

COVERING LETTER TO SALE NOTICE

REF: HLGL/SL/JAN/11/2025-26

Date: 02-01-2026

To

1)M/s SKD COMFORTS
SKD HEIGHTS ,
3RD Floor, VIDYA NAGAR
OPPOSITE TO RELIANCE DIGITAL
HUBLI-580031
Email : skdcomforts@gmail.com

2)Mr. SHAMBULING MUDENNAVAR (PARTNER AND GUARANTOR)
#12180
KUBASADGALLI
HUBBALLI-580028


Also at
Mr. SHAMBULING MUDENNAVAR (PARTNER AND GUARANTOR)
SON OF SHIVAPPA,
HOUSE NO 88 / 90
3RD CROSS, 5TH MAIN ,SHIRUR PARK
VIDYA NAGAR
HUBBALLI-580031
shambu2048@gmail.com

3)Mrs. SMITA SHAMBULING MUDENNAVAR (PARTNER AND GUARANTOR)
HOUSE NO 88/90
3RD CROSS, 5TH MAIN ,SHIRUR PARK
VIDYA NAGAR
HUBBALLI-580031

4)Dr. SNEHAL MUDENNAVAR (PARTNER AND GUARANTOR)
HOUSE NO 88/ 90
3RD CROSS, 5TH MAIN ,SHIRUR PARK
VIDYA NAGAR
HUBBALLI-580031

5)Miss. DIMPLE S MUDENNAVAR (PARTNER AND GUARANTOR)
HOUSE NO 88/ 90
3RD CROSS, 5TH MAIN ,SHIRUR PARK
VIDYA NAGAR
HUBBALLI-580031

6)Miss. KAJAL S MUDENNAVAR (PARTNER AND GUARANTOR)
HOUSE NO 88 /90
3RD CROSS, 5TH MAIN ,SHIRUR PARK
VIDYA NAGAR
HUBBALLI-580031

कृते केनरा बैंक/For CANARA BANK

अधिकृत अधिकारी /Authorized Officer
क्षेत्रीय कार्यालय, हुब्बल्लि/R.O.HUBBALLI-29

E- AUCTION SALE NOTICE

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 **Hubballi BAILAPPANAVAR NAGAR 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 **Hubballi BAILAPPANAVAR NAGAR BRANCH** of our 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.

For detailed terms and conditions of the sale, please refer to the link provided in website i.e. www.canarabank.bank.in

कृते केनरा बैंक/For CANARA BANK

अधिकृत अधिकारी/Authorised Officer
हबल्लि/Hubballi/R.O.HUBBALLI-29

AUTHORIZED OFFICER

Date: 02-01-2026

Place: Hubballi

Enclosure: - Sale Notice


E- AUCTION SALE NOTICE

CERSAI ID : 400061757193, 400058004594

E-AUCTION SALE NOTICE OF IMMOVABLE PROPERTIES THROUGH E-AUCTION (ON LINE AUCTION) UNDER 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, guarantor/s and mortgagor/s that the immovable properties described herein, taken possession under the provisions of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and Security Interest (Enforcement) Rules 2002, will be sold by inviting tenders on the following terms & conditions.

1.	Names and Address of the secured creditor	<p>HUBBALLI B N NAGAR BRANCH, IMA HOUSE, GROUND FLOOR, DESHPANDE NAGAR RD, BAILAPPANAVAR NAGAR, HUBLI - KARNATAKA 580 029 Phone No. 9449867167 E-mail id: cb1382@canarabank.com</p>
2.	Names and Address of the Borrower	<p>M/s SKD COMFORTS SKD HEIGHTS , 3RD Floor, VIDYA NAGAR OPPOSITE TO RELIANCE DIGITAL HUBLI-580031</p> <p>Mr. SHAMBULING MUDENNAVAR (PARTNER AND GUARANTOR) #12180,KUBASADGALLI HUBBALLI-580028</p> <p>Also at Mr. SHAMBULING MUDENNAVAR (PARTNER AND GUARANTOR) SON OF SHIVAPPA, HOUSE NO 88 / 90 3RD CROSS, 5TH MAIN ,SHIRUR PARK VIDYA NAGAR HUBBALLI-580031</p> <p>Mrs. SMITA SHAMBULING MUDENNAVAR (PARTNER AND GUARANTOR) HOUSE NO 88/90 3RD CROSS, 5TH MAIN ,SHIRUR PARK VIDYA NAGAR HUBBALLI-580031</p>

