केनरा बैंक Canara Bank
(HO, BENGALURU)
REGIONAL OFFICE UDUPI I
Canara Bank Buillding, I Floor, Court Road,Udupi 576101
Ph: 0820-2520111,2531511,2531011, email: recroudupi@canarabank.com
KUNJIBETTU BRANCH, UDUPI-I Regional Office

Sale Notice for Sale of Immovable Properties

REF: RECRO/SARFAESI/SN/10186/2026-27/11-04 **DATE: 02/11/2026**

E-Auction Sale Notice for Sale of Immovable Assets 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 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", and "Whatever there is" on **21/11/2026**, for recovery of **₹ 22,55,928.60 (Rupees Twenty Two Lakh Fifity Five Thousand Nine Hundred Twenty Eight and Sixty Paise) along with interest from 01-11-2026** due to **Kunjibettu Branch, Canara Bank**, Secured Creditor from 1) **Mr. Pushparaj Shetty** (Borrower & Mortgagor), 2) **Mrs. Swapna Shetty** (Co-applicant/Co-borrower & Mortgagor) and 3) **Mr. Panduranga Shetty** (Guarantor). The **Reserve Price** will be **₹ 21,00,000/- (Rupees Twenty One Lakh Only)** and the **Earnest money deposit** will be **₹ 2,10,000/- (Rupees Two Lakh Ten Thousand Only).**

PROPERTY DETAILS

Residential Apartment bearing no. 1, Municipal Door no. 1-26C, admeasuring 893 sq ft. super built-up area on the Ground Floor of a Residential Apartment named as T Krishnappa Residential Apartment, together with undivided right of 8.38% in the aforesaid property in question and also in common areas and facilities of the building, situated in Puttur Village, within the jurisdiction of Subramanyanagar Ward of Udupi City Municipality, Udupi Taluk & District, Udupi Sub-Registration and Registration District bearing Sy. No. 151/OP6 converted Land Measuring 14 Cents Along with Car Parking area no. B5, 13.01 sq. mts.
PID no.: 8-6-35-148-0-1
BOUNDARIES:
East: Survey Line
South: Portion of the same SO
West: Portion of the same SO
North: Boundary Line of Kodavoor Village

Cersai ID: 400019578324
Asset ID: 200019535388
For detailed terms and conditions of the sale, please refer to the link provided in "E-Auction" provided in Canara Bank's website i.e. www.canarabank.bank.in.

Date:02/11/2026 **Authorised Officer**
Place: Udupi **Canara Bank**

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KUNJIBETTU BRANCH, UDUPI-I Regional Office

CANARA BANK
COVERING LETTER TO SALE NOTICE

REF: RECRO/SARFAESI/SN/10186/2026-27/11-04 **DATE: 02/11/2026**

To,

1) **Mr Pushparaj Shetty (Borrower & Mortgagor)**
   S/o Naraya Shetty,
   Flat no. 1, "Hari Guru Nilaya",
   T Krishnappa Residential Apartment,
   Lakshmi Nagar, Santhekatte, Udupi
2) **Mrs. Swapna Shetty (Co-applicant/Co-borrower & Mortgagor)**
   W/o Pushparaj Shetty,
   Flat no. 1, "Hari Guru Nilaya",
   T Krishnappa Residential Apartment,
   Lakshmi Nagar, Santhekatte, Udupi
3) **Mr. Panduranga Shetty (Guarantor)**
   S/o Narayana Shetty, No. 14 17 A 4
   Flat no. 202 Panchavati Apartment,
   Doddanagudde, Kunjibettu Post, Udupi

Dear Sir/Madam,

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, Kunjibettu 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 **Kunjibettu 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 thereunder, 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

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KUNJIBETTU BRANCH, UDUPI-I Regional Office

Cersai ID: 400019578324

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) 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, and Whatever there is" on **21/11/2026**, for recovery of **Rs. 22,55,928.60 (Rupees Twenty Two Lakh Fifity Five Thousand Nine Hundred Twenty Eight and Sixty Paise) along with interest from 01-11-2026** due to the Secured Creditor from1) **Mr. Pushparaj Shetty** (Borrower & Mortgagor), 2) **Mrs. Swapna Shetty** (Co-applicant/Co-borrower & Mortgagor) and 3) **Mr. Panduranga Shetty** (Guarantor). The **Reserve Price** will be **₹ 21,00,000/- (Rupees Twenty One Lakh Only) and the Earnest money deposit will be Rs. 2,10,000/- (Two Lakh Ten Thousand Only).**

1	Name and Address of the Secured Creditor	Canara Bank, Kunjibettu, Branch
2	Name and Address of the Borrower & Guarantor	**1) Mr. Pushparaj Shetty (Borrower & Mortgagor)** **S/o Naraya Shetty, Flat no. 1, "Hari Guru Nilaya",** **T Krishnappa Residential Apartment, Lakshmi Nagar, Santhekatte, Udupi** **2) Mrs. Swapna Shetty (Co-applicant/Co-borrower & Mortgagor)** **W/o Pushparaj Shetty, Flat no. 1, "Hari Guru Nilaya",** **T Krishnappa Residential Apartment, Lakshmi Nagar, Santhekatte, Udupi** **3) Mr. Panduranga Shetty (Guarantor)** **S/o Narayana Shetty, No. 14 17 A 4 Flat no. 202 Panchavati Apartment, Doddanagudde, Kunjibettu Post, Udupi**
3	Total liabilities as on 02/11/2026	**₹ 22,55,928.60 (Rupees Twenty Two Lakh Fifity Five Thousand Nine Hundred Twenty Eight and Sixty Paise) along with interest from 01-10-**

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		2026
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 Pvt. Ltd (BAANKNET)** **21/11/2026 at 10-30 am to 11-30 am** **Online**
5	Details of Property/ies	Residential Apartment bearing no. 1, Municipal Door no. 1-26C, admeasuring 893 sq ft. super built-up area on the Ground Floor of a Residential Apartment named as T Krishnappa Residential Apartment, together with undivided right of 8.38% in the aforesaid property in question and also in common areas and facilities of the building, situated in Puttur Village, within the jurisdiction of Subramanyanagar Ward of Udupi City Municipality, Udupi Taluk & District, Udupi Sub-Registration and Registration District bearing Sy. No. 151/OP6 converted Land Measuring 14 Cents Along with Car Parking area no. B5, 13.01 sq. mts. PID no.: 8-6-35-148-0-1 BOUNDARIES: East: Survey Line South: Portion of the same SO West: Portion of the same SO North: Boundary Line of Kodavoor Village Cersai ID: 400019578324 Asset ID: 200019535388
6	Reserve Price	**₹ 21,00,000/- (Rupees Twenty One Lakh)**
7	Earnest Money Deposit	**₹ 2,10,000/- (Rupees Two Lakh Ten Thousand Only)**
8	The property can be inspected Date & Time	Up to 20/11/2026 between 3 PM and 5 PM.

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 up to **20/11/2026 between 3 PM and 5 PM**.

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 & addhaar and addhaar linked with latest Mobile number and also register with digilocker 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 8291220220, Email: support.baanknet@psballiance.com.

e. The intending bidders shall deposit **Earnest Money Deposit (EMD) of ₹ 2,10,000/- (Rupees Two Lakh Ten Thousand Only)** 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 20/11/2026, up to 5 PM.**

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 **₹ 15,000/-** (incremental price) and time shall be extended to 5 (minutes) when valid bid received in last minutes.

h. 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 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. 209272434 of Canara Bank,_Kunjibettu, CNRB0010186 (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 e-Auction 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 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.

n. 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 **20/11/2026 between 3 PM and 5 PM**

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

p. For further details **Branch Manager, Kunjibettu 9449642704 and on 9845952571** 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: Udupi
Date: 02/11/2026

Authorised Officer
Canara Bank