CANARA BANK

COVERING LETTER TO SALE NOTICE

Ref :7956/SN/228239872/13263 Date :30-10-2026

To

KAMANT S NAIK

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 AMDIHAL 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 AMDIHAL 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

Authorised Officer, Canara Bank

ENCLOSURE – SALE NOTICE

1. In case of movable assets, Rule 6 (2) of the Security Interest (Enforcement) Rules, 2002 is to be mentioned instead of Rule 8(6). Further, the word 'immovable' is to be modified as 'movable' wherever it occurs including in the heading.

CANARA BANK
(A GOVERNMENT OF INDIA UNDERTAKING)

SALE NOTICE

AMDIHAL Branch

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 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/physical (Strike whichever is not applicable) possession of which has been taken by the Authorised Officer of **AMDIHAL** of the Canara Bank., will be sold on "As is where is", "As is what is", and " Whatever there is" on **30-10-2026** , for recovery of Rs. **2,93,651.54** due to the **AMDIHAL** of Canara Bank from **KAMANT S NAIK** and .

a) The Reserve price & EMD of the properties will be as follows:

Property Details	Reserve Price (Rs.)	EMD Amt. (Rs.)
Residential Land & Building bearing G P Number 22, Property ID 152300203400220052, admeasuring total area of 125.22 Square Meters, Situated at Village - Ashihal tanda, Taluk - Lingasugur, Dist - Raichur, KA Boubderies are - East - Road West - Road, North - Property of Daval naik South - Property of Giddappa	**3,00,000.00**	**30,000.00**

b) The Earnest Money Deposit shall be deposited on or before dt.19-11-2026 at 11:39 AM

Details and full description of the property:

1. Residential Land & Building bearing G P Number 22, Property ID 152300203400220052, admeasuring total area of 125.22 Square Meters, Situated at Village - Ashihal tanda, Taluk - Lingasugur, Dist - Raichur, KA Boubderies are - East - Road West - Road, North - Property of Daval naik South - Property of Giddappa

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 Chief Manager, **AMDIHAL** Canara Bank , Ph. No. **9581232409** during office hours on any working day.

Authorised Officer
CANARA BANK
Authorised Officer

Date : **30-10-2026**

Place: **AMDIHAL**

CANARA BANK

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 30-10-2026

1 Name and Address of the Secured Creditor : Canara Bank,**AMDIHAL**

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

1. KAMANT S NAIK

S/O SHETTAPPA NAIK-KSCARD BANK-RAICHUR-RAICHUR-KARNATAKA-IN

3.	Total liabilities as on 30-10-2026	:	**2,98,173.70**
4.	(a) Mode of Auction	:	**Online**
	(b) Details of Auction service provider	:	**PSB ALIANCE**
	(c) Date & Time of Auction	:	**20-11-2026 - 10:30 AM-11:30 AM**
	(d) Place of Auction	:	**ONLINE**
5	Reserve Price (Please note to mention separately for each property)	:	

SINo	Mortgaged Hypothecated Assets item wise	Detailed Description to be given	Reserve Price

6 Other terms and conditions

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website **www.baanknet.com**. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

b) The property can be inspected, with Prior Appointment with Authorised Officer,**19-11-2026 02:00 PM-05:00 PM**.

c) 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.

d) EMD amount of 10% of the Reserve Price is to be deposited by way of Demand draft in favour of Authorized Officer, Canara Bank, **AMDIHAL** Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, **AMDIHAL** Branch, **209272434** A/c No IFSC Code **CNRB0011821** on or before **20-11-2026 10:30 AM-11:30 AM**

e) Intending bidders shall hold a valid digital signature certificate and e-mail address. For details with regard to digital signature please contact the service provider M/s **PSB ALIANCE**.

f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **19-11-2026 04:00 PM** to Canara Bank, **AMDIHAL** Branch, **www.baanknet.com** by hand or by email.

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

ii) 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.

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

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

g) The intending bidders should register their names at portal **www.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 ALIANCE**

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

i) 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. 10000 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 favour of the successful bidder, subject to confirmation of the same by the secured creditor.

j) 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** 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.

k) For sale proceeds of Rs. 50 (Rupees Fifty) lacs 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.

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

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

n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Circle office or **AMDIHAL** branch who, as a facilitating centre, shall make necessary arrangements.

o) For further details contact **MANAGER SRI AVULA KUMAR**, Canara Bank, **AMDIHAL** Branch (Ph. No **9581232409**) e-mail id **cb11821@canarabank.com** OR the service provider M/s **PSB ALIANCE**.

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.

Authorised Officer

Place : **AMDIHAL**

Date : **30-10-2026**

Authorised Officer

Canara Bank