केनरा बैंक Canara Bank

(Government of India Undertaking)
REGIONAL OFFICE CHIKODI, 2ND FLOOR, RD PLAZA, PRABHAKAR KORE NAGAR, CHIKODI, PIN 591201 (KARNATAKA)
Email: rockdrec@canarabank.com **Phone – +91 7020010307**

Ref.No. RO/CKD/Oct/ Gita /2026-27 **Dated: 06.11.2026**

To,

Mrs. Gita V Chavhan (Borrower)
Kagwad Harijan Galli Kagwad
Belgaum Karnataka – 591223

Mr. Vijay Ravindra Chavn (Joint Borrower)
Harijan Galli Kagawad Tq Kagawad
Dist Belgaum Kagvad Karnataka - 591223

Mr. Ramgouda Nagagouda Patil (Guarantor)
Basav Nagar Atpost Kagwad
Kagawad Tq Karnataka – 591223

SUBJECT: 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

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As you are aware that, I, on behalf of Canara Bank, Kagawad Branch, have taken possession of the asset 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 Kagawad 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 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,

For CANARA BANK

Authorised Officer,
Canara Bank
ENCLOSURE – SALE NOTICE

Internal

केनरा बैंक Canara Bank

Indian Syndicate

(Government of India Undertaking)
REGIONAL OFFICE CHIKODI, 2ND FLOOR, RD PLAZA, PRABHAKAR KORE NAGAR, CHIKODI, PIN 591201 (KARNATAKA)
Email: rockdrec@canarabank.com **Phone – +91 7020010307**

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 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 **Symbolic Possession** of which has been taken by the Authorised Officer of Kagawad Branch, Canara Bank, Secured Creditor, will be sold on **"As is where is", "As is what is", and "Whatever there is"** on **26.11.2026**, for recovery of **Rs. 10,49,770.45 /- (Rupees Ten Lakhs Forty Nine Thousand Seven Hundred Seventy and Paise Forty Five Only)** as on 03.06.2026 plus further interest due to the Secured Creditor from **Smt. Gita V Chavhan (Borrower/Mortgager) Kagwad Harijan Galli Kagwad Belgaum Karnataka – 591223 Vijay Ravindra Chavn (Joint Borrower) Harijan Galli Kagawad Tq Kagawad Dist Belgaum Kagvad Karnataka – 591223 Ramgouda Nagagouda Patil (Guarantor) Basav Nagar At post Kagwad Kagawad Tq Karnataka - 591223**

The details and full description of the property and reserve price, earnest money deposit, date of deposit of earnest money is as under:

Sl. No	Location & Details of the Properties	Reserve Price	EMD & last date to deposit EMD	Known Encumbrance
1	All That Part And Parcel Of The Immovable Property Bear-Ing Property Extract No 954/2 Measuring 249.59 Sq Mtrs Situated At Kagawad Bounded By East: Property Of Appasab Chavan West: Property Of Devendra Kumar North: Road South: Open Place	**Rs.16,50,000/-** (Rupees Sixteen lakh Fifty thousand only)	**Rs.1,65,000/-** (Rupees One Lakh Sixty Five Thousand Only)	**Not Known to Bank**

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 Canara Bank, Kagawad Branch (Ph No. 7996005848) e-mail ID cb5848@canarabank.com, during office hours on any working day.

Date: 06.11.2026
Place: Chikodi

For CANARA BANK

AUTHORISED OFFICER
CANARA BANK

Internal

केनरा बैंक Canara Bank

(Government of India Undertaking)
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Email: rockdrec@canarabank.com Phone – +91 7020010307

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE dated 06.11.2026

1.	Name and Address of the Secured Creditor	Canara Bank, Regional Office Chikodi, 2nd Floor, Rd Plaza, Prabhakar Kore Nagar, Chikodi, Pin 591201 (Karnataka)
2	Name and Address of the Borrowers/Guarantors	Mrs. Gita V Chavhan (Borrower) Kagwad Harijan Galli Kagwad Belgaum Karnataka – 591223 Mr. Vijay Ravindra Chavn (Joint Borrower) Harijan Galli Kagawad Tq Kagawad Dist Belgaum Kagvad Karnataka - 591223 Mr. Ramgouda Nagagouda Patil (Guarantor) Basav Nagar Atpost Kagwad Kagawad Tq Karnataka – 591223
3.	Total liabilities as on 03.06.2025	Rs. 10,49,770.45 /- (Rupees Ten Lakhs Forty Nine Thousand Seven Hundred Seventy and Paise Forty Five Only) plus further interest
4	a)Mode of Auction	E-auction
	b)Details of Auction service provider	M/s. PSB Alliance Pvt Ltd. through its website: https://baanknet.com
	c)Date and Time of Auction	26.11.2026 at 12:00 pm to 1:00 pm with unlimited extension of 5 mins each
	d)Place of Auction	Online

5. Details of Property

Sl. No	Location & Details of the Properties	Reserve Price		Known Encumbrance
1	All That Part And Parcel Of The Immovable Property Bear-Ing Property Extract No 954/2 Measuring 249.59 Sq Mtrs Situated At Kagawad Bounded By East: Property Of Appasab Chavan West: Property Of Devendra Kumar North: Road South: Open Place	**Rs.16,50,000/-** (Rupees Sixteen lakh Fifty thousand only)	**Rs.1,65,000/-** (Rupees One Lakh Sixty Five Thousand Only)	**Not Known to Bank**

6. Other terms and conditions:

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.

Internal

Recovery Section
CANARA BANK REGIONAL OFFICE CHIKODI

केनरा बैंक Canara Bank
Syndicate
(Government of India Undertaking)
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c) The property can be inspected, with Prior Appointment with 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, Email: support.BAANKNET@psballiance.com.

e) The intending bidders shall deposit Earnest Money Deposit (EMD) of **Rs.1,65,000/- (Rupees One Lakh Sixty Five 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 25.11.2026 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) 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. 10,000/- (Rupees Ten Thousand Only) and time shall be extended to 5 (Five) 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) All charges for conveyance, stamp duty and registration, GST etc., as applicable shall be borne by the successful bidder only.

k) 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.

l) 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 eAuction 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.

m) 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.

n)

Internal

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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 Canara Bank, Mr. Abhilash SS, Divisional Manager, Canara Bank Regional Office Chikodi (Ph. No. 7020010307) e-mail id: rockdrec@canarabank.com ,may be contacted during office hours on any working day. The service provider Baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 8291220220, Email: support.BAANKNET@psballiance.com./ support.ebkray@procure247.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.

For CANARA BANK

Authorised Officer

Place: Chikodi
Date: 06.11.2026

Recovery Section
CANARA BANK REGIONAL OFFICE CHIKODI

AUTHORISED OFFICER
CANARA BANK

Internal