केनरा बैंक Canara Bank सिंडिकेट Syndicate [A GOVERNMENT OF INDIA UNDERTAKING] Ankola Branch	Regional Office SYNDICATE HOUSE Main Road Karwar Uttara Kannada District Karnataka-581301 Ph: 9449860304

REF:128/6923/ROK/REC/DN/SAREAESI/2026-27 DATE:07.11.2026

1. Sri. Vilas Vikram Nayak **(Borrowers)**
   Shriniketha, Near Kiran Ice Factory
   Laxmeshwar, Ankola-581314

2. Sri. Sandesh V Naik (Guarantor)
   #696/1, Ambarkodla
   Ankola-581314

Dear Sir,

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[1].

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As you are aware, I on behalf of Canara Bank, Ankola 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 Ankola Branch of Canara Bank, Regional Office Karwar.

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,

Authorised Officer
Canara Bank
ENCLOSURE – SALE NOTICE

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ANNEXURE – 13

[A GOVERNMENT OF INDIA UNDERTAKING] Karwar Branch	Regional Office SYNDICATE HOUSE Main Road Karwar Uttara Kannada District Karnataka-581301 Ph: 9449860304

SALE NOTICE (Physical)

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 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 Sri. Vilas Vikram Nayak **(Borrower) and** Sri. Sandesh V Naik **(Guarantor)** 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 Regional office Karwar of the Canara Bank, will be sold on "As is what is", and " Whatever there is" on 26.11.2026 for recovery of **Rs. 41,91,183.99 [Rupees Forty One lakhs ninety One Thousand one Hundred Eighty Three and Paisa Ninety Nine**, as on 04.08.2026 plus further interest and costs due to the inspection and others made by Ankola Branch of Canara Bank, Regional Office, Karwar from 04.08.2026 till date of payment for loans granted to Sri. Vilas Vikram Nayak ,.

The reserve price for the property will be Rs. 44,10,000/- [Rupees Forty Four Lakhs Ten thousand Only] and the earnest money deposit will be Rs.4,41,000/- [Rupees Four Lakhs Forty one thousand Only]. The Earnest Money Deposit shall be deposited on or before 25.11.2026 till 5.00 pm.

Details and full description of the immovable property with known encumbrances, if any are as follows:

All that part & parcel of immovable property bearing Sy No: 116 hissa 1 area measuring 9.06 gunta situated in Laxmeshwar village, Ankola Taluk, Uttar Kannada district. Property Bounded by,

East: Boundary of Hissa No: 5.
West: Boundary of Sy No: 111 and 115.
North : Boundary of hissa No: 4 and Sy No: 115.
South: Boundary of Hissa 2

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website [www.canarabank.com] or may contact Branch Manager, Ankola Canara Bank, Ph. No. 9449860304 during office hours on any working day.

Date: 07.11.2026
Place: Karwar

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Authorised Officer
CANARA BANK

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DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 07.11.2026

1. Name and Address of the Secured Credit : Canara Bank, Ankola

2. Name and Address of the Borrower[s]/ Guarantor[s] :

1. Sri. Vilas Vikram Nayak (Borrowers)
Shriniketha, Near Kiran Ice Factory
Laxmeshwar, Ankola-581314

2. Sri. Sandesh V Naik (Guarantor)
#696/1, Ambarkodla
Ankola-581314

3. Total liabilities as on 04.08.2026 : **Rs. 41,91,183.99 [Rupees Forty One lakhs ninety One Thousand one Hundred Eighty Three and Paisa Ninety Nine.**

[a] Mode of Auction : Online Electronic Bidding.

[b] Details of Auction service provider : M/s PSB Alliance (Ebkray),
Contact No: 8291220220,
Email: support.ebkray@psballiance.com.

Website: : https://baanknet.com

[c]Date & Time of Auction : 26.11.2026 at 12.30 Pm till 01.30 PM with Unlimited extension of 5 minutes duration each till the conclusion of the sale]

[d] Place of Auction : Online.

5. [a] Reserve Price : Rs. 44,10,000/- [Rupees Forty Four Lakhs Ten thousand Only]

[b] EMD amount : Rs.4,41,000/- [Rupees Four Lakhs Forty one thousand Only]

Other terms and conditions:

Auction/bidding shall be only through "Online Electronic Bidding" through the website https://ebkray.in.. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

The property can be inspected, with Prior Appointment with Authorised Officer, on or before 25.11.2026 from 10.00 am. 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. EMD amount of 10% of the Reserve Price is to be deposited by way of Demand draft in favour of Authorized Officer,

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Canara Bank, Ankola Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, Transient A/c No 209272434 having IFSC Code: CNRB0010304 on or before 25.11.2026 till 5.00 pm.

After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 25.11.2026 till 5.00 PM, to Canara Bank, Ankola Branch by hand or by email.

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

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.

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

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

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 **M/s PSB Alliance (Ebkray)**, Contact No: **8291220220, Email: support.ebkray@psballiance.com**.

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

Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs. 10,000.00 [The amount can be decided by the Authorised Officer depending upon the value of the property with a minimum of Rs.10,000.00 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 favor of the successful bidder, subject to confirmation of the same by the secured creditor.

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 15 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 Authorised Officer without any notice and property shall forthwith be put up for sale again.

For sale proceeds of Rs. 50,00,000.00 [Rupees Fifty Lakh] 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.

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

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

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In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional office or Canara branch [eSyndicate] who, as a facilitating centre, shall make necessary arrangements.

For further details contact Canara Bank, Ankola Branch [Ph. No 9449860304] e-mail id cb10304@canarabank.com OR the service provider **M/s PSB Alliance (https://baanknet.com)**, Contact No: **8291220220, Email: support.ebkray@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.

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Authourised Officer
Canara Bank

Place: Karwar
Date: 07.11.2026

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