केनरा बैंक Canara Bank

(HO, BENGALURU)

REGIONAL OFFICE UDUPI I

KURADY HONEHALLI BRANCH

AMRITH BLDG, KURADY HONEHALLI, HANEHALLI BO TEH.UDUPI 576210

Mobile No: 9449860850, email: recroudupi@canarabank.com.

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Sale Notice for Sale of Immovable Properties

REF: RECRO/SARFAESI/SN/10210/2026/11-06 **DATE: 02/11/2026**

E-Auction Sale Notice for Sale of Immovable Assets 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/charged to the Secured Creditor, the **constructive 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", and "Whatever there is" on **21/11/2026**, for recovery of **₹ 3,66,691.74 (Rupees Three Lakh Sixty Six Thousand Six Hundred Ninety One and Paise Seventy Four Only) along with interest from 01/11/2026** due to **Kurady Honnehalli Branch, Canara Bank**, Secured Creditor from **Mrs. Gangamma Shedthi (Borrower)** W / O Late Vittal Shetty, #1-3, Mundadi, Thotlu Bailu, Kadoor Post and Village, Udupi Dist – 576234; **Mr. Himakara Shetty (Co borrower),** S/OLate Vittal Shetty, #1-3, Mundadi,Thotlu Bailu,Kadoor Post and Village, Udupi Dist – 576234 and **Mr. Divakara Shetty (Guarantor),** S/O Ganapayya Shetty, #1-214," Nandagokula",Belthadi, Kadur, Udupi-576234**.**The **reserve price** will be **₹ 8,80,000/-(Rupees Eight Lakh Eighty Thousand Only)** & and the **Earnest money deposit** will be **₹ 88,000/- (Eighty Eight Thousand Only)**

PROPERTY DETAILS

Details of Property/ies: 5 cents of converted land with residential building in Sy No 14-3P3 of Kadoor Village of Udupi District with property ID 152600301200120738 in the name of M₹ Gangamma Shedthy.

Boundaries:
East: Private Property
West: Private Property
North: Road
South: Private Property

For detailed terms and conditions of the sale, please refer to the link provided in "E-Auction" provided in Canara Bank's website i.e. www.canarabank.bank.in (give details of website).

Date: 02/11/2026 **Authorised Officer**
Place: Udupi

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CANARA BANK

COVERING LETTER TO SALE NOTICE

REF: RECRO/SARFAESI/SN/10210/2026/11-06 **DATE: 02/11/2026**

To,

Borrower	Co Borrower
1. **Mrs. Gangamma Shedthi (Borrower) W / O Late Vittal Shetty #1-3, Mundadi, Thotlu Bailu Kadoor Post and Village Udupi Dist - 576234**	2. **Mr. Himakara Shetty (Co borrower) S/O Late Vittal Shetty #1-3, Mundadi, Thotlu Bailu Kadoor Post and Village Udupi Dist - 576234**
3. **Mr. Divakara Shetty (Guarantor) S / O Ganapayya Shetty #1-214," Nandagokula" Belthadi, Kadur, Udupi-576234**	

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

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As you are aware, I on behalf of Canara Bank, **KURADY HONNEHALLI Branch** 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 **KURADY HONNEHALLI 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 thereunder, 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,

Authorised Officer, Canara Bank
ENCLOSURE – SALE NOTICE

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SALE NOTICE

E- AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASETS 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 **constructive 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, and Whatever there is" on **21/11/2026**, for recovery of **₹ 3,66,691.74 (Rupees Three Lakh Sixty Six Thousand Six Hundred Ninety One and Paise Seventy Four Only) along with interest from 01/11/2026** due to **KURADY HONNEHALLI Branch, Canara Bank**, Secured Creditor from **Mrs. Gangamma Shedthi (Borrower)** W/O Late Vittal Shetty,#1-3, Mundadi, Thotlu Bailu, Kadoor Post and Village, Udupi Dist – 576234**, Mr. Himakara Shetty (Co borrower),** S/O Late Vittal Shetty,#1-3, Mundadi, Thotlu Bailu, Kadoor Post and Village, Udupi Dist – 576234 and **Mr. Divakara Shetty (Guarantor),** S/O Ganapayya Shetty, #1-214, "Nandagokula",Belthadi, Kadur, Udupi-576234**.**The reserve price will be **₹ 8,80,000/-(Rupees Eight Lakh Eighty Thousand Only)** and the **Earnest money deposit** will be **₹ 88,000/- (Eighty Eight Thousand Only)**

1	Name and Address of the Secured Creditor	Canara Bank, KURADY HONNEHALLI, Branch
2	Name and Address of the Borrower & Guarantor	**Mrs. Gangamma Shedthi (Borrower)** **W / O Late Vittal Shetty** **#1-3, Mundadi, Thotlu Bailu** **Kadoor Post and Village** **Udupi Dist - 576234**
		Mr. Himakara Shetty (Co borrower) **S/O Late Vittal Shetty** **#1-3, Mundadi,Thotlu Bailu** **Kadoor Post and Village** **Udupi Dist – 576234**
		Mr. Divakara Shetty (Guarantor) **S / O Ganapayya Shetty** **#1-214, "Nandagokula" Belthadi,** **Kadur, Udupi-576234**
3	Total liabilities as on 02/11/2026	**₹ 3,66,691.74 (Rupees Three Lakh Sixty Six Thousand Six Hundred Ninety One and Paise Seventy Four Only) along with interest from 01/10/2026**
4	a) Mode of Auction b) Details of Auction service provider c) Date & Time of Auction d) Place of Auction	E-Auction M/s PSB Alliance Pvt. Ltd (BAANKNET) **21/11/2026 at 10.30 am to 11.30 am** **Online**.
5	Details of Property/ies	Details of Property/ies: 5 cents of converted land with residential building in Sy No 14-3P3 of Kadoor Village of Udupi District with property ID 152600301200120738 in the name of Mrs.

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		Gangamma Shedthy. **Boundaries:** East: Private Property West: Private Property North: Road South: Private Property
6	Reserve Price	**₹ 8,80,000/- (Rupees Eight Lakh Eighty Thousand Only)**
7	Earnest Money Deposit	**₹ 88,000/- (Eighty Eight Thousand Only)**
8	The property can be inspected Date & Time	The property can be inspected with Prior Appointment with Authorized Officer, on any working day **between 10.00 AM to 5.00 PM on or before 20/11/2026.**

9. Other terms and conditions:

a. The property/ies will be sold in AS is where is", As is what is", and Whatever there is"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 Appointment with Authorized Officer, **on any working day between 10.00 AM to 5.00 PM on or before 20/11/2026.**

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 (Contact details 8291220220, Email: support.baanknet@psballiance.com.

e. The intending bidders shall deposit **Earnest Money Deposit (EMD) of ₹88,000/-(Eighty Eight 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 20/11/2026, upto 5 PM.**

f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **₹ 10,000/-** (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 **₹ 10,000/-** (incremental price) and time shall be extended to 5 (minutes) when valid bid received in last minutes.

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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, KURADY HONNEHALLI, CNRB0010210 (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 ₹ 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 is 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 after submission of bid shall be entertained by the bank. The inspection of property put on auction will be permitted to interested bidders at site on on any working day between 10.00 AM to 5.00 PM on or before 20/11/2026 with Prior Appointment with Authorized 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 **Branch Manager, KURADY HONNEHALLI 9449860850** may be contacted during office hours on any working day. The service provider baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/ 6354910172/ 8291220220/ 9892219848/ 8160205051, Email: support.baanknet@psballiance.com.

Date: 02/11/2026
Place: Udupi

Authorised Officer
Canara Bank

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