कृते केनरा बैंक/For CANARA BANK

 अधिकृत अधिकारी/Authorised Officer
 क्षेत्रीय कार्यालय, हुबल्लि/R.O.HUBBALLI-29

		<p>Dr. SNEHAL MUDENNAVAR (PARTNER AND GUARANTOR) HOUSE NO 88/ 90 3RD CROSS, 5TH MAIN ,SHIRUR PARK VIDYA NAGAR HUBBALLI-580031</p> <p>Miss. DIMPLE S MUDENNAVAR (PARTNER AND GUARANTOR) HOUSE NO 88/ 90 3RD CROSS, 5TH MAIN ,SHIRUR PARK VIDYA NAGAR HUBBALLI-580031</p> <p>Miss. KAJAL S MUDENNAVAR (PARTNER AND GUARANTOR) HOUSE NO 88 /90 3RD CROSS, 5TH MAIN ,SHIRUR PARK VIDYA NAGAR HUBBALLI-580031</p>
3.	Total liabilities as on 02-01-2026	Rs. 1,51,90,730/- (Rupees: One Crore Fifty One Lakhs Ninety Thousand Seven Hundred and Thirty Only) plus future interest and costs
4	a) Mode of Auction b) Details of Auction service provider	E-Auction M/s PSB Alliance Pvt. Ltd (BAANKNET)
4.	Last Date & Time of receipt of online tender	20-01-2026 on or before 12:00PM
6.	Date and time of e-auction (with unlimited extension of 5 minutes duration on each bid)	20-01-2026 FROM 12:00 PM TO 2.00 PM
7	Portal for E-auction	https://baanknet.com/
8	Reserve Price	For Property 1 : Rs. 290.00 Lakhs For Property 2 : Rs. 40.00Lakhs
9	Earnest Money Deposit (EMD)	For Property 1 : Rupees: 29.00 Lakhs For Property 2 : Rupees :4.00 Lakhs
10	Property can be inspected on or before Date and Time	Date: 19-01-2026 Time: Between 03:00 PM to 05:00 PM
11	Details of Properties	As tabulated in next page

कृते केनरा बैंक/For CANARA BANK


 अधिकृत अधिकारी /Authorised Officer
 क्षेत्रीय कार्यालय, हुबल्लि/R.O.HUBBALLI-29


a. DETAILS OF PROPERTY:

➔ **PROPERTY NO : 1**

RESERVE PRICE OF THE PROPERTY: ₹ 290 Lakhs

EMD : ₹ 29 lakhs

Details Immovable Property Details																							
SI No	Description of the property	Name of Title holder	CERSAI Details																				
1	<p style="text-align: center;">Property 1 : Schedule-A</p> <p>All the piece and parcel of Only 14.47% of Un-divided share of commercial Land bearing</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 10px;"> <thead> <tr> <th style="width: 25%;">Plot No</th> <th style="width: 75%;">Measuring (Sq.Yards)</th> </tr> </thead> <tbody> <tr><td>CTS No 3702</td><td>532.4/9</td></tr> <tr><td>CTS No 3703</td><td>17.7/9</td></tr> <tr><td>CTS No 3708</td><td>18.1/9</td></tr> <tr><td>CTS No 3709</td><td>18.1/9</td></tr> <tr><td>CTS No 3710</td><td>19.3/9</td></tr> <tr><td>CTS No 3711</td><td>18.1/9</td></tr> <tr><td>CTS No 3716</td><td>17.7/9</td></tr> <tr><td>CTS No 3717</td><td>19.00</td></tr> <tr><td>CTS No 3718</td><td>229.4/9</td></tr> </tbody> </table> <p>bearing Muncipal Ward No 26, Muncipal No 20969/16, 31 situated at CTS Ward Extension MTS Village of Hubballi and it bounded by :</p> <p>To the East : Road To the West : Alley To the North : CTS No 3109 To the South: CTS No 3793</p> <p style="text-align: center;">Property 1 : Schedule-B</p> <p>Commercial entire 4th floor measuring 8500 sq.feet, super built up area constructed on Schedule A property and the name of the building is 'SKD Heights' And it is bounded on the 4th floor :</p> <p>To the East : CTS No 3731 To the West : CTS No 3109 To the North : Lane To the South: Road</p>	Plot No	Measuring (Sq.Yards)	CTS No 3702	532.4/9	CTS No 3703	17.7/9	CTS No 3708	18.1/9	CTS No 3709	18.1/9	CTS No 3710	19.3/9	CTS No 3711	18.1/9	CTS No 3716	17.7/9	CTS No 3717	19.00	CTS No 3718	229.4/9	<p>Mr.SHAMBULING MUDENNAVAR & Mrs. SMITA SHAMBULING MUDENNAVAR</p>	<p>Security interest Type: Registered Mortgage</p> <p>Security interest ID: 400061757193</p> <p>Asset ID:200062453632</p>
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कृते केनरा बैंक/For CANARA BANK

