केनरा बैंक
Canara Bank

PERDOOR BRANCH
GANESH KRIPA BUILDING
PERDOOR UDUPI 576124
Mob:9449860817,0820 2543239

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REF: PERDOOR/10130/SALENOTICE/2024-25 **DATE: 09-12-2024**

To,

Borrower	Co Borrower
Mrs.Shakunthala(Borrower) **W /O Ramesh Naik** **5 7 B Mutturme** **Perdoor** **Udupi 576124**	**Mr Ramesh Naik(Co Borrower)** **S/o Krishna Naik** **HNo 5/7B Mutturme** **Post Perdoor** **Udupi 576124**

Dear Sir/Madam,

SUB: NOTICE ISSUED IN TERMS OF SEC.13 (4) OF THE SARFAESI ACT 2002, READ WITH RULE 8(6) & (9) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002

As you are aware, Authorized Officer of Canara Bank 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 Perdoor 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 being published in the Newspaper containing the 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

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SALE NOTICE

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES THROUGH E-AUCTION (ONLINE AUCTION) UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISO TO RULES 8(6) & 9 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 properties mortgaged to the Secured Creditor, the Symbolic possession of which has been taken by the Authorized Officer of Canara Bank, will be sold on "**As is Where is, As is What is" and "Whatever there is"** on **27.12.2024** for Recovery of **Rs. 8,15,194.87(Rupees Eight Lakhs Fifteen Thousand One Hundred Ninety Four and Paisa Eighty Seven Only)** Plus further interest thereon from 05.12.2024 along with suit expenses, costs and other legal charges due to Perdoor Branch of Canara Bank from the **Borrower Mrs.Shakunthala,W /O Ramesh Naik,5 7 B Mutturme,Perdoor,Udupi 576124 and Co Borrower Mr Ramesh Naik,S/o Krishna Naik,HNo 5/7B Mutturme,Post Perdoor,Udupi 576124**

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

10 cents converted land and residential Building thereon at sy no 642-4 of Perdoor Village within Perdoor Gramapanchayath,Brahmavara tq ,Udupi Dist
Boundaries:
North : Portion of same SD,
South: Portion of same SD
East: Portion of same SD
West: SD Line

Reserve price of Properties will be is ***Rs.11,50,000/- (Rupees Eleven Lakhs Fifty Thousand Only)***&EMD will be***Rs.1,15,000(Rupees One Lakhs Fifteen Thousand Only)***.

The EMD shall be deposited on or before 26.12.2024 upto 5.00 PM.

For Detailed terms and conditions of the sale please refer the link " E-Auction" provided in Canara Bank Website (www.canarabank.com) or may contact Perdoor Branch **9449860817/0820 2543239** or Udupi RO 0820 2531511 Mob 9845952571 or 9449860897 may be contacted during office hours on any working day.

Date: 09-12-2024
Place: Perdoor

Authorized Officer

CANARA BANK

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DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE

1. Name and Address of the Secured Creditor: Canara Bank, Perdoor Branch

2.Name and Address of the Borrowers /Guarantors:

Borrower	Co Borrower
Mrs.Shakunthala(Borrower) **W /O Ramesh Naik** **5 7 B Mutturme** **Perdoor** **Udupi 576124**	**Mr Ramesh Naik(Co Borrower)** **S/o Krishna Naik** **HNo 5/7B Mutturme** **Post Perdoor** **Udupi 576124**

3. Total liabilities as on **09-12-2024** : **Rs. 8,15,194.87(Rupees Eight Lakhs Fifteen Thousand One Hundred Ninety Four and Paisa Eighty Seven Only)**

4. (a) **Mode of Auction** : **Online**

(b) Details of Auction Service Provider:

Company Name	M/s PSB Alliance Ltd (ebkray)
Helpdesk Number	8291220220
Email	Support.ebkray@psballiance.com support.ebkray@procure247.com
website	http://ebkray.in/

(c) Date & Time of e-auction : **27.12.2024** between **10.30AM to 11.30AM**
(With unlimited extension of 5 minutes duration each till the conclusion of the same)

(d) Portal of E Auction : **https://ebkray.in/**

5. Last Date for receipt of Tender Documents (**Online/ Offline**):**26.12.2024 upto 5.00 PM**

6. Address in which the tender document to be submitted :**Canara Bank Perdoor Branch**
GANESH KRIPA BUILDING
PERDOOR UDUPI 576124
Mob:9449860817,0820 2543239

7. Reserve Price : ***Rs.11,50,000/- (Rupees Eleven Lakhs Fifty Thousand Only***

8. Earnest Money Deposit (EMD) :***Rs.1,15,000 (Rupees One Lakhs Fifteen Thousand Only)***.
and last date of receipt of EMD : EMD shall be deposited on or before 26.12.2024 upto 5.00 PM.

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OTHER TERMS AND CONDITIONS

The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules, 2002 and to the following condition.

a. The property will be sold in **"as is where is and as is what is"** basis including encumbrances, if any viz. Electricity dues, property tax dues, etc. Where the property is sold subject to encumbrances, the successful bidder has to deposit the money required to discharge the encumbrances and interest due thereon together with additional amount that may be sufficient to meet the contingencies or further cost and expenses (as per Rule 9(7) of SARFAESI Rules 2002). In such case, the successful bidder will be given the delivery of the property free from encumbrances (as per Rule 9(9) of SARFAESI Rules 2002). (However, there are no encumbrances to the knowledge of the Bank as on date. For details of encumbrance, contact the undersigned before deposit of the Earnest Money Deposit (EMD)).

b. 'Auction/bidding shall be only through "Online Electronic Bidding'' through the website**https://ebkray.in/**. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

c. The properties can be inspected, with Prior Appointment with Authorized Officer, on any working day between 10.00 AM to 5.00 PM on or before **26.12.2024**.

d. The intending bidders should register their names at portal **https://ebkray.in/**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 (Ebkray)**, Helpdesk No. **8291220220**,**E mail: support.ebkray@psballiance.com / support.ebkray@procure247.com.**

e. EMD amount of 10% of the Reserve Price is to be deposited in ***E-Wallet of M/s PSB Alliance Private Limited (E-bkray) 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 26.12.2024 upto 5.00pm.***

f. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **26.12.2024 upto 5.00 PM**, to Canara Bank, Perdoor Branch by hand or by email.

a. Demand Draft/ Pay Order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.

b. 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.

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

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

g. EMD deposited by the unsuccessful bidder shall be refunded to them within 2 days of finalization of sale. The EMD shall not carry any interest.

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h. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs.10,000/-** (Rupees Ten Thousand Only).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), 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 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 sale proceeds of Rs.50 Lacs and above the successful bidder will have to deduct TDS at the Rate of 1% on the sale proceeds and submit the Original Receipt of the TDS certificate to the Bank***.

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

l. Authorized 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 internet but interested in participating the E-Auction, they can approach concerned Circle Office or Perdoor Branch or Regional Office Udupi 1 who, as a facilitating center, shall make necessary arrangements.

n. For further details contact Perdoor Branch **9449860817/0820 2543239** or Udupi RO 0820 2531511 Mob 9845952571 or 9449860897 may be contacted during office hours on any working day or **M/s PSB Alliance (Ebkray)** ,Helpdesk No. **82912 20220**
Email**:support.ebkray@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.

Place: Perdoor
Date: 09.12.2024

AUTHORISED OFFICER
CANARA BANK