ಕೆನರಾ ಬ್ಯಾಂಕ್ केनरा बैंक Canara Bank

Andhra Bank Syndicate

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 constructive/ physical 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 **20.11.2026**, for recovery of **Rs.52,36,171.89 (Fifty Two Lakh Thirty Six Thousand One Hundred and Seventy One and Paise Eighty Nine Only)** as on 01.07.2026 plus further interest and charges from 02.07.2026 due to the Secured Creditor from, **Mr. Udaya Acharya**, S/o late Mr. Rathnakar Acharya, **Mrs. Savitha U Acharya**, W/O Mr.Udaya Acharya,both are at Near Sarjan Hospital, Ankadakatte, Koteshwara Post & village, Kundapura taluk, Udupi – 576 222 & 3. **Mr. Nagendra Acharya (Guarantor)**, S/o Mr. Rama Acharya, Idoor Kunjady, Kundapura taluk – 576 233.). The reserve price will be **Rs. 5,30,000/- (Rupees Five Lakh Thirty Thousand Only)** and the earnest money deposit will be **Rs. 53,000/-(Rupees Fifty Three Thousand Only)**

NAME	ADDRESS
Name and address of the secured creditor	Canara Bank, ARM Branch, Mangaluru
Name and address of the borrower & Guarantor	1. **Mr. Udaya Acharya**, S/o late Mr. Rathnakar Acharya, 2. **Mrs. Savitha U Acharya**, W/O Mr.Udaya Acharya both are at Near Sarjan Hospital, Ankadakatte, Koteshwara Post & village, Kundapura taluk, Udupi – 576 222 & 3. **Mr. Nagendra Acharya (Guarantor)**, S/o Mr. Rama Acharya, Idoor Kunjady, Kundapura taluk – 576 233.

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Total Liabilities as on 01.07.2026	**Rs.52,36,171.89 (Fifty Two Lakh Thirty Six Thousand One Hundred and Seventy One and Paise Eighty Nine Only)**
(a) Mode of auction **(b) Details of auction service provider** **(c) Date & time of auction** **(d) Place of auction**	**On line** **https://baanknet.com/** **20.11.2026** Time: 10.30 am to 11.30 am (with unlimited extension of 5 minutes duration each till the conclusion of the sale.) "Online Electronic Bidding" through the website **https://baanknet.com/**
Details of properties	All that piece and parcel of residential converted land measuring an extent of **10 cents** situated in Survey No.246/5 in Yadyadi Mathyadi village, Hombadi – Mandadi panchayath, Kundapura Taluk, Udupi district along with a residential building constructed thereon bearing Door Number 1-186 and Property Identification Number 152600204600200696. **Boundaries:** **North & East:** Same sub division; **South & West:** S.No.246/1;
Reserve price	**Rs. 5,30,000/- (Rupees Five Lakh Forty Thousand Only)**
Earnest Money Deposit	**Rs. 53,000/-(Rupees Fifty Three 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 02.11.2026

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.

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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 (Contact details 7046612345/ 6354910172/8291220220/9892219848/8160205051,Email:support.BAANKNET@psballiance.com.**

e. The intending bidders shall deposit Earnest Money Deposit (EMD) of Rs. **Rs.53,000/-** (Rupees Fifty Four 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 **19.11.2026** 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, ARM 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, Mr. Sudev T V, Manager, ARM Branch, Mangaluru, Mobile 94950903986,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./support.ebkray@procure247.com).**"

कृते केनरा बैंक
For CANARA BANK

अधिकृत अधिकारी / Authorised Officer
ए आर एम शाखा, मंगलूरु
ARM Branch, Mangaluru

Place: Mangaluru
Date: 02.11.2026

Authorised Officer
Canara Bank