

COVERING LETTER TO SALE NOTICE

To,

- 1. Mr. SUNIL MOTILAL RATHOD (Borrower/ Mortgagor)**
Address – House No. 237, Dattgad, Near Sai Baba Temple, Bethora, Ponda, South Goa-403401
Also, at
Address – Plot no. 68, Shree Krupa Nagar, Survey no. 116/1, Village Borim, Taluka Ponda, South Goa-403401
- 2. Mrs. SANTOSHI SUNIL RATHOD (Co-Borrower/Mortgagor)**
Address – House No. 776, Shirsherem, Krupanagar Karsange, Borim, Ponda, South Goa-403401
Also, at
Address – Plot no. 68, Shree Krupa Nagar, Survey no. 116/1, Village Borim, Taluka Ponda, South Goa-403401
Also, at
Address – Flat no. C-002, Ground Floor, Raj Durga Heritage Building, Opp to PWD water supply office, Ponda GOA-403401
- 3. M/s NITYANANDA SPORTS - REPRESENTED BY PROPRIETOR MR. SUNIL MOTILAL RATHOD (Borrower/ Mortgagor)**
Address – Shop No. G1, Nulieta Apartment, Near Municipla Garden Margao Road, Ponda, South Goa-403401
Also, at
Address – House No. 237, Dattgad, Near Sai Baba Temple, Bethora, Ponda, South Goa-403401

Dear Sir/Ma'am,

SUB: Notice under Section 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 of Immovable Properties under Rule 8(6) and 9 of the Security Interest (Enforcement) Rules 2002.

As you are aware, I, on behalf of Canara Bank, 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 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

प्रधिकृत अधिकारी / Authorised Officer
 ए.आर.एम. शाखा पणजी, गोवा
Authorised Officer,
ARM Branch, Panaji, Goa.
Akansha DP

Chief Manager
Specialized ARM Branch, Panaji
ENCLOSURE – SALE NOTICE



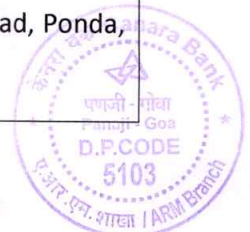
(Auction Sale Notice for Immovable properties)
CANARA BANK
(A GOVERNMENT OF INDIA UNDERTAKING)
SALE NOTICE

e-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH RULES 8(6) & 9 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 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 **20-10-2026** for recovery of **Rs. 74,29,181.45 (Rupees Seventy-Four Lakh Twenty-Nine Thousand One Hundred Eighty-One and Paise Forty-Five Only)** as on 30-09-2026 (more fully described in the Table-1) plus further interest from 01-10-2026 due to the Secured Creditor from borrowers/mortgagors/guarantors mentioned in Table 2:

TABLE-1: LAIBILITIS AS ON 30-09-2026			
S No	ACCOUNT NUMBER	NAME OF BORROWER/GUARANTOR/MORTGAGOR	Liability as on 30-09-2026
1	72239340001039	SUNIL M RATHOD & SANTOSHI S RATHOD	57,08,453.29
2	160001064283	SUNIL M RATHOD & SANTOSHI S RATHOD	6,79,322.72
3	72231400000225	NITYANANDA SPORTS & PROP. SUNIL RATHOD	9,08,801.56
4	170002119600	NITYANANDA SPORTS & PROP. SUNIL RATHOD	1,32,603.88
TOTAL			74,29,181.45

TABLE-2	
1. Mr. SUNIL MOTILAL RATHOD (Borrower/ Mortgagor) Address – House No. 237, Dattgad, Near Sai Baba Temple, Bethora, Ponda, South Goa-403401 Also, at Address – Plot no. 68, Shree Krupa Nagar, Survey no. 116/1, Village Borim, Taluka Ponda, South Goa-403401	
2. Mrs. SANTOSHI SUNIL RATHOD (Co-Borrower/Mortgagor) Address – House No. 776, Shirsherem, Krupanagar Karsange, Borim, Ponda, South Goa-403401 Also, at Address – Plot no. 68, Shree Krupa Nagar, Survey no. 116/1, Village Borim, Taluka Ponda, South Goa-403401 Also, at Address – Flat no. C-002, Ground Floor, Raj Durga Heritage Building, Opp to PWD water supply office, Ponda GOA-403401	
3. M/s NITYANANDA SPORTS - REPRESENTED BY PROPRIETOR MR. SUNIL MOTILAL RATHOD (Borrower/ Mortgagor) Address – Shop No. G1, Nulieta Apartment, Near Municipla Garden Margao Road, Ponda, South Goa-403401 Also, at	



