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ಕೆನರಾ ಬ್ಯಾಂಕ್ केनरा बैंक Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)

ARM BRANCH, CANARA BANK BUILDING, HAMPANKATTA, MANGALURU 575001

Ref: ARM/MNG/F570/998/2026-27 04.11.2026

Regd. Post. A.D.

To,

1. Mrs MISHAL CUTINHA
W/o Mr Jeyson Dsouza
D No: 3-35/10(1), Fathima Hills,
Pachanady, Bondel
Mangalore, Karnataka- 575008

2. Mr. JEYSON D SOUZA
S/o Jerome D Souza
D No: 3-35/10(1), Fathima Hills,
Pachanady, Bondel
Mangalore Karnataka- 575008

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) & 9(1) of the Security Interest (Enforcement) Rules, 2002

As you are aware, Authorised officer on behalf of Canara Bank has 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 Bank.

The said loan account has been transferred from our Moodabidri Branch to ARM Branch, Mangaluru for the purpose of recovery. The undersigned proposes to sell the assets (through e-auction) more fully described in the Schedule of Sale Notice.

केनरा बैंक Canara Bank D.P.-6296 विशिष्ट एआरएम शाखा Specialised ARM Br.

Hence, in terms of the provisions of the subject Act and Rules made there under, I am herewith sending the Sale Notice (e-auction notice) being published in the News paper containing the 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

अधिकृत अधिकारी Authorised Officer
ए आर एम शाखा, मंगलूर
A R M Branch, Mangaluru

Enclosure – Sale Notice

Canara Bank
D.P-6296
एआरएम शाखा
Specialised ARM Br

ARM BRANCH, CANARA BANK BUILDING, HAMPANKATTA, BALMATTA ROAD,
MANGALURU 575001
(A GOVERNMENT OF INDIA UNDERTAKING)

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 RULES 8(6) & 9(1) 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 **Physical possession** of which has been taken by the Authorised Officer of Canara Bank will be sold on "**As is where is**", "**As is what is**", "**Whatever there is**" and "**Without recourse**" on **25.11.2026**, for recovery of **Rs. 52,64,306.85 (Rupees Fifty Two lakhs Sixty Four Thousand Three Hundred Six and paise Eighty Five only)** liability as on 30.06.2026 plus further interest from 01.07.2026 and costs due to the A R M Branch of Canara Bank, Canara Bank Building, Hampankatta, Mangaluru 575001 from, **Mrs. Mishal Cutinha and Mr Jeyson D Souza**

NAME	ADDRESS
Name and address of the secured creditor	Canara Bank, ARM Branch, Mangaluru
Name and address of the borrower & Guarantor	**Mrs MISHAL CUTINHA** W/O Mr Jeyson Dsouza 3/35/10/1 Fatima Hills, Pachanady, Bondel Mangalore Karnataka- 575008 **Mr. JEYSON D SOUZA** S/o Jerome D Souza D No: 3-35/10(1), Fathima Hills, Pachanady, Bondel Mangalore Karnataka- 575008
Total Liabilities as on 30.06.2026	**Rs. 52,64,306.85 (Rupees Fifty Two lakhs Sixty Four Thousand Three Hundred Six and paise Eighty Five only)**

ಕೆನರಾ ಬ್ಯಾಂಕ್ केनरा बैंक Canara Bank
ಭಾರತ ಸರ್ಕಾರದ ಒಂದು ಉದ್ಯಮ भारत सरकार का उपक्रम A Government of India Undertaking
ಸಿಂಡಿಕೇಟ್ Syndicate

(a) Mode of auction	**Online**
(b) Details of auction service provider	**https://baanknet.com/**
(c) Date & time of auction	**25.11.2026** Time: 10.30 am to 11.30 am (with unlimited extension of 5 minutes duration each till the conclusion of the sale.)
(d) Place of auction	"Online Electronic Bidding" through the website **https://baanknet.com/**
Details and full description of movable and immovable property	All that piece and parcel of Flat/Apartment premises bearing Door No. 5-51(32) measuring 1250 Sq.Ft super built up area, on the Fourth Floor and with a Car Parking slot No. 406 on the lower basement floor of the Apartments building known as "LOBO ARCADE" together with 3.56% undivided right, title & interest in the Non-agricultural Immovable property situated in Marpady Village of Mangalore Taluk, within the Jurisdiction of Moodabidri Sub-Registrar Office, Dakshina Kannada and comprised in:-

Item No	Sy No	S D No	Kissam	Estent A-C
1	122	1BP56 Portion	Converted	0-04.50
2	122	1BP56 Portion	Converted	0-10.00

Property No. 7-505-37-F4

The above properties with all easementary rights and all appurtenances thereto.

Boundaries of Item No.1:-

North: Portion of the same Sy. No. South: Reserved Road.

East: Portion of the same Sy. No. West: Portion of the same Sy. No.

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	Boundaries of Item No.2:- North: Road. South: Portion of the same Sy. No. East: Portion of the same Sy. No. West: Portion of the same Sy. No.
Reserve price	The **Reserve Price** for the property will be **Rs.15,60,000.00** (Rupees Fifteen Lakhs Sixty Thousand only)
Earnest Money Deposit	**Earnest Money Deposit** will be **Rs.1,56,000.00** (Rupees One Lakhs Fifty Six Thousand only).
The property can be inspected Date & Time	The property can be inspected, with Prior Appointment with Authorised Officer.

Other terms and conditions of sale Notice dated 04.11.2026

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, 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 can be inspected with prior permission from Authorised Officer.

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 (M/s PSB Alliance Pvt. Ltd), you may contact the helpdesk support of Baanknet (Contactdetails7046612345/6354910172/8291220220/9892219848/ 8160205051, Email:support.BAANKNET@psballiance.com.**

e. The intending bidders shall deposit Earnest Money Deposit (EMD) of **Rs.1,56,000.00** (Rupees One Lakhs Fifty Six Thousand only) being of 10% of the Reserve Price 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 **24-11-2026** at 5:00 PM

f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.10,000/-(Rupees Ten Thousand 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. Rs.10,000/-(Rupees Ten Thousand only) (incremental price) 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. 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, Name of Branch, IFSC Code CNRB0006296 (Branch IFSC Code).

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

l. 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.

m. 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.

n. 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. The inspection of property put on auction will be permitted to interested bidders at site with prior permission from Authorised Officer.

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

p. **For further details contact, Canara Bank, ARM Branch, Canara Bank building, Mangaluru (Phone No. 9008635652, 0824-2440469) e-mail id: cb6296@canarabank.com or/s PSB Alliance Pvt. Ltd), (ContactNo.7046612345/6354910172/8291220220/9892219848/8160205051, Email: Support.BAANKNET@psballiance.com).**

कृते केनरा बैंक
For CANARA BANK
अधिकृत अधिकारी Authorised Officer
ए आर एम शाखा, मंगलूर
ARM Branch, Mangaluru

Place: Mangaluru
Date: 04.11.2026

Authorised Officer
Canara Bank