केनरा बैंक Canara Bank
सिंडिकेट Syndicate

IDURKUNHADI BRANCH
(DP Code: 6187)
Patel Complex, 1 69
Main Road, Idurkunhady
Kundapura Taluk
Udupi District, Karnataka-576233
E-mail: cb6187@canarabank.com

Ref: 2557/ROU2/REC/2026

DT: 03.11.2026

To Borrowers

Mr. DEVASYA ALIAS BAIJU
S/O BABY
HNO:1-350
UDAYA NAGARA
MUDUR POST
KUNDAPURA TALUK
UDUPI DISTRICT
KARNATAKA - 576233

To Guarantors

Mr. SIMON JOSEPH
S/O K V JOSAF
H NO 2-422,
PATTAMANA
BISINAPAARE, JADKAL POST
KUNDAPURA TALUK
UDUPI DISTRICT
KARNATAKA - 576233

Dear Sir,

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, **Idurkunhadi 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 **Idurkunhadi 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,

कृते केनरा बैंक/For CANARA BANK

अधिकृत अधिकारी / Authorised Officer
Authorised Officer
Canara Bank

Enclosure: Sale Notice

केनरा बैंक CANARA BANK REGIONAL OFFICE-II, UDUPI

Internal

केनरा बैंक Canara Bank
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E-mail: cb6187@canarabank.com

Ref: 2557/ROU2/REC/2026 **DT: 03.11.2026**

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 constructive/physical possession of which has been taken by the Authorized Officer of Idurkunhadi Branch, Canara Bank for follow up, will be sold on "As is where is", "As is what is", and "Whatever there is" on **25.11.2026** for recovery of **Rs. 20,24,878.96/-** (Rupees Twenty Lakh Twenty Four Thousand Eight Hundred Seventy Eight and Paise Ninety Six Only) due to the **Idurkunhadi** Branch of Canara Bank from **Mr. Devasya alias Baiju and Mr. Simon Joseph.**

The Reserve Price will be **Rs.10,00,000/- (Rupees Ten Lakhs Only)** and the Earnest Money Deposit will be Rs. **1,00,000/- (Rupees One Lakh Only).** The Earnest Money Deposit shall be deposited on or before **24.11.2026** at 5:00 pm.

Details and full description of the Property

All part and parcel of immovable property of Land and Building bearing property id: 152600200700171403 in SNo. 36/1P31 measuring 12.05 Cents (converted for residential purpose) at Mudoor Village, Kundapura Taluk, Udupi District, Karnataka State

Bounded by:

East : Same Sub Division
West : Same Sub Division
North : Same Sub Division
South : Same Sub Division

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 Branch In Charge, Idurkunhadi Branch, Canara Bank, Ph.9480120761 No., during office hours on any working day and e-mail: cb6187@canarabank.com or roudi2rec@canarabank.com.

कृते केनरा बैंक/For CANARA BANK

अधिकृत अधिकारी/Authorised Officer
Authorized Officer
CANARA BANK

Date: 03.11.2026
Place: Idurkunhadi

केनरा बैंक CANARA BANK REGIONAL OFFICE-II, UDUPI क्षेत्रीय कार्यालय-II, उडुपि UDUPI DIST. उडुपि जिला

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 03.11.2026

Name and Address of the Secured Creditor	Canara Bank, Idurkunhadi Branch
Name and Address of the Borrower(s)/ Guarantor(s)	Mr. Devasya Alias Baiju S/O Baby Hno:1-350 Udaya Nagara Mudur Post Kundapura Taluk Udupi District Karnataka-576233 Mr. Simon Joseph S/O K V Josaf H No 2-422, Pattamana Bisinapaare, Jadkal Post Kundapura, Udupi District Karnataka 576233
Total Contractual liabilities as on (03.11.2026):	**Rs.20,24,878.96/-** (Rupees Twenty Lakh Twenty Four Thousand Eight Hundred Seventy Eight and Paise Ninety Six Only) (plus unapplied interest w.e.f 03.11.2026 and Bank charges). The amounts remitted after issuance of Sale Notice are duly accounted.
Mode of Auction	Online Electronic Bidding
Details of Auction service provider	**M/s. PSB Alliance (BAANKNET)** **Contact Mobile No. 8291220220** E-mail: **support.baanknet@psballiance.com** Website: **https://baanknet.com/**
Date & Time of Auction	**25.11.2026**, 11:30 A.M. to 12:30 P.M. (With unlimited extension of 5 minutes duration each till the conclusion of the sale)
Place of Auction	Online
Reserve Price	**Rs.10,00,000/- (Rupees Ten Lakhs Only)**

Other terms and conditions:

a) Auction/bidding shall be only through "Online Electronic Bidding'' through the website https://baanknet.com/ 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, on or before 24.11.2026 between 10.00 AM and 5.00 PM.

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 Pvt Limited (BAANKNET) portal or directly by generating challan therein to deposit the EMD through NEFT/RTGS in the account details as mentioned in the said challan on or before 24.11.2026, 5:00 pm.

e) Intending bidders shall hold a valid digital signature certificate and e-mail address. For details with regard to digital signature please contact the service provider **M/s. PSB Alliance (BAANKNET) Contact Mobile No. 8291220220 E-mail: support.baanknet@psballiance.com**

f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 24.11.2026, 5:00 PM, to Canara Bank, Idurkunhadi Branch by hand or by email.
   i. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
   ii. 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.
   iii. Bidders Name. Contact No. Address, E Mail Id.
   iv. Bidder's A/c details for online refund of EMD.

g) The intending bidders should register their names at portal https://baanknet.com/ 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 (BAANKNET) Contact Mobile No. 8291220220 E-mail: support.baanknet@psballiance.com**

h) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.

i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs. 20,000/-(Rupees Twenty Thousand Only). 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.

j) 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 Authorised Officer without any notice and property shall forthwith be put up for sale again.

k) For sale proceeds of Rs. 50.00 Lakh (Rupees Fifty Lakh) 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.

l) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only. The successful bidder shall bear all statutory/non statutory dues, taxes, rates etc.

m) Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.

n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office - II, Udupi or Idurkunhadi Branch who, as a facilitating centre, shall make necessary arrangements.

o) For further details contact Branch Incharge, Idurkunhadi Branch, Canara Bank, Ph.No. 9480120761, e-mail id:cb6187@canarabank.com (OR) Regional Office - II, Udupi , Ph.No: 9448990966 , e-mail id:roudi2rec@canarabank.com (OR) the service provider **M/s. PSB Alliance (BAANKNET) Contact Mobile No. 8291220220 E-mail: support.baanknet@psballiance.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.

कृते केनरा बैंक/For CANARA BANK

अधिकृत अधिकारी / Authorised Officer
Authorized Officer
CANARA BANK

Date: 03.11.2026
Place: Idurkunhadi