

Ref: ARMB/SN/5103139/209/2026-27/AK

Date: 14-08-2026

COVERING LETTER TO SALE NOTICE

To,

MR. SANDEEP SUBHASH PRABHUDESAI (Borrower/Mortgager) A 4 SHALIMAR APTS PAJIFOND SOUTH GOA, GOA - 403601	MRS. JAANAVI SANDEEP PRABHUDESAI (Borrower/Mortgager) NISARG NEAR CD FLOWEY VALLEY SOUTH GOA SALCETE SOUTH GOA, GOA - 403601
MR. SANDEEP SUBHASH PRABHUDESAI (Borrower/Mortgager) FLAT NO 10, 3 RD FLOOR, MIQUELINA APARTMENTS, FATORDA, MARGAO, SALCETE, SOUTH GOA, GOA - 403602	MRS. JAANAVI SANDEEP PRABHUDESAI (Borrower/Mortgager) FLAT NO 10, 3 RD FLOOR, MIQUELINA APARTMENTS, FATORDA, MARGAO, SALCETE, SOUTH GOA, GOA - 403602

Dear Sirs,

SUB: Notice under Section 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 of Immovable Properties under Rule 8(6) and 9 of the Security Interest (Enforcement) Rules 2002.

As you are aware, I, on behalf 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 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,

कृते केनरा बैंक
For Canara Bank

प्रधिकृत अधिकारी / Authorised Officer

ए.आर.एम. शाखा पणजी, गोवा
Authorized Officer, Goa.

Akansha DP

Chief Manager

Specialized ARM Branch, Panaji

ENCLOSURE – SALE NOTICE

Ref: ARMB/SN/5103139/209/2026-27/AK
Date: 14-08-2026

(Auction Sale Notice for Immovable properties)

CANARA BANK

(A GOVERNMENT OF INDIA UNDERTAKING)

SALE NOTICE

e-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH 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 possession of which has been taken by the Authorised Officer of Canara Bank Secured Creditor, will be sold on "As is where is", "As is what is", "Whatever there is" and "Without recourse" on **04-09-2026**, for **recovery of Rs. 21,52,651.31 (Rupees Twenty-One Lac Fifty-Two Thousand Six Hundred Fifty-One and Paise Thirty-One Only)** as on 31-07-2026 plus further interest from 01-08-2026 due to the Secured Creditor from;

MR. SANDEEP SUBHASH PRABHUDESAI (Borrower/Mortgager) A 4 SHALIMAR APTS PAJIFOND SOUTH GOA, GOA – 403601	MRS. JAANAVI SANDEEP PRABHUDESAI (Borrower/Mortgager) NISARG NEAR CD FLOWEY VALLEY SOUTH GOA SALCETE SOUTH GOA, GOA - 403601
MR. SANDEEP SUBHASH PRABHUDESAI (Borrower/Mortgager) FLAT NO 10, 3RD FLOOR, MIQUELINA APARTMENTS, FATORDA, MARGAO, SALCETE, SOUTH GOA, GOA – 403602	MRS. JAANAVI SANDEEP PRABHUDESAI (Borrower/Mortgager) FLAT NO 10, 3RD FLOOR, MIQUELINA APARTMENTS, FATORDA, MARGAO, SALCETE, SOUTH GOA, GOA – 403602

The reserve price will be Rs. 56,29,000.00/- (Rs. Fifty-Six Lakh Twenty-Nine Thousand Only) and the earnest money deposit will be Rs. 5,62,900/- (Rs. Five Lakh Sixty-Two Thousand Nine Hundred Only).

1	Name and Address of the Secured Creditor	Canara Bank, ARM Branch, Panaji Goa
2	Name and Address of the Borrower & Guarantor	
	MR. SANDEEP SUBHASH PRABHUDESAI (Borrower/Mortgager) A 4 SHALIMAR APTS PAJIFOND SOUTH GOA, GOA - 403601	MRS. JAANAVI SANDEEP PRABHUDESAI (Borrower/Mortgager) NISARG NEAR CD FLOWEY VALLEY SOUTH GOA SALCETE SOUTH GOA, GOA - 403601
	MR. SANDEEP SUBHASH PRABHUDESAI (Borrower/Mortgager) FLAT NO 10, 3RD FLOOR, MIQUELINA APARTMENTS, FATORDA, MARGAO, SALCETE, SOUTH GOA, GOA – 403602	MRS. JAANAVI SANDEEP PRABHUDESAI (Borrower/Mortgager) FLAT NO 10, 3RD FLOOR, MIQUELINA APARTMENTS, FATORDA, MARGAO, SALCETE, SOUTH GOA, GOA – 403602

