – H. No. 100 Near RJ Tata Weight Bridge, Velap, Kavale, Ponda, North Goa, Goa 403401.	Mrs. Pushpanjali Sanjay Halburage (Proprietor/Borrower/Guarantor) Address 1 - H.No. 100 Near R J Tata Weight Bridge, Velap, Kavale, Ponda, North Goa, Goa 403401



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	Mrs. Pushpanjali Sanjay Halburage (Proprietor/Borrower/Guarantor) Address 2 – Flat no. FG1 Ground Floor, Building F, Sarthak Garden, Village Queula , Ponda, North Goa, Goa 403401	Mr. Sanjay Baburao Halburage (Borrower/Guarantor) Address 1 -Resident of Mudhol (B) Bidar, Karnataka 585443
	Mr. Sanjay Baburao Halburage (Borrower/Guarantor) Address 2 - FG-1 Ground Floor Sarthak Garden, Near Bhagawati Temple, Kavlem, Ponda, North Goa, Goa-403401	
3	Total liabilities as on 31-03-2026	Rs. 29,72,739.00 (Rs. Twenty Nine Lakh Seventy Two Thousand Seven Hundred Thirty Nine Only)
4	e) Mode of Auction f) Details of Auction service provider g) Date & Time of Auction h) Place of Auction	E-Auction BAANKNET https://baanknet.com/ . Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings 05.05.2026, 11:00 A.M to 12:00 NOON Online (https://baanknet.com)
5	Details of Properties: SCHEDULE 1 (i) All that Plot bearing number 8/1-A (Part) of village Queula admeasuring an area of 3500 sq mts and bounded as under: East: Partly by Nallah and Partly by bye-pass road West: By Property surveyed under No. 8/1 of Village Queula North: By property surveyed under no. 7/3 South: By Road which passes through property surveyed under no. 8/1-B (i) And forming part of all the property known as “GOVINDA DEVACHEM” also known as “CONDEMOL” and still further as “GHARBHAT” situated at Queula, within the limits of Village Panchayat of Queula, Taluka Ponda, District of South Goa, described in Land Registration office of Ilhas under number 4268 at Page on hundred eighty three overleaf of Book B-11 new enrolled in Taluka Revenue Office under number 986 and 987 surveyed under number 8/1 of Village Queula and bounded as under : East: By the Rivulet West: By boundary of property of Sazrem Bailadaira North: By the temple of Shri Bhagwati	





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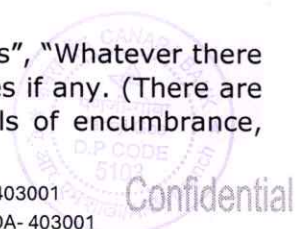
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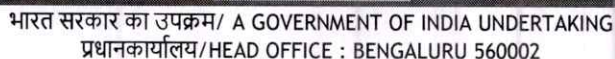
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South: By the property of Ramchandra Ferreiro	
(ii) All that half of land known as "GOVIND DEVACHEM CONDICHEM @ CONDIMOLA @ CUTURN situated at Queula Village, within the area of Village Panchayat of Queula of the Taluka Ponda and Sub-district of Ponda, of the South Goa District of the State of Goa and which property as a whole is registered in the Land Registration office of Panaji under number 4266 of Book B11 new and also wholly enrolled in the matriz records under numbers 986 and 987 and is presently surveyed under no. 7/3 (part) of Village Queula of an area of 5400 sq mts and which portion of land now forming a distinct entity is bounded as under :	
North: With Land under survey no. 712	
South: With survey no. 8/1	
East: By Bye pass road	
West: With the Road	
SCHEDULE II – SECURED ASSET	
All that residential premises being Flat no. FG1 and forming a distinct residential unit admeasuring 74.50 sq mts (Super built up) and located on the ground floor of the Building F and standing on the amalgamated property or land more particularly described in Schedule I herein above written, the said flat admeasuring about 74.50 sq. mts. in super build up area including the incidence of stair-case, open spaces, common passages in any, walls and balconies and bounded as follows:	
East: By open Space in same property	
West: By dead wall of Building F and space in same property	
North: By staircase and flat no.	
South: FG2 by Dead Wall of Building F and space in same property.	
*“SARTHAK GARDEN “ situated at Village Queula, Taluka Ponda, District South Goa, Goa known as “GOVIND DEVACHEM” forming part of survey no. 7/3 and 8/1-A.	
* Property is under Symbolic possession.	
6 Reserve Price	Rs. 37,98,000/- (Rupees Thirty Seven Lakh Ninety Eight Thousand Only)
7 Earnest Money Deposit	Rs. 3,79,800/- (Rupees Three Lakh Seventy Nine Thousand Eight Hundred Only)
8 Property Inspection	PROPERTY UNDER SYMBOLIC POSSESSION

9. Other terms and conditions:

- a. The property/ies will be sold in "As is where is", "As is what is", "Whatever there is" and "Without Recourse" condition, including encumbrances if any. (There are no encumbrances to the knowledge of the Bank. For details of encumbrance,





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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 is under Symbolic Possession.**
- 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 also register with Digi locker mandatorily. For bidding in the above e-auction from Baanknet.com portal, **you may contact the helpdesk support of Baanknet (Contact details 7046612345/8291220220 /9892219848 /8160205051) Email:support.BAANKNET@psballiance.com.**
- e. The intending bidders shall deposit Earnest Money Deposit (EMD) of **Rs. 3,79,800/- (Rupees Three Lakh Seventy Nine Thousand Eight Hundred Only)** being of 10% of the Reserve Price in E-Wallet of 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 04.05.2026 upto 05:00 PM.**
- f. Auction would commence at Reserve Price, as mentioned above. **Bidders shall improve their offers in multiplies of Rs. 1,00,000/-(Rupees One Lakh Only) (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 a 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/-(Rupees One Lakh Only) and time shall be extended to 05 minutes when valid bid received in last minutes.
- h. 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 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 Authorised Officer without any notice and property shall forthwith be put up for sale again.
- j. No extension request beyond a period of 15 days will be entertained for payment of remaining 75% of auction amount. Under any circumstances failure to pay remaining 75% auction amount within 15 days time as aforesaid will result in forfeiture without any notice.
- k. 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 Panaji Branch, IFSC Code CNRB0005103.

आस्तिवास वसूली प्रबंधन शाखा पणजी, प्रथम तल, माथियास प्लाज़ा 18 जून रोड, पणजी गोवा -403001
ARM BRANCH PANAJI, FIRST FLOOR, MATHIAS PLAZA, 18th JUNE ROAD, PANAJI, GOA- 403001
M: 77220 39869 ई मेल E Mail- cb5103@canarabank.com





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- l. All charges for conveyance, stamp duty and registration, GST etc., as applicable shall be borne by the successful bidder only.
- m. 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.
- n. 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.**
- o. **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 subsequent to submission of bid shall be entertained by the bank.**
- p. Authorised officer reserves the right to postpone/cancel the auction or vary the terms and conditions of auction without assigning any reason thereof.
- q. For further details ARM Panaji Branch may be contacted during office hours on any working day, contact No. M: +91 77220 39869/7353372266/9730515988/9024719953) e-mail id cb5103@canarabank.com OR the service provider **Baanknet**. Contact details: **Baanknet- 7046612345/ 8291220220/9892219848/8160205051** Email id: website <https://baanknet.com/>.

Place: Panaji
Date: 07.04.2026



कृते केनरा बैंक
For Canara Bank
[Signature]
प्रधिकृत अधिकारी / Authorized Officer
Authorised Officer
Canara Bank
[Signature]