 अधिकृत अधिकारी/Authorised Officer
 क्षेत्रीय कार्यालय, हुबल्लि/R.O.HUBBALLI-29

Details Immovable Property Details																							
SI No	Description of the property	Name of Title holder	CERSAI Details																				
→ PROPERTY NO : 2																							
RESERVE PRICE OF THE PROPERTY: ₹ 40 Lakhs		EMD : ₹ 4.0 lakhs																					
2	<p style="text-align: center;">Property 2 : Schedule-A</p> <p>All the piece and parcel of Only 0.94% of Un-divided share of commercial Land bearing</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 20%;">Plot No</th> <th style="width: 80%;">Measuring (Sq.Yards)</th> </tr> </thead> <tbody> <tr><td>CTS No 3702</td><td>532.4/9</td></tr> <tr><td>CTS No 3703</td><td>17.7/9</td></tr> <tr><td>CTS No 3708</td><td>18.1/9</td></tr> <tr><td>CTS No 3709</td><td>18.1/9</td></tr> <tr><td>CTS No 3710</td><td>18.1/9</td></tr> <tr><td>CTS No 3711</td><td>19.3/9</td></tr> <tr><td>CTS No 3716</td><td>17.7/9</td></tr> <tr><td>CTS No 3717</td><td>19.00</td></tr> <tr><td>CTS No 3718</td><td>229.4/9</td></tr> </tbody> </table> <p>bearing Muncipal Ward No 26, Municipal No 20969/16, 31 situated at CTS Ward Extension MTS Village of Hubballi and it bounded by :</p> <p>To the East : Road To the West : Alley To the North : CTS No 3109 To the South: CTS No 3793</p> <p style="text-align: center;">Property -2 Schedule-B</p> <p>Commercial shop No 5, Basement-1 Floor, measuring 555 Sq.foot Super built up area constructed on Schedule A property and the name of building is 'SKD Heights'. And it is bounded by :</p> <p>To the East : Passage To the West : Set back To the North : Shop No 6 To the South: Lift and Stair case</p>	Plot No	Measuring (Sq.Yards)	CTS No 3702	532.4/9	CTS No 3703	17.7/9	CTS No 3708	18.1/9	CTS No 3709	18.1/9	CTS No 3710	18.1/9	CTS No 3711	19.3/9	CTS No 3716	17.7/9	CTS No 3717	19.00	CTS No 3718	229.4/9	<p>Mr.SHAMBULING MUDDENNAVA</p> <p style="text-align: center;">&</p> <p>Mrs. SMITA SHAMBULING MUDDENNAVAR</p>	<p>Security interest Type: Registered Mortgage</p> <p>Security interest ID: 400058004594</p> <p>Asset ID:200059322703</p>
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12. OTHER TERMS AND CONDITIONS:

- a) The auction sale will be online e-auction-through the website <https://baanknet.com/>
- b) The property will be sold in "**AS IS WHERE IS & AS IS WHAT 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 12 (e) below).
- c) The properties can be inspected on or before 19-01-2026 between 03:00PM to 05:00 PM with prior appointment.

कृते केनरा बैंक/For CANARA BANK
(Signature)
अधिकृत अधिकारी/Authorised Officer
क्षेत्रीय कार्यालय, हुबल्लि/R.O.HUBBALLI-29

- d) The properties will be sold above the Reserve Price and the 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 adahaar 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 (Contact details : **8291220220, Email: support.baanknet@psballiance.com**)
- e) The intending bidders shall deposit Earnest Money Deposit (EMD) 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 20-01-2026 at 12:00 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
- g) 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
- h) The incremental amount/price during the time of each extension shall be Rs.10,000/- (incremental price) and time shall be extended to 5 (minutes) when valid bid received in last minutes.
- i) 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 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.
- k) 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, B N Nagar Branch , IFSC Code CNRB0001382(Branch IFSC Code).
- l) All charges for conveyance, stamp duty and registration, GST etc., as applicable shall be borne by the successful bidder only.
- m) 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.

कृते केनरा बैंक/For CANARA BANK

अधिकृत अधिकारी/Authorised Officer
क्षेत्रीय कार्यालय, हुबल्लि/R.O.HUBBALLI-29

HUBBALLI B N NAGAR BRANCH, IMA BUILDING, BAILAPPANAVAR NAGAR, HUBBALLI - 580029
Phone No. 9449867167, email id: cb1382@canarabank.com

n) 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

o) 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 19-01-2026 from 03:00 P.M. to 05:00 P.M.

p) Sale shall be confirmed in favor of the successful bidder, subject to confirmation of the same by the secured creditor

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

r) All taxes, revenue/dues to any local/statutory authority, if any, as applicable shall be borne by the successful bidder/s only.

For further details , nodal officer may be contacted during officer hours on any working day

HUBBALLI B N NAGAR BRANCH, IMA HOUSE, GROUND FLOOR, DESHPANDE NAGAR RD, BAILAPPANAVAR NAGAR, HUBLI - KARNATAKA 580 029 Phone No. 9449867167 E-mail id: cb1382@canarabank.com	M/s BANKNET (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/ 8291220220/9892219848/ 8160205051, Email: support.baanknet@psballiance.com
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कते केनरा बैंक/For CANARA BANK
अधिकृत अधिकारी/Authorised Officer
क्षेत्रीय कार्यालय, हुबल्लि/R.O.HUBBALLI-29
Authorized Officer

Date: 02-01-2026

Place: HUBBLI