केनरा बैंक Canara Bank भारत सरकार का उपक्रम A Government of India Undertaking सिंडिकेट Syndicate	
Ref: ARMB/SN/5103128/262/2026-27/AK	Date: 01-10-2026

Address – House No. 237, Dattgad, Near Sai Baba Temple, Bethora, Ponda, South Goa-403401

The reserve price will be Rs. 1,11,00,000/- (Rupees One Crore Eleven Lakh Only) and the earnest money deposit will be Rs. 11,10,000/- (Rupees Eleven Lakh Ten Thousand Only)

1	Name and Address of the Secured Creditor	Canara Bank, ARM Branch, Panaji Goa
2	Name and Address of the Borrower & Guarantor 1. Mr. SUNIL MOTILAL RATHOD (Borrower/ Mortgagor) Address – House No. 237, Dattgad, Near Sai Baba Temple, Bethora, Ponda, South Goa-403401 Also, at Address – Plot no. 68, Shree Krupa Nagar, Survey no. 116/1, Village Borim, Taluka Ponda, South Goa-403401 2. Mrs. SANTOSHI SUNIL RATHOD (Co-Borrower/Mortgagor) Address – House No. 776, Shirsherem, Krupanagar Karsange, Borim, Ponda, South Goa-403401 Also, at Address – Plot no. 68, Shree Krupa Nagar, Survey no. 116/1, Village Borim, Taluka Ponda, South Goa-403401 Also, at Address – Flat no. C-002, Ground Floor, Raj Durga Heritage Building, Opp to PWD water supply office, Ponda GOA-403401 3. M/s NITYANANDA SPORTS - REPRESENTED BY PROPRIETOR MR. SUNIL MOTILAL RATHOD (Borrower/ Mortgagor) Address – Shop No. G1, Nulieta Apartment, Near Municipla Garden Margao Road, Ponda, South Goa-403401 Also, at Address – House No. 237, Dattgad, Near Sai Baba Temple, Bethora, Ponda, South Goa-403401	
3	Total liabilities as on 30-09-2026	Rs. 74,29,181.45 (Rupees Seventy-Four Lakh Twenty-Nine Thousand One Hundred Eighty-One and Paise Forty-Five Only) plus further interest from 01-10-2026
4	Mode of Auction	E-Auction
	Details of Auction service provider	BAANKNET (M/s PSB Alliance Pvt. Ltd.) https://baanknet.com/ Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings
	Date & Time of EMD	20-10-2026, on or before 12:00 PM (noon)
	Date & Time of Auction	20-10-2026, 01:00 PM to 02:00 PM
	Place of Auction	Online (https://baanknet.com)



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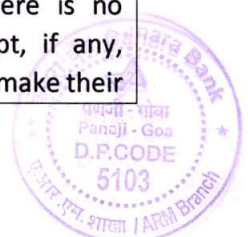
Date: 01-10-2026

5	Details of Property All that part and parcel of plot no. 68, admeasuring 349 Sq. mtr. of the property known as "SANCOSCAR" alias "SANKWALL" situated at Borim Ponda within the jurisdiction and area of Gram Panchayat of Borim Ponda Taluka, Sub District of Ponda, District of North Goa and now South Goa in the state of Goa which property whole is registered in the Land Registration office of Panaji under no. 4571 of Book B-12 New and enrolled in the Land Revenue office under Matriz no. 715 to 720,723 and 724 and forms part of the survey no. 116/1 of Village Borim and which plot now forming a separate distinct entity with a house constructed thereon, is bounded as under: By North: By plot no. 60 of the same property By South: 10 mtr wide road By East: plot no. 69 of the same property By West: plot no. 67 of the same property CERSAI - 400037261808	
6	Reserve Price	Rs. 1,11,00,000/- (Rupees One Crore Eleven Lakh Only)
7	Earnest Money Deposit	Rs. 11,10,000/- (Rupees Eleven Lakh Ten Thousand Only)
8	The property can be inspected Date & Time	Property under Symbolic Possession. CJM order for taking Physical Possession U/s 14 obtained.
9	Detail of Encumbrance	NOT KNOWN
10	Detail of litigation	SA: 142/2026 PENDING AT DRT-1 MUMBAI NO Stay Order.
11	Other terms and conditions a. The property/ies will be sold in "As is where is", "As is what is", and "Whatever there is" "Without Recourse" condition, including encumbrances, if any, mentioned in above table at S. No 9 &10. For details of encumbrance and litigation, contact the undersigned authorised office before deposit of the Earnest Money Deposit (EMD) referred to in 11 (e) below. After deposit of EMD, if bidder has participated in the auction, subsequent claim/request regarding cancelation of auction and refund of bid amount shall not be entertained. b. The property/ies will be sold above the Reserve Price. c. The Property under Symbolic Possession. CJM order for taking Physical Possession U/s 14 obtained. d. Prospective bidders are advised to visit website https://baanknet.com/ and register themselves on the e-auction platform and further ensure having valid KYC documents like operative 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 (Contact details 7046612345/6354910172/ 8291220220/9892219848/8160205051, Email: support.BAANKNET@psballiance.com) e. The intending bidders shall deposit Earnest Money Deposit (EMD) of Rs 11,10,000/- (Eleven lakh Ten Thousand Only) being of 10% of the Reserve Price in E-Wallet of M/s PSB	





