



भारत सरकार का उपक्रम/ A GOVERNMENT OF INDIA UNDERTAKING
प्रधानकार्यालय/HEAD OFFICE : BENGALURU 560002

संदर्भ/Ref: ARMB/510394/216/2026-27/VKA

दिनांक/Date: 31.08.2026

COVERING LETTER TO SALE NOTICE

To,

Mr. Shankar Jogi Naik (Borrower)
Chitrapura Road,
Shirali,
BHATKAL 581354
Uttara Kannada

Mr. Manjunath Jogi Naik (Guarantor)
Jogimane Kembre Chitrapura,
Shirali,
BHATKAL 581354
Uttara Kannada

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
प्रबंधन अधिकारी / Authorized Officer
आकांशा डी. पणजी, गोवा
Akansha DP, Panaji, Goa.

Authorized Officer,
Akansha DP
Chief Manager
Specialized ARM Branch, Panaji

ENCLOSURE – SALE NOTICE

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4	A) Mode of Auction B) Details of Auction service provider C) Date & Time of Auction D) EMD date E) Place of Auction	E-Auction BAANKNET (https://baanknet.com/). Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings 22.09.2026, 01:00 PM to 02:00 PM 22.09.2026 till 01:00 PM Online (https://baanknet.com/)
5	Details of Properties: All that part and parcel of Immovable property situated at sy no. 751 Hissa 8 measuring 0-10-3 (A-G-A) situated in Shirali 2 Village, Taluka Bhatkal, Uttara Kannada District, Karnataka State (owned by Shankar Jogi Naik) and bounded by: East: Adjacent to Sy.No. 751/1 West: Adjacent to Sy.No. 751/1 and 548 North: Adjacent Sy.No. 751/1 South: The remaining portion of survey no. 751/1 *Vacant Plot*	
6	Reserve Price	Rs.29,07,000/- (Rupees Twenty-Nine Lakh & Seven Thousand Only)
7	Earnest Money Deposit	Rs.2,90,700/- (Rupees Two Lakh Ninety Thousand Seven Hundred Only).
8	Property Inspection	Vacant Plot without compound walls on "As is where is", "As is what is", "Whatever there is" and "Without Recourse" condition.
9	Details of Encumbrance	Not Known
10	Details of Litigation	Not Known
11	Other terms and conditions a. The property 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 authorized office before deposit of the Earnest Money Deposit (EMD) referred to in 11 (e) 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. b. The property will be sold above the Reserve Price. c. The property can be inspected with prior permission from Authorised Officer. 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 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	

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- 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 Authorized Officer.
- r. At any stage of the auction before/after the issuance of sale certificate the Authorized officer reserves his/her right to revoke the auction/sale , without prior notice, at his/her discretion .The Authorized Officer may accept/reject/modify/cancel the bid/offer/cancel the auction and / or refund the EMD/or all amounts deposited towards the subject auction notice which shall tantamount to cancellation of the auction notice/bid/sale confirmation/sale certificate/or any other action undertaken towards the subject auction without assigning any reason thereof and without any prior/subsequent notice.
- s. For further details ARM Panaji Branch may be contacted during office hours on any working day, contact No. M: 9024719953/ 6263746626/ 8130556066/ 9730515988/ 7722039869) 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: 31-08-2026

कुते केदार बैंक
for Canara Bank
प्रमुख अधिकारी
ए.आर.एम. शाखा, पणजी, गोवा.

AUTHORIZED OFFICER
AKANSHA DP
CHIEF MANAGER
SPECIALIZED ARM BRANCH, PANAJI



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