केनरा बैंक Canara Bank
सिण्डिकेट Syndicate

(A GOVERNMENT OF INDIA UNDERTAKING)
ARM 1 BRANCH
SPENCER BUILDING 2ND FLOOR, M G ROAD, BENGALURU- 560001
Email: cb2366@canarabank.com

Ref: 2366/643/UMESH/2025-26 **Date:11.11.2026**

To,

1.Mr. Umesh Gowda **S/O Ramanppa** **#94, Sonnenahalli** **Maruthi Nagar** **Bangalore** **Karnataka - 560056**	**2.Mrs. Lakshmidevi.T** **W/O Umesh .R** **#94, Maruthi Nagar** **Bangalore** **Karnataka - 560056**

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.

As you are aware, the Authorised Officer of Canara Bank has 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 ARM 1 BRANCH, BANGALORE-560 001 of our Bank.

The undersigned proposes to sell the assets (through E-auction) 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. You are hereby given a last and final opportunity to discharge the liability in full as stated in the Sale Notice enclosed within 15 days from the date of this notice, and reclaim the assets which has been possessed by the bank, failing which the assets will be sold as per the terms and conditions set out in the Sale Notice.

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 Annexure 13

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केनरा बैंक Canara Bank
सिंडिकेट Syndicate

Annexure 13
ARM 1 BRANCH
SPENCER BUILDING 2ND FLOOR, M G ROAD, BENGALURU- 560001
Email: cb2366@canarabank.com

SALE NOTICE

E-Auction sale notice for sale of Immovable property 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 creditors, the **possession** of which has been taken by the Authorised Officer of Canara Bank, will be sold on **"As is where is", "As is what is", and "Whatever there is" basis on 30.11.2026 from 10.30 a.m. to 11.30 a.m**. [with unlimited extension of 5 minutes duration each till the conclusion of sale], for recovery of Rs. 97,51,131.10/- (Rupees Ninety Seven lakhs Fifty One Thousand One hundred and Thirty one Paise Ten Only) plus further interest thereon from 01.11.2026 and other expenses due to Canara Bank from Mr. Umesh Gowda.

Full description of the immovable property, Reserve Price, EMD, known Encumbrance(s), Outstanding Dues if any are as under:- (Amount in Lakhs)

S No	Description of Immovable Properties(Name of owner/mortgagor to be mentioned)	Reserve Price of properties	EMD	Encumbrance (s)
1	**Apartment bearing Flat No. 205 at 2nd floor, of the building known as "NEHA SADAN", located in Site bearing No.7, Old Khata No: 193, Present BBMP New Municipal No: 730/253/254/11/7, Sy.No.11, situated at Singasandra village, Begur Hobli, Bangalore South Taluk, Bangalore - 560068**	32.00	**3.20**	**NIL**

The EMD should be deposited on or before 26.11.2026 up to 5.00 pm

The property will not be sold below the Reserve Price.

Known encumbrances, if any: NIL.

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website (www.canarabank.com) or E-Wallet of M/s PSB Alliance Private Limited **(https://baanknet.com/)** portal and may contact ARM-1 Branch, Bengaluru, Canara Bank, (Ph. No.9535093706 and 9486092152) during office hours on any working day.

Place: Bengaluru
Date: 11.11.2026

AUTHORISED OFFICER
CANARA BANK

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केनरा बैंक Canara Bank
सिण्डिकेट Syndicate

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 11.11.2026

1.Name and address of the Secured Creditor : **Canara Bank ARM 1 Branch**
2.Name and address of the Borrower(s)/Guarantor(s) : Details as under:-

1.Mr. Umesh Gowda **S/O Ramanppa** **#94, Sonnenahalli** **Maruthi Nagar** **Bangalore** **Karnataka - 560056**	**2.Mrs. Lakshmidevi.T** **W/O Umesh .R** **#94, Maruthi Nagar** **Bangalore** **Karnataka - 560056**

3.Total liabilities: Rs. 97,51,131.10/- (Rupees Ninety Seven lakhs Fifty One Thousand One hundred and Thirty one Paise Ten Only) plus further interest thereon from 01.11.2026 along with expenses, other charges, etc.

4. (a)Mode Of Auction : Online E _ Auction

(b) Details of Auction : M/s PSB Alliance (https://baanknet.com/)
Helpdesk: 8291220220

(c) Date & Time of auction: Date 30.11.2026 Time 10.30 a.m. to 11.30 a.m
(With unlimited extension of 5 minutes' duration each till the conclusion of the sale)

5. Reserve Price:

S No	Description of Immovable Properties (Name of owner/mortgagor to be mentioned)	Reserve Price of properties	EMD
1	**Apartment bearing Flat No. 205 at 2nd floor, of the building known as "NEHA SADAN", located in Site bearing No.7, Old Khata No: 193, Present BBMP New Municipal No: 730/253/254/11/7, Sy.No.11, situated at Singasandra village, Begur Hobli, Bangalore South Taluk, Bangalore - 560068**	32.00	**3.20**

6. Other terms and conditions:

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website **https://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 The Authorized Officer **18.11.2026 12.00 PM to 2.00 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 the auction process.

d) EMD amount of 10% of the Reserve Price is to be deposited in E-Wallet of M/s PSB Alliance Private Limited **(https://baanknet.com/)** 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 **26.11.2026.**

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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 Alliance, Bangalore @ e-mail: support.ebkray@psballiance.com

f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **26.11.2026** - 5.00 PM, to Canara Bank, ARM Branch I, Bangalore by hand.

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) Bid form to be submitted.

g) 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 **(https://baanknet.com/)** - e- mail: support.ebkray@psballiance.com) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.

h) e-Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.1,00,000/-. 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.

i) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), on the same day or not later than next working day on declaring him/her as the successful bidder and the balance on or before 15th day 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) FOR IMMOVABLES : For sale proceeds of Rs.50.00 lacs (Rupees Fifty Lacs only) and above, the successful bidder will have to deduct TDS at the applicable rate on the Sale proceeds and submit the original receipt of TDS Certificate to the Bank.

k) All charges for conveyance, stamp duty/GST, registration charges, tax arrears, other charges, dues etc., as applicable shall be borne by the successful bidder only.

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

m) 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 Canara Bank ARM I Branch, No. 86, II Floor, Bangalore Metro Circle, Spencer Towers, M G Road, Bangalore- 560 001 who, as a facilitating center, shall make necessary arrangements.

n) Bidder has to make due diligence and physical verification of property with regard to title, extent, area dues, etc. No claim subsequent to submission of bid shall be entertained by the bank.

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o) For further details contact Canara Bank, Asset Recovery Management Branch I, No. 86, II Floor, Bangalore Metro Circle, Spencer Towers, M G Road, Bangalore- 560 001 (Ph. No.9535093706 and 9486092152)e-mail id cb2366@canarabank.com OR the service provider M/s PSB Alliance **(https://baanknet.com/),** e-mail: support.ebkray@psballiance.com, Helpdesk Number : 8291220220, Website: **https://baanknet.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.

Place: Bengaluru
Date: 11.11.2026

AUTHORISED OFFICER
CANARA BANK

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