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3	Total liabilities as on 31-07-2026	Rs. 21,52,651.31 (Rupees Twenty-One Lac Fifty-Two Thousand Six Hundred Fifty-One and Paise Thirty-One Only)
	Other Direct/Indirect Liabilities of Borrowers/Guarantors for setoff	PSYTECH INFOSOLUTIONS INDIA PVT LTD 1. 0314261005582 2. 170004471988 3. 170005989304 HRUSHIVED 1. 184001428328 2. 184002842827 3. 128001386318
4	Mode of Auction	E-Auction
	Details of Auction service provider	BAANKNET (M/s PSB Alliance Pvt. Ltd.) https://baanknet.com/ Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings
	Date & Time of EMD	Till 01:00 PM on 04-09-2026
	Date & Time of Auction	On 04-09-2026, from 01:00 PM to 02:00 PM
	Place of Auction	Online (https://baanknet.com/)
5	Details of Property: All that part and parcel of Flat No 10 on the third floor admeasuring 109.20 sq mts in building complex known as "MIQUELINA APARTMENTS" along with the adjoining two terraces admeasuring 17.20 sq mts and 58.43 sq mts together with proportionate share in the land (Plot No 9 and 10) property known as "AGALLI" situated at Agalli, Fatorda within the limits of Margao Municipal Council, Taluka and Sub District of Salcete, District of South Goa, State of Goa and the said property is described in the Land Registration Office of Salcete of under No. 581 new series and enrolled in the Taluka Revenue Office Matriz under No.699 and surveyed under chalta No. 8 of P. T Sheet No.58 in the city limits of Margao East: By open space West: By open space North: By open space South: By open space and staircase	
6	Reserve Price	Rs. 56,29,000.00/- (Rs. Fifty-Six Lakh Twenty-Nine Thousand Only)
7	Earnest Money Deposit	Rs. 5,62,900/- (Rs. Five Lakh Sixty-Two Thousand Nine Hundred Only).
8	The property can be inspected Date & Time	Property is under Symbolic Possession.
9	Detail of Encumbrance	Not Known
10	Detail of litigation	SA 104/2026 Pending at DRT-1 Mumbai
11	Other terms and conditions a. The property/ies will be sold in "As is where is", "As is what is", and "Whatever there is" "Without Recourse" condition, including encumbrances, if any, mentioned in above table at S. No 9 &10. For details of encumbrance and litigation, contact the undersigned authorised office before deposit of the Earnest Money Deposit (EMD) referred to in 11 (d)	

Ref: ARMB/SN/5103139/209/2026-27/AK

Date: 14-08-2026

- below. After deposit of EMD, if bidder has participated in the auction, subsequent claim/request regarding cancelation of auction and refund of bid amount shall not be entertained.
- The property/ies will be sold above the Reserve Price.
 - Prospective bidders are advised to visit website <https://baanknet.com/> and register themselves on the e-auction platform and further ensure having valid KYC documents like operative 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, Email: support.BAANKNET@psballiance.com).
 - The intending bidders shall deposit Earnest Money Deposit (EMD) of **Rs. 5,62,900 (Rs. Five Lakh Sixty-Two Thousand Nine Hundred Only)** being of 10% of the Reserve Price in E-Wallet of M/s PSB Alliance Private Limited (BAANKNET) portal directly (online) 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 01:00 PM on 04-09-2026.
 - Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in **multiplies of Rs. 1,00,000.00 (Rupees One Lac Only)** (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.
 - The incremental amount/price during the time of each extension shall be **Rs. 1,00,000.00 (Rupees One Lac Only)** and time shall be extended to 5 minutes when valid bid received in last minutes.
 - Sale shall be accepted/rejected as per the sole discretion of the Authorized Officer. The Bid may be rejected by the Authorized Officer at his/her discretion without assigning any reason thereof and without any recourse.
 - Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.
 - 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.
 - No additions/deletions/amendment of names of the bidders shall be permitted after acceptance of the bid. The name of the Bidder(s) submitted at the time of registration shall only be considered for this purpose.
 - The above-mentioned balance sale price (other than EMD amount) should be remitted by the successful bidder through RTGS/NEFT to Account No. 209272434 of Canara Bank, Specialized ARM Branch Panaji, IFSC Code CNRB0005103.



Ref: ARMB/SN/5103139/209/2026-27/AK

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- l. It is the responsibility of the successful bidder/purchaser to obtain the NOC from the relevant authorities concerned as required for registry of the sale certificate including the payment of fee, taxes as applicable. All charges on account of obtaining necessary clearances or approvals, charges (including but not limited to society charges, RWA, NOC charges, Electricity, water, maintenances charges, license fee and any other charges required for transfer of the said property in favour of the successful bidder should be undertaken by the successful bidder at its own cost, effort and liabilities.
- m. All charges for conveyance, stamp duty and registration, GST etc., as applicable shall be borne by the successful bidder only.
- n. 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 by the Successful buyer from sale amount. Wherever the GST applicable, same shall be paid by the Successful buyer as per Government guidelines.
- o. To the best of knowledge and information of the Authorized Officer, there is no encumbrance or litigation on property affecting the security interest except, if any, mentioned in above table at S No 9 & 10. However, the intending bidders should make their own independent inquiries/ due diligence regarding the encumbrances and litigation on property put on auction mentioned at S No 5 above and claims/rights/dues affecting the said property, prior to submitting their bid. The e-Auction advertisement/sale notice does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third-party claims/rights/dues. No claim of whatsoever nature will be entertained after submission of the online bid regarding secured asset put for sale.
- p. 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.
- q. The particulars specified in the e-auction notice published in the newspaper have been stated to the best of the information of the Authorised Officer.
- r. At any stage of the auction before the issuance of sale certificate the Authorised officer reserves his/her right to cancel the auction or revoke the auction notice for sale, without prior notice, at his/her discretion and the Authorised Officer may accept/reject/modify/cancel the bid/offer or postpone the auction without assigning any reason thereof and without any prior notice
- s. For further details ARM Panaji Branch may be contacted during office hours on any working day, contact No. M: 9024719953/ 6263746626/ 8130556066/ 7722039869/ 9730515988) e-mail Id: cb5103@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.

Place: Panaji

Date: 14-08-2026

कुले केनरा बैंक
For Canara Bank
प्रधिकृत अधिकारी
AUTHORIZED OFFICER
ARM B
AKANSHA DP
CHIEF MANAGER
SPECILIZED ARM BRANCH, PANAJI