(Auction Sale Notice for Immovable properties)
CANARA BANK
(A GOVERNMENT OF INDIA UNDERTAKING)
SALE NOTICE

e-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH RULES 8(6) & 9(1) 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 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 **24-11-2026**, for recovery of **Rs. 42,06,632.02 (Rupees Forty Two Lakh Six Thousand Six Hundred Thirty Two and Paise Two Only)** as on 31-07-2026 plus further interest and charges from 01-08-2026 due to the Secured Creditor from **Smt. Monthin D Souza,** W/o Maxim D Souza, 11/279A, Kaikunje House, Mooda Village, B.C. Road, Bantwal Taluk, Dakshina Kannada District 574 132 (Borrower) and **Smt. Gracy D Souza,** 1/101 Lobo Residency, Aramane Road, Near Padmavati Hall, Aramane Bagilu, Marpady Village, Moodabidri, Dakshina Kannada 674 227 (Guarantor). The Reserve Price will be **Rs. 13,87,000.00** (Rupees Thirteen Lakh Eighty-Seven Thousand Only) and the Earnest Money Deposit will be **Rs. 1,38,700.00** (Rupees One Lakh Thirty-Eight Thousand Seven Hundred Only)

1	**Name and Address of the Secured Creditor**	**Canara Bank, ARM Branch, Mangaluru**
2	**Name and Address of the Borrower**	**1. Monthin D Souza (Borrower)** W/o Maxim D Souza 11/279A, Kaikunje House Mooda Village, B.C. Road Bantwal Taluk Dakshina Kannada District 574 132 **2. Gracy D Souza (Guarantor)** 1/101 Lobo Residency Aramane Road, Near Padmavati Hall Aramane Bagilu, Marpady Village Moodabidri Dakshina Kannada 574 227
3	**Total liabilities as on 31-07-2026**	Rs. 42,06,632.02 (Rupees Forty-Two Lakh Six Thousand Six Hundred Thirty-Two and Paise Two Only)

4	e) **Mode of Auction**	**E-Auction**
	f) **Details of Auction service provider**	BAANKNET(M/s PSBAlliancePvt.Ltd) https://baanknet.com/. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings
	g) **Date & Time of Auction**	**24.11.2026, 10:30 A.M to 11:30 A.M**
	h) **Place of Auction**	**Online(https://baanknet.com)**
5	**Details of Properties** All that part and parcel of the Flat/Apartment bearing Door No. 5-51(31), Apartment No 405 on the Fourth Floor measuring 990 SqFt. Super built-up area with a car parking slot no 405 on the lower basement of Lobo Arcade together with 2.94% undivided right, title and interest constructed in Sy.No. 122/1BP56 of Marpady Village,Moodabidri Taluk,Dakshina Kannada District, owned by Smt. Monthin D Souza bounded by: South: Reserved Road East, West, North: Portion of the same Sy.No.	
6	**Reserve Price**	**Rs. 13,87,000.00 (Rupees Thirteen Lakh Eighty-Seven Thousand Only)**
7	**Earnest Money Deposit**	**Rs. 1,38,700.00 (Rupees One Lakh Thirty-Eight Thousand Seven Hundred Only)**
8	**Property Inspection**	With prior permission from Authorised Officer

9 Other terms and conditions:

a. The property/ies will be sold in "As is where is", "As is what is", "Whatever there is" and "Without Recourse" 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 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 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 (Contactdetails7046612345/6354910172/8291220220/9892219848/8160205051, Email: support.BAANKNET@psballiance.com.

e. The intending bidders shall deposit Earnest Money Deposit (EMD) of Rs. 1,38,700.00 (Rupees One Lakh Thirty-Eight Thousand Seven Hundred 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 **23-11-2026** at 5:00 PM

f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.10,000/- (Rupees Ten Thousand 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.

g. The incremental amount/price during the time of each extension shall be Rs. Rs.10,000/- (Rupees Ten Thousand Only) (incremental price) and time shall be extended to 05(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, Name of Branch, IFSC Code CNRB0006296 (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 with prior permission from Authorised Officer.

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 Contact, Mr. Gijesh Kumar, Senior Manager, ARM Branch, Mangaluru, Mobile 7200793043, 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./ support.ebkray@procure247.com)."

कृते केनरा बैंक For **Canara Bank**

अधिकृत अधिकारी Authorised Officer
विशेषीकृत आ.व.प्र. शाखा, मंगलुरु
Specialised ARM Branch, Mangaluru

Place: Mangaluru
Date:04.11.2026

Authorised Officer
Canara Bank