- Alliance Private Limited (BAANKNET) portal directly (online) 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 12:00 PM (noon) on 20-10-2026.
- f. Auction would commence at Reserve Price, as mentioned above. **Bidders shall improve their offers in multiplies of Rs. 1,00,000/- (Rupees One Lakh Only)** 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. 1,00,000/- (Rupees One Lakh Only)** 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. **No extension request beyond a period of 15 days will be entertained for payment of remaining 75% of auction amount. Under any circumstances failure to pay remaining 75% auction amount within 15 days' time as aforesaid will result in forfeiture without any notice.**
 - k. No additions/deletions/amendment of names of the bidders shall be permitted after acceptance of the bid. The name of the Bidder(s) submitted at the time of registration shall only be considered for this purpose.
 - l. 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, ARM Branch, Panaji, IFS Code – CNRB0005103.
 - m. It is the responsibility of the successful bidder/purchaser to obtain the NOC from the relevant authorities concerned as required for registry of the sale certificate including the payment of fee, taxes as applicable. All charges on account of obtaining necessary clearances or approvals, charges (including but not limited to society charges, RWA, NOC charges, Electricity, water, maintenances charges, license fee and any other charges required for transfer of the said property in favour of the successful bidder should be undertaken by the successful bidder at its own cost, effort and liabilities.
 - n. All charges for conveyance, stamp duty and registration, GST etc., as applicable shall be borne by the successful bidder only.
 - o. 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 by the Successful buyer from sale amount. Wherever the GST applicable, same shall be paid by the Successful buyer as per Government guidelines.
 - p. To the best of knowledge and information of the Authorized Officer, there is no encumbrance or litigation on property affecting the security interest except, if any, mentioned in above table at S No 9 & 10. However, the intending bidders should make their





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own independent inquiries/ due diligence regarding the encumbrances and litigation on property (mentioned at S No 5 above) put on auction and claims/rights/dues affecting the said property, prior to submitting their bid. The e-Auction advertisement/sale notice does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third-party claims/rights/dues. No claim of whatsoever nature will be entertained after submission of the online bid regarding secured asset put for sale.

- q. 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.
- r. The particulars specified in the e-auction notice published in the newspaper have been stated to the best of the information of the Authorised Officer as available in Bank's record.
- s. At any stage of the auction before the issuance of sale certificate the Authorised officer reserves his/her right to revoke the auction notice for sale, without prior notice, at his/her discretion and the Authorised Officer may accept/reject/modify/cancel the bid/offer or postpone the auction without assigning any reason thereof and without any prior notice
- t. For further details ARM Panaji Branch may be contacted during office hours on any working day, contact No. M: +91-6263746626/9024719953/8130556066/97305159887722039869) e-mail id cb5103@canarabank.com OR The service provider BAANKNET (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/ 8291220220/9892219848/ 8160205051, Email: support.BAANKNET@psballiance.com.

Place: Panaji

Date: 01-10-2026

कृते केनरा बैंक
For Canara Bankप्रधिकृत अधिकारी / Authorised Officer
ए.आर.एम. शाखा पणजी, गोवा

AUTHORIZED OFFICER

AKANSHA DP

CHIEF MANAGER

SPECILIZED ARM BRANCH, PANAJI