

COVERING LETTER TO SALE NOTICE

Ref: CNRB/0314/E-AUCTION/2026-27/SANDEEP

Date: 17.04.2026

To,

Mr. SANDEEP SUBHASH PRABHUDESAI (Borrower/ Mortgager) Address - A4, Shalimar Apartments, Pajifond, South Goa, Margao, Salcete, Goa -403601	Mrs. JAANVI SANDEEP PRABHUDESAI (Borrower/ Mortgager) Address - Nisarg, Near FD Flowey Valley, Margao, Salcete, South Goa-403601
Mr. SANDEEP SUBHASH PRABHUDESAI (Borrower/ Mortgager) Address - Flat No 10, 3rd Floor, Miquelina Apartments, Fatorda, Margao, Salcete, South Goa- 403602	Mrs. JAANVI SANDEEP PRABHUDESAI (Borrower/ Mortgager) Address - Flat No 10, 3rd Floor, Miquelina Apartments, Fatorda, Margao, Salcete, South Goa-403602

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, **MARGOA** 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 **MARGOA** 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.

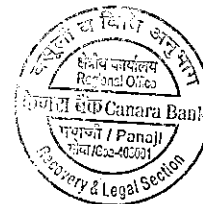
This is without prejudice to any other rights available to the Bank under the subject Act/ or any other law in force.

Yours faithfully,

कृत केनरा बैंक
For Canara Bank


प्राधिकृत अधिकारी / Authorised Officer
Regional Office, Panaji-Goa
Canara Bank

ENCLOSURE - SALE NOTICE



Date: 17.04.2026

Ref: CNRB/0314/E-AUCTION/2026-27/SANDEEP

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, Margoa Branch

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

Mr. SANDEEP SUBHASH PRABHUDESAI (Borrower/ Mortgager) Address - A4, Shalimar Apartments, Pajifond, South Goa, Margao, Salcete, Goa -403601	Mrs. JAANVI SANDEEP PRABHUDESAI (Borrower/ Mortgager) Address - Nisarg, Near FD Flowey Valley, Margao, Salcete, South Goa-403601
Mr. SANDEEP SUBHASH PRABHUDESAI (Borrower/ Mortgager) Address - Flat No 10, 3rd Floor, Miquelina Apartments, Fatorda, Margao, Salcete, South Goa- 403602	Mrs. JAANVI SANDEEP PRABHUDESAI (Borrower/ Mortgager) Address - Flat No 10, 3rd Floor, Miquelina Apartments, Fatorda, Margao, Salcete, South Goa-403602

3. **Total liabilities as on 16/04/2026** : Rs. 20,19,668.31/- (Rupees Twenty Lakh Nineteen Thousand Six Hundred Sixty Eight and Paise Thirty One 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: 22/05/2026 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:**

Lot No.	Details and full description of the immovable property with known encumbrances, if any	Time	Reserve Price	EMD Amount
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BRANCH : MARGOA

CONTACT DETAILS: 774005713 Email id mailto:ch0314@canarabank.com

Ref: CNRB/0314/E-AUCTION/2026-27/SANDEEP

Date: 17.04.2026

- 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, **Margoa**, Goa or shall be deposited through RTGS/NEFT/FUND TRANSFER to the Credit of Canara Bank Branch **Margoa** account no. 209272434 IFSC **CNRB0000314**.
- 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 Chief Manager Canara Bank, **Margoa** branch may be contacted during office hours on any working day, contact No. **7774005713** e-mail id: **cb0314@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 **Margoa** Branch who, as a facilitating centre, shall make necessary arrangements.

SPECIAL INSTRUCTION/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: 17/04/2026

Place: Margoa



कृते केनरा बैंक
For Canara Bank

Authorised Officer
प्रधिकृत अधिकारी / Authorised Officer
CANARA BANK
Regional office, Panaji-Goa

BRANCH : MARGOA
CONTACT DETAILS: 7774005713 Email id: cb0314@canarabank.com

Internal

Date: 17.04.2026

Ref: CNRB/0314/E-AUCTION/2026-27/SANDEEP

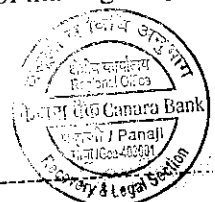
1.	All that part and parcel of Flat No 10 on the third floor admeasuring 109.20 sq mts in building complex known as "MIQUELINA APARTMENTS" along with the adjoining two terraces admeasuring 17.20 sq mts and 58.43 sq mts together with proportionate share in the land (Plot No 9 and 10) property known as "AGALLI" situated at Agalli, Fatorda within the limits of Margao Municipal Council, Taluka and Sub District of Salcete, District of South Goa, State of Goa and the said property is described in the Land Registration Office of Salcete of under No. 581 new series and enrolled in the Taluka Revenue Office Matriz under No.699 and surveyed under chalta No. 8 of P. T Sheet No.58 in the city limits of Margao East: By open space West: By open space North: By open space South: By open space and staircase CERSAI – 400064218996 *Unit Under Symbolic Possession	02.30 pm to 03.00 PM	56,30,000.00 (Rs. Fifty Six Lakh Thirty Thousand Only)	5,63,000.00 (Rs. Five Lakh Sixty Three Thousand Only)
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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 **21/05/2026 upto 05:00 PM**. 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 **22/05/2026** from **02.30 PM to 03.00 PM**.

- After payment of the EMD amount, the intending Bidders should submit a copy of the following documents/details on or before **21/05/2026 by 5.00 pm** to Canara Bank Margoa Branch, by hand or by email, email id <mailto:cb0314@canarabank.com>
 - Demand draft/pay order towards EMD amount. If paid through RTGS/NEFT/ acknowledgement receipt thereof with UTR no.
 - 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.
 - Bidder' name, contact number , address, email id
 - Bidder's account details for online refund of EMD.



BRANCH : MARGOA

CONTACT DETAILS: 7774005713 Email id <mailto:cb0314@canarabank.com>