



ANNEXURE - 14

CANARA BANK

COVERING LETTER TO SALE NOTICE

Ref:6932/GVP/11219/774.114(1)/23-24

Date:17.02.2024

To

1) Smt Devakka Y Pujar (Borrower)

W/Yallappa,A/p Chikkahandigol Village ,
Gadag(Tq &Dist)-582205.

2) Shri Umesh Y Pujar (Guarantor)

S/o Yallappa Pujar,
A/p Chikkahandigol Village ,
Gadag(Tq &Dist)-582205.

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, 2002 .

As you are aware, I on behalf of Canara Bank, **HULKOTI** branch 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 **HULKOTI** 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
N.C.H. HUBBALLI-580 031



ANNEXURE - 13

(Auction Sale Notice for Sale of Immovable Properties)

CANARA BANK

(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 constructive/physical (Strike whichever is not applicable) possession of which has been taken by the Authorised Officer of **HULKOTI** Branch of the Canara Bank., will be sold on "As is where is", "As is what is", and "Whatever there is" on **25.03.2024**, for recovery of Rs. **4,25,489.96/-** due to the **HULKOTI** branch of Canara Bank from **Smt Devakka Y Pujar (Borrower (s)) ,Shri Umesh Y Pujar (Guarantor).**

The reserve price will be Rs **2,06,550 /-** and the earnest money deposit will be Rs **21,000/-**. The Earnest Money Deposit shall be deposited on or before **22.03.2024 3 pm.**

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

All that Part and Parcel of Immovable property bearing Property VPC No 265/2, Situated at Chikkahandigol Village, Gadag Taluk & Dist.Area:600 Sq ft.

Bounded by,

East: House belongs to Kamalawwa Pujar

West: House belongs to Gourawwa Kittur

South: The land belongs to Dattatreya Kulakarni

North: Govt Road

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, **HULKOTI** Branch Canara Bank , Ph. No. 9449860258 during office hours on any working day.

Date: **17.02.2024**

Place: **HULKOTI**

कृते केनरा बैंक/For CANARA BANK
Authorised Officer
CANARA BANK
प्रधिकृत अधिकारी/Authorised Officer
क्षेत्रीय कार्यालय-II, हुबल्लि-580031
R.O.-II HUBBALLI-580 031



DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 17.02.2024.

1. Name and Address of the Secured Creditor : Canara Bank, HULKOTI(Branch) DPD 11219.
2. Name and Address of the Borrower(s)/ Guarantor(s) :
 - 1) Smt Devakka Y Pujar (Borrower)
W/Yallappa,A/p Chikkahandigol Village ,
Gadag(Tq &Dist)-582205.
 - 2) Shri Umesh Y Pujar (Guarantor)
S/o Yallappa Pujar,
A/p Chikkahandigol Village ,
Gadag(Tq &Dist)-582205.
3. Total liabilities as on 17.02.2024 : Rs. . **4,25,489.96/-** Plus future charge and interest.
4. (a) Mode of Auction : Online Electronic Bidding
(b) Details of Auction service provider : M/s Canbank Computer Service Ltd., NO 218,
J P Royale,1st floor,Sampige Road,
Malleswaram Bengaluru-560003.
Website:www.indianbankseauction.com
- (c) Date & Time of Auction : **25.03.2024 12 PM TO 2 PM**
- (d) Place of Auction : HULKOTI Branch DPD 11219
5. Reserve Price : Rs. **Rs 2,06,550/- (Rupees Two Lakhs Six Thousand Five Hundred Fifty Only)**
6. Other terms and conditions:
 - a) Auction/bidding shall be only through "Online Electronic Bidding" through the website www.indianbankseauction.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 Authorised Officer, on **22.03.2024 @ 10.00 AM.**
 - 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.



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, **HULKOTI** Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, **HULKOTI** Branch A/c No **209272434** IFSC Code:**CNRB0011219** on or before **22.03.2024 3 pm**.

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 Canbank Computer Service Ltd., NO 218, J P Royale, 1st floor, Sampige Road, Malleswaram Bengaluru-560003. Email:ccsleauction@gmail.com Ph: **9832952602/9480691777/6294220147** Website:www.indianbankseauction.com

f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **22.03.2024 4 PM**, to Canara Bank, **HULKOTI** Branch DPD **11219**, by hand or by email.

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) Bidders Name. Contact No. Address, E Mail Id.

iv) Bidder's A/c details for online refund of EMD.

g) The intending bidders should register their names at portal 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, 1st floor, Sampige Road, Malleswaram Bengaluru-560003. Email:ccsleauction@gmail.com Ph:**9832952602/9480691777/6294220147** Website:www.indianbankseauction.com

h) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.

i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs10,000/-** (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.

j) 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.

k) 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.

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

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

n) 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 **HULKOTI** branch DPD **11219** who, as a facilitating centre, shall make necessary arrangements.

o) For further details contact Authorised officer, Canara Bank, **HULKOTI** DPD **11219** Branch (Ph. No9449860258) e-mail id cb11219@canarabank.com OR the service provider M/s Canbank Computer Service Ltd., NO 218, J P Royale, 1st floor, Sampige Road, Malleswaram Bengaluru- 560003. Email: ccsleauktion@gmail.com Ph: **9832952602/9480691777/6294220147**
Website: www.indianbankseauction.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: **HULKOTI**

Date: **17.02.2024**

कृते केनरा बैंक/For CANARA BANK
Authorised Officer
राधिकृत अधिकारी/Authorised Officer
Canara Bank-580031
R.O.-D. HUBBALLI-580 031