केनरा बैंक Canara Bank

CANARA BANK
COVERING LETTER TO SALE NOTICE

Ref: 10628/SN/PHAKRUDDIN **Date: 05-10-2026**

FROM
The Authorized officer
Canara Bank, Huvinahadagali Branch (10628)
Huvinahadagali.

TO

BORROWER	GUARANTOR
Mr A Phakruddina	Mr Kadli Rasul sab
S/o E Mahammada Gous	S/o Kadli Khajahussen Sab
826/159, Perusab jini oni	H No 03 9 th ward
Ward No 5, Hadagali	Huvinahadagali
Karnataka	Karnataka
Pin code: 583219	Pin code: 583219
Mobile: 9945907487	Mobile: 9741145155

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

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As you are aware, I on behalf of Canara Bank, Huvinahadagali (10628p) 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 Huvinahadagali (10628) 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 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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(HUVINAHADAGALI (10628) BRANCH)
(A GOVERNMENT OF INDIA UNDERTAKING)
SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Properties under the Securitization 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 Physical possession of which has been taken by the Authorized Officer of Huvinahadagali (10628) Branch of the Canara Bank., will be sold on "As is where is", "As is what is", and " Whatever there is" on 12-11-2026 for recovery of Rs 4,85,186.70/- (Rupees Four lakhs Eighty Five Thousand One Hundred Eighty Six Rupees and Seventy Paisa Only) (Liability as on 05-10-2026) + interest and charges there on to the Huvinahadagali (10628) Branch of Canara Bank from Mr A PHAKRUDDINA (hereinafter referred to as "Borrower"), S/o MOHAMMAD GHOUSE, HOUSE NO 826/159, PERU SAB JINI ONI, WARD NO 5, Hadagali and Mr. KADLI RASUL SAB S/O KADLI KHAJAHUSSEN SAB H NO 03 WARD NO 9, HUVINAHADAGALI (hereinafter referred to as "Guarantor"),

The reserve price will be
Reserve Price -Rs. 9,50,000/- (Rupees Nine lakhs Fifty Thousand Only)
Earnest Money Deposit- Rs 95,000 /- (10% of Reserve Price)
Last date to deposit EMD- on or before 12-11-2026 11.00 AM

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

All Part and parcel of the property situated in Ward No.15, TMC D NO. 826/138/1, Near Hazrat Bilal Masjid, Huvinahadagali

Measurement of the property:

East to West: 30 feet **North to South: 12.5 feet**
Total 375 Sqft

Boundaries:

East: Road **West: House of Chaluvadi Mallappa**
North: House of Balegar Mahabu sab **South: House of Koravara Pakkiravva**

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website (www.canarabank.com) or may contact **Authorized Officer, Huvinahadagali 10628 Canara Bank** , Ph. No. 9912822058 during office hours on any working day.

Date: 05-10-2026
Place: Huvinahadagali

Authorized Officer
CANARA BANK

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DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 05-10-2026

1	NAME AND ADDRESS OF THE CREDITOR		CANARA BANK HUVINAHADAGALI (10628) BRANCH
2	NAME AND ADDRESS OF THE BORROWER AND GUARANTOR		Mr A Phakruddina S/o E Mahammada Gous 826/159, Perusab jini oni Ward No 5 Hadagali Karnataka Pin code: 583219 Mobile: 9945907487 Mr Kadli Rasul sab S/o Kadli Khajahussen Sab H No 03 9 th ward Huvinahadagali Karnataka Pin code: 583219 Mobile: 9741145155
3	TOTAL LIABILITIES		**Rs 4,85,186.70/- (Rupees Four lakhs Eighty Five Thousand One Hundred Eighty Six Rupees and Seventy Paisa Only) (Liability as on 05-10-2026) + interest and charges there on**
4	(a)	MODE OF AUCTION	Online Electronic Bidding
	(b)	DETAILS OF THE AUCTION SERVICE PROVIDER	M/s PSB Alliance (Baanknet) Helpdesk Number- 8291220220 Email : support.ebkray@psballiance.com Website : https://ebkray.in/
	(c)	DATE & TIME OF AUCTION	12-11-2026 (11.30AM TO 1.30 PM)
	(d)	PLACE OF AUCTION	ONLINE
5		RESERVE PRICE	Rs. 9,50,000/-

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Other terms and conditions:

(a) Auction/bidding shall be only through "Online Electronic Bidding'' through the website **https://ebkray.in/** M/s PSB Alliance Private Limited (E-bkray) Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

(b) The property can be inspected, with Prior Appointment with Authorized Officer, from 05-10-2026 to 12-11-2026 on Banks working days within working hours.

(c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during auction process.

(d) 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 12-10-2026 **11**.00 AM.

(e) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 29-10-2026 at 10.00 AM, to Canara Bank, Huvinahadagali Branch (10628), by hand or by email (cb10628@canarabank.com)

(i) 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.

(ii) Bidders Name. Contact No. Address, E Mail Id and remittance details.

(f) The intending bidders should register their names at M/s PSB Alliance Private Limited (E-bkray) **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 Private Limited (Ebkray) Helpdesk No. 8291220220, E-mail: support.ebkray@psballiance.com

(g) EMD deposited by the unsuccessful bidder shall be refunded to them by M/s PSB Alliance Private Limited (E-bkray) only. The EMD shall not carry any interest.

(h) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs. 10,000 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, 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 (Rupees Fifty) lacs and above, the successful bidder will have to deduct TDS at the rate 1% on the Sale proceeds and submit the original receipt of TDS certificate to the Bank.

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

(l) Authorised 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 the internet but interested in participating the e-auction, they can approach Canara Bank Regional office Ballari facilitating centre, shall make necessary arrangements. For further details contact, Canara Bank, Huvinahadagali Branch 9912822058 e-mail id: cb10628@canarabank.com OR The service provider E-bkray (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/ 8291220220/9892219848/ 8160205051, Email:support.ebkray@psballiance.com/ support.ebkray@procure247.com)

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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.

Date: 05-10-2026
Place: Ballari

Mahesh Raju C
Authorized Officer
Canara Bank,Regional Office Ballari

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