केनरा बैंक Canara Bank
A Government of India Undertaking
सिंडिकेट Syndicate

(A GOVERNMENT OF INDIA UNDERTAKING)
HO: Bengaluru, Branch: HiriyurBranch
Phone No.:8340739809 **Email: cb0867@canarabank.com**

BY RPAD

Ref:0867667001241 **Date: 19.09.2025**

To:

1. **Sri S Chandramohan (Borrower) S/o Late D Shamanna ,Rama mandira Road Hiriyur-572143.**

Dear Sir,

SUB: Notice under Section 13(4) of the Securitization 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, I on behalf of **Canara Bank, HIRIYUR 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 **Canara Bank, Hiriyur Branch**.

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 account or any other law in force.

Yours faithfully,

Authorized Officer
Canara Bank

Enclosure-Sale Notice

केनरा बैंक हिरियूर शाखा DP Code 0867 HIRIYUR-1 BRANCH Pin: 577598 CANARA BANK

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ANNEXURE - III
(Auction Sale Notice for Immovable Properties)

SALE NOTICE

AUCTION SALE NOTICE OF IMMOVABLE PROPERTIES UNDER 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 property mortgaged/ charged to the secured Creditor, the constructive/**Symbolic** possession of which has been taken by the Authorised Officer of **Canara Bank, Hiriyur Branch** Secured Creditor, will be sold on AS is Where is", As is what is", and Whatever there is" on 24.10.2025, for recovery of **Rs.17,02,440.34/- +Interest and other expenses** due to the Secured Creditor from **Sri S Chandramohan S/o Late Shamanna.** The reserve price will be **Rs.28,32,000.00/-** and the earnest money deposit will be **Rs. 2,83,200.00/-.**

1. Name and Address of the Secured Creditor :	Canara Bank, Hiriyur Branch MOB. 8340739809
2. Name and Address of the Borrower :	Sri S Chandramohan (Borrower) S/o Late D Shamanna Rama mandira Road Hiriyur-572143.
3. Total liabilities as on: 15.09.2025.	Rs. 17,48,293.34/(Rupees: Seventeen Lakh Forty Eight Thousand Two Hundred Ninety Three and paisa Thirty Four Only)+Interest
4. (a) Mode of Auction: (b) Details of Auction service provider: (c) Date & Time of Auction: (d) Place of Auction :	E-Auction **M/s PSB Alliance Ltd (ebkray) support.ebkray@psballiance.com, Website: https://ebkray.in/.** **24-10-2025 (between 10.00 AM and 12.30 PM)** Canara Bank, Hiriyur Branch
5. Details of Property/ies:	All that part and parcel of building in site no 3 with Khatha No. 821, A.no 728/821, site dimension 50x21 feet in ward no 13, Ram Mandir Road, Gopalapura Extension Hiriyur. BOUNDED BY: EAST: Sri Rama Mandir Road WEST:Conservancy NORTH:Iqbals House SOUTH:Site No 4
6. Reserve Price:	**Rs. 28,32,000.00/- (Rs. Twenty Eight Lakh Thirty Two Thousand Only)**
7.EMD amount	**Rs. 2,83,200.00/- (Rupees Two Lakh Eighty Three Thousand Two Hundred Only)**
8. The property can be	**23.10.2025 10:00am to 5:00pm**

CANARA BANK DP Code 0867 HIRIYUR-1 BRANCH

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inspected Date & Time	

9. **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.

c) The property can be inspected on or before 23.10.2025 between 10:00am and 5:00pm.

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,7046612345/6354910172/8291220220/9892219848/8160205051, mail:support.BAANKNET@psballiance.com.

e) The intending bidders shall deposit Earnest Money Deposit (EMD) of Rs.2,83,200.00/- 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 23.10.2025 at 5:00PM.

f) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs. 10,000/- (Incremental amount/price) 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/- (incremental price) and time shall be extended to 10 minutes when valid bid received in last minutes.

h) Sale shall be confirmed in favor 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) The above mentioned balance sale price (other than EMD amount) should be remitted by the successful bidder through RTGS/NEFT to Account No.



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209272434 of Canara Bank, **Hiriyur** Branch, IFSC Code CNRB0000867(Branch IFSC Code).

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

l) 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.

m) 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

n) 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.

o) 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. The inspection of property put on auction will be permitted to interested bidders at site on 23.10.2025 from 10:00 a.m. to 5:00P.M.

p) Authorised officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.

q) For further details **Hiriyur Branch** (Mob. **8340739809**) e-mail id- cb0867@canarabank.com may be contacted during office hours on any working day. The service provider Baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/ 8291220220/9892219848/ 8160205051, 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



Place: Hiriyur
Date: 19.09.2025

Authorised Officer
Canara Bank