

**ANNEXURE- 14 (COVERING LETTER TO SALE NOTICE)**

**KARNATAKA GRAMIN BANK: HEAD OFFICE: BALLARI**

To,

**Borrower: Sri Cyril Balaraju C S/o ChannappaRayappa**

R/@ #11C, Basavanna Street,  
Anekal Taluk, Bangalore-562106.

**Guarantor: Sri. Antony David S/o Late Gabrelappa**

R/@ Seegehalli, Virgonagar,  
Bangalore -560049

Dear Sir,

**Sub: Notice under Section 13(4) of the Securitization 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 **Karnataka Gramin Bank, Anekal 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 **Anekal Branch** of Karnataka Gramin 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. You are hereby given a last and final opportunity to discharge the liability in full as stated in the Sale Notice enclosed within 15 days from the date of this notice, and reclaim the assets which have been possessed by the Bank, failing which the assets will be sold as per the terms and conditions set out in the Sale Notice.

This is without prejudice to any other right available to the Bank under the subject Act or any other law in force.

**Yours faithfully,**

**AUTHORISED OFFICER,  
KARNATAKA GRAMIN BANK  
ENCLOSURE – SALE NOTICE**

**.ANNEXURE – 13 (E-AUCTION SALE NOTICE)**

**KARNATAKA GRAMIN BANK: HEAD OFFICE: BALLARI**

**E-AUCTION/SALE NOTICE OF IMMOVABLE PROPERTIES BY INVITING PUBLIC AUCTION UNDER RULES 8 (6) & 9 (Immovable) OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002.**

Notice is hereby given to the public in general and in particular to borrower/s and Co-obligant/s/ Guarantor/s that the below described immovable property mortgaged to **Karnataka Gramin