

**ANNEXURE - 14**  
**CANARA BANK**  
**COVERING LETTER TO SALE NOTICE**

Ref: 629/SN/774/21

Date: 06-04-2024

BORROWER	GUARANTOR
DHARMANAGOWDA S/O PAMPANA GOWDA MAIN ROAD H VEERAPURA H VEERAPURA BELLARY PIN: 583113	PALAKSH GOWDA S/O K SHIVANA GOWDA 15 POTHAYYANA KATTE H VEERAPURA BELLARY PIN: 583113

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, Havinahal Veerapur 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 Havinahal Veerapur 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,

**For CANARA BANK**  
*V.V. Choudhary*  
**Authorised Officer**  
**Authorised Officer, Canara Bank**

**ENCLOSURE – SALE NOTICE**

(HAVINAHAL VEERAPUR BRANCH, BALLARI REGION)  
(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 constructive/physical (Strike whichever is not applicable) possession of which has been taken by the Authorized Officer of HAVINAHAL VEERAPUR **BRANCH** of the Canara Bank., will be sold on "As is where is", "As is what is", and " Whatever there is" on 29-04-2024, for recovery of **Rs. 12,53,866.62/-** (Twelve Lakh Fifty Three Thousand Eight Hundred Sixty Six Rupees and Sixty Two Paise Only) due to the HAVINAHAL VEERAPUR Branch of Canara Bank from DHARMANA GOWDA S/O PAMPANNA GOWDA(name of the Borrower ) and **PALAKSH GOWDA S/O SHIVANA GOWDA**(name of the Guarantor).

The reserve price will be **Rs. 1,67,000 /-** and the earnest money deposit will be **Rs 16,700 /-** The Earnest Money Deposit shall be deposited on or before 26-04-2024.

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

Property located in panchayat no 434, sy no 123, ward no 1 , Havinahal veerapur village, kurugod taluk, Bellary district.

Total Extent of the Site: 960 Sqft.

Boundaries of the property or site:

East : House of B Nagana gouda  
North : Road

West : House of G Eshwar Rudrappa  
South : Vacant Site


For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website ([www.canarabank.com](http://www.canarabank.com)) or may contact Manager, HAVINAHAL VEERAPUR, (Branch name) Canara Bank , 9449860671 during office hours on any working day.

Date: 06-04-2024

Place: HAVINAHAL VEERAPUR

For CANARA BANK

*N.V. Choudhary*  
Authorized Officer


Authorized Officer  
CANARA BANK 

**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 06-04-2024.**

1.	NAME AND ADDRESS OF THE CREDITOR	CANARA BANK HAVINAHAL VEERAPUR BRANCH	
2.	NAME AND ADDRESS OF THE BORROWER AND GUARANTOR	DHARMANAGOWDA (BORROWER) S/O PAMPANA GOWDA MAIN ROAD H VEERAPURA H VEERAPURA BELLARY PIN: 583113 PALAKSH GOWDA (GUARANTOR) S/O K SHIVANA GOWDA 15 POTHAYANA KATTE H VEERAPURA BELLARY PIN: 583113	
3	TOTAL LIABILITIES	Rs 12,53,866.62/- (Twelve Lakh Fifty Three Thousand Eight Hundred Sixty Six Rupees and Sixty Two Paise Only)	
4	(a)	MODE OF AUCTION	Online Electronic Bidding
	(b)	DETAILS OF THE AUCTION SERVICE PROVIDER	M/S CanBank Computer Service Ltd. No 218, J P Royale, 1 <sup>st</sup> Floor. Sampige Road, Malleshwaram, Banglore - 560003. Web Site: <a href="http://www.indianbankseuction.com">www.indianbankseuction.com</a>
	(c)	DATE & TIME OF AUCTION	29-04-2024(10AM – 2PM)
	(d)	PLACE OF ACUTION	ONLINE
5	RESERVE PRICE	1,67,000/-	

**Other terms and conditions:**

- a) Auction/bidding shall be only through "Online Electronic Bidding" through the website [www.bankeauctionwizard.com](http://www.bankeauctionwizard.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 (Date and time mention here).
- 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 by way of Demand draft in favour of Authorized Officer, Canara Bank, Havinahal Veerapur Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, HAVINAHAL VEERAPUR branch, Ballari, A/c No 209272434 IFSC Code:CNRB010629 on or before 26-04-2024 , 4 PM.
- e) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 26-04-2024(date) 4 PM, to Canara Bank, HAVINAHAL VEERAPUR Branch, Ballari by hand or by email.
- f) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
- g) 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.
- h) Bidders Name. Contact No. Address, E Mail Id.
- i) Bidder's A/c details for online refund of EMD.
- j) The intending bidders should register their names at portal [WWW.indianbankseauction.com](http://WWW.indianbankseauction.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 Canbank Computer Service Ltd, No. 218. J. P. Royale, 1<sup>st</sup> Floor, Sampige Road, Malleshwaram Bengaluru 560003, Contact Sri Pakhare D D: 9480691777 & Sri Ramesh T H : 8553643144.
- k) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
- l) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs. 10,000.00 (The amount can be decided by the Authorised Officer depending upon the value of the property with a minimum of Rs. 10000 as incremental value). 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 favor of the successful bidder, subject to confirmation of the same by the secured creditor.
- m) 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. 

- n) 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.
- o) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.
- p) Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
- q) 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 or Havinahal Veerapur branch ballari who, as a facilitating centre, shall make necessary arrangements.
- r) For further details contact The Senior Manager, Canara Bank, HAVINAHAL VEERAPUR Branch (Ph. No 9449860671) e-mail id: cb1187@canarabank.com OR the service provider M/s Canbank Computer Service Ltd, No: 218, J P Royale, 1<sup>st</sup> Floor, Sampige Road, Malleshwaram Bengaluru 560003 Contact Sri Pakhare DD: 9480691777 & Sri Ramesh T H: 8553643144.

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.

For CANARA BANK

*V.V. Chada*  
Authorized Officer

Authorized Officer

Canara Bank

Date: 06-04-2024

Place: HAVINAHAL VEERAPUR