केनरा बैंक Canara Bank
सिंडिकेट Syndicate

SPECIALIZED ARM BRANCH | विशेष एआरएम शाखा | VIJAYAPURA | विजयपुरा | DP 7910
SY NO 412C, PLOT NO 2, SRUSHTI COLONY MAIN ROAD, VIJAYAPURA- 586101
Mo-6366975034

COVERING LETTER TO SALE NOTICE

Date:12.11.2026

To

1..**M/s Shri Siddheshwar Dairy Products,**

2.Sri Sumangala R Gadyal W/o Raju Gadyal (Prop)

3. **Raju Sidaray Gadyal, (Guarantor)**

Sub: Notice under Section 13(4) of the Securitization 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, **Specialized ARM Branch Vijayapura (7910)** 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 **Specialized ARM Branch Vijayapura (7910)** 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,

कृते केनरा बैंक / For CANARA BANK

प्राधिकृत अधिकारी / Authorised Officer

Authorized Officer, Canara Bank

ENCLOSURE – SALE NOTICE

केनरा बैंक DP 7910 SARM Branch Vijayapura CANARA BANK

Internal

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Syndicate

SPECIALIZED ARM BRANCH | विशेष एआरएम शाखा | VIJAYAPURA | विजयपुरा | DP 7910

CERSAI ID-400072201478

"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) & 9 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 Authorized Officer of **Canara Bank Specialized ARM Branch Vijayapura (7910)** Secured Creditor, will be sold on as is where is", As is what is", and Whatever there is" on **30.11.2026** for recovery of **Rs 1,42,15,000/-** due to the Secured Creditor from M/s. Shri. Siddeshwar Dairy Products (Borrower), Smt. Sumangala Raju Gadyal (Proprietor) and Sri. Raju Sidaraya Gadyal (Guarantor) The reserve price will be **Rs. 21,00,000/-** (Rupees Twenty-One Lakh only), **and** Earnest Money Deposit **(EMD) will be of Rs. 2,10,000/-** (Rupees Two Lakh Ten thousand Only) for eight plots together.

1	Name and address of the Secured Creditor	Specialized ARM Branch Vijayapura (7910), Home Branch- Vijayapur Ashram Road (10875), Vijayapur RO.
2	Name & address of the Borrower & Guarantor	1.M/s. Shri. Siddeshwar Dairy Products (Borrower) Add: Survey No 104/2, at Kallakavatagi, Babanagar, Vijayapura. Karnataka, 586114 2. Smt. Sumangala Raju Gadyal (Proprietor) Add: R/o at Kallakavatagi, Babanagar, Vijayapura -586114 3. Sri. Raju Sidaraya Gadyal (Guarantor) Add: R/o at Kallakavatagi, Babanagar, Vijayapura -586114-
3	Total Liabilities as on 10.11.2026	**Rs 1,42,15,000/-** (Rupees: One Crore Forty two Lakh Fifteen Thousand Only) plus further interest and cost/charges from 10.11.2026
4 (a)	Mode of Auction	E-Auction
(b)	Details of Auction service provider	**M/s PSB Alliance Pvt. Ltd.** **Helpdesk Number- 8291220220** **Website: https://baanknet.com/**
(c)	Date & Time of Auction	**30.11.2026** Time: 11.30 am to 1.30 pm (With unlimited extension of 5 minutes duration each till the conclusion of the sale.)
(d)	Place of Auction	Canara Bank, **SPECIALIZED ARM BRANCH** (7910)-Online
5	Details of Properties	**All that part and parcel of NA Land:** Sy No. 286/D, Ward No. 6, Plot No. 77, 78, 79, 80, 85, 86, 87 & 88, Shreyas Colony, S M Sindagi Layout, Behind Bus Depot, Jevargi Road, Sindagi, Taluka - Sindagi, District - Vijayapura, 586128. Area= 9300 Sq Ft. **Total 8 properties in the name of Raju Sidaraya Gadyal.**
6	Reserve Price	**21,00,000/-**
7	Earnest Money Deposit	**2,10,000/-**
8	The property can be inspected Date & Time	16.11.2026 to 26.11.2026 between 10.00 am to 04.00 pm.
9	Detail of Encumbrance	Canara Bank Charge reflecting
10	Detail of litigation	Not known

Sy.No.412c, P.No.2, Srushti Colony, Opp. Rudseti, Vijayapura 586101
Mob No. 6366975034/08352-200981//9591254633

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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" "Without Recourse" condition, including encumbrances, if any, mentioned in above table at S. No 9 &10. For details of encumbrance and litigation, contact the undersigned authorised office before deposit of the Earnest Money Deposit (EMD) referred to in 11 (e) below. After deposit of EMD, if bidder has participated in the auction, subsequent claim/request regarding cancelation of auction and refund of bid amount shall not be entertained.

(b) The property/ies will be sold above the Reserve Price.

(c) The property can be inspected from 16.11.2026 to 26.11.2026 between 10.00 am to 04.00 pm.

(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 & Adhaar and Adhaar linked with latest Mobile number and 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 7046612345/6354910172/ 291220220/9892219848/8160205051, Email: support.BAANKNET@psballiance.com.**

(e) The intending bidders shall deposit Earnest Money Deposit **(EMD) of Rs. 2,10,000/-** (Rupees Two Lakh Ten 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 mentioned in the said challan "on or before **29.11.2026** at 9.00 PM.

(f) Auctions would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.25,000/- (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 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.25,000/- and time shall be extended to 5 (minutes) when valid bid is received at the last minute.

(h) Sale shall be confirmed in favor 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 Authorized Officer without any notice and property shall forthwith be put up for sale again.

(j) No additions/deletions/amendment of names of the bidders shall be permitted after acceptance of the bid. The name of the Bidder(s) submitted at the time of registration shall only be considered for this purpose.

(k) 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, Specialized ARM Branch Vijayapura (7910), IFSC Code-CNRB0007910.**

(l) It is the responsibility of the successful bidder/purchaser to obtain the NOC from the relevant authorities concerned as required for registry of the sale certificate including the payment of fee, taxes as ap-

plicable. All charges on account of obtaining necessary clearances or approvals, charges (including but not limited to society charges, RWA, NOC charges, Electricity, water, maintenances charges, license fee and any other charges required for transfer of the said property in favour of the successful bidder should be undertaken by the successful bidder at its own cost, effort and liabilities.

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

(n) 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 is applicable, same shall be paid by the Successful buyer as per Government guidelines.

(o) 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. No claim of whatsoever nature will be entertained after submission of the online bid regarding secured assets put for sale.

(p) 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 from 16/11/2026 to 26/11/2026 between 10.00 a.m. to 04.00 p.m.

(q) The particulars specified in the e-auction notice published in the newspaper have been stated to the best of the information of the Authorized Officer.

(r) At any stage of the auction, the Authorized officer reserves his/her right to revoke the auction notice for sale, without prior notice, at his/her discretion and the Authorized Officer may accept/reject/modify/cancel the bid/offer or postpone the auction without assigning any reason thereof and without any prior notice

(s) For further details **SRI. KVN SRIRAMACHANDRA MURTHY**, Canara Bank Specialized ARM Branch Vijayapura (7910), Mob: 916366975034, email: cb7910@canarabank.com 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.

कृते केनरा बैंक / For CANARA BANK

प्राधिकृत अधिकारी / Authorised Officer
एस.ए.आर.एम. शाखा, विजयपुर / SARM Branch VIJAYAPURA

Place: Vijayapura
Date: 12.11.2026

Authorized Officer

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