

**ANNEXURE - 14**

**CANARA BANK  
COVERING LETTER TO SALE NOTICE**

Ref. No. 6926/10547/722.1262/SALE/2023

Date: 23.02.2023

To,

**Borrower:**

|                                                                                                                                      |                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|
| 1. Sri Giriraj Virupakshappa Gireppannavar,<br>Shindihatti Village,<br>Hidkal Dam Post,<br>Hukkeri Taluka,<br>Belagavi Dist - 591107 | 2. Sri Dattatreya Hajje Mahadev,<br>Pachapur Village,<br>Hidkal Dam Post,<br>Hukkeri Taluka,<br>Belagavi Dist - 591107 |
| 3. Smt Annapurna G Gireppannavar<br>Shindihatti Village,<br>Hidkal Dam Post,<br>Hukkeri Taluka,<br>Belagavi Dist - 591107            |                                                                                                                        |

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, 20021.

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As you are aware, I on behalf of Canara Bank, HIDKAL DAM branch have taken Symbolic 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 HIDKAL DAM 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,



Authorised Officer, Canara Bank

**ENCLOSURE – SALE NOTICE**

[Note: 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.

**HIDKAL DAM BRANCH (BIC 10547),  
PRB No 11/2, P.H Road, Hidkal Dam Pin – 591107,  
Dist – Belagavi, Ph- 9449860538  
(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 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 **Hidkal Dam** of the Canara Bank., will be sold on "As is where is", "As is what is", and " Whatever there is" on **13.03.2023**, for recovery of **Rs. 2,63,712.58/- (Rupees Two Lakh Sixty Three Thousand Seven Hundred Twelve and Paise Fifty Eight Only)** and interest with charges there on due to the **HIDKAL DAM** of Canara Bank from Borrower & Owner of the Property **Sri Giriraj Virupakshappa Gireppannavar**.

The reserve price will be **Rs 22,85,000/- (Rupees Twenty Two Lakh Eighty Five Thousand Only)** and the earnest money deposit will be **Rs 2,28,500/-**. The Earnest Money Deposit shall be deposited on or before **12.03.2023** at 3.00 pm.

**Details and full description of the immovable property with known encumbrances, if any.**

All that part and parcel of property bearing VPC No 149 and VPC no 151 situated at Sindihatti Village, Post Hidkaldam, Taluka Hukkeri, Dist Belagavi

North: Road

South: Road

East: Bharmappa Shivaray Naik open space.

West: Kempanna Gangappa Khot open space.

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website ([www.canarabank.com](http://www.canarabank.com)) or may contact HIDKAL DAM Branch or Chief Manager, Regional Office Canara Bank Chikodi, Ph. No. 08333-265045 during office hours on any working day.

Date: 23.02.2023

Place: Hidkal Dam

  
Authorised Officer  
CANARA BANK

**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 23.02.2023**

|          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|----------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <u>1</u> | Name and Address of the Secured Creditor                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Canara Bank, HIDKAL DAM(Branch)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <u>2</u> | Name and Address of the Borrower(s)/<br>Guarantor(s)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>Borrower:</b> <ol style="list-style-type: none"> <li>1. Sri Giriraj Virupakshappa<br/>Gireppannavar,<br/>Shindihatti Village,<br/>Hidkal Dam Post,<br/>Hukkeri Taluka,<br/>Belagavi Dist - 591107</li> <li>2. Smt. Annapurna G<br/>Gireppannavar,<br/>Shindihatti Village,<br/>Hidkal Dam Post,<br/>Hukkeri Taluka,<br/>Belagavi Dist - 591107</li> </ol><br><b>Guarantor:</b> <ol style="list-style-type: none"> <li>3. Sri Dattatreya Hajje Mahadev,<br/>Pachapur Village,<br/>Hidkal Dam Post,<br/>Hukkeri Taluka,<br/>Belagavi Dist - 591107</li> </ol> |
| <u>4</u> | Total liabilities as on                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | <b>Rs. 2,63,712.58</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|          | (a) Mode of Auction                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Online Electronic Bidding.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|          | (b) Details of Auction service provider                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | M/S Canbank Computer, service Ltd.,<br>No: 218, J P, Royale, 1 <sup>st</sup> Floor,<br>Sampige road,<br>Malleshwaram, Bengaluru- 560003,<br>WebSite:<br>www.indianbankseauction.com                                                                                                                                                                                                                                                                                                                                                                            |
|          | (c) Date & Time of Auction                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 13.03.2023 and 11.30am to 12.30pm                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|          | (d) Place of Auction                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Hidkal Dam                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <u>5</u> | Reserve Price<br>(Please note to mention separately for each<br>property)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Rs 22,85,000/- (Rupees Twenty Two<br>Lakh Eighty Five Thousand Only)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <u>6</u> | <b>Other terms and conditions:</b> <ol style="list-style-type: none"> <li>a) Auction/bidding shall be only through "Online Electronic Bidding" through the website www.bankeauctionwizard.com. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.</li> <li>b) The property can be inspected, with Prior Appointment with Authorized Officer, on 12.03.2023, 10AM (Date and time mention here).</li> <li>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.</li> <li>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, HIDKAL DAM Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, Chikkodi II Branch, Collection A/c No 6926296000001 IFSC Code: CNRB00010509 on or before 12.03.2023 (Date mention here) 3.00pm.</li> </ol> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

- e) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 12.03.2023 (date) 3.00 PM, to Canara Bank, HIDKAL DAM Branch, by hand or by email.
- f) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
- g) 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.
- h) Bidders Name. Contact No. Address, E Mail Id.
- i) Bidder's A/c details for online refund of EMD.
- j) The intending bidders should register their names at portal [www.indianbankseauction.com](http://www.indianbankseauction.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 Canbank Computer Service Ltd, No. 218. J. P. Royale, 1<sup>st</sup> Floor, Sampige Road, Malleshwaram Bengaluru 560003, Contact Sri Pakhare D D: 9480691777 & Sri Ramesh T H : 8553643144.
- k) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
- l) 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.
- m) 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 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.
- n) 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.**
- o) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.
- p) Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
- q) 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 Regional Office Chikodi or Hidkal Dam branch who, as a facilitating centre, shall make necessary arrangements.

- r) For further details contact Regional Office Chikodi (Ph.No 9449860958) e-mail id [rockdrec@canarabank.com](mailto:rockdrec@canarabank.com) , or Canara Bank, Hidkal Dam Branch (Ph. No- 9449860538) e-mail id [cb10547@canarabank.com](mailto:cb10547@canarabank.com) OR the service provider M/s Canbank Computer Service Ltd, No: 218, J P Royale, 1<sup>st</sup> Floor, Sampige Road, Malleshwaram Bengaluru 560003 Contact Sri Pakhare DD: 9480691777 & Sri Ramesh T H: 8553643144.

**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: Hidkal Dam  
Date: 23.02.2023

  
Authorised Officer  
Canara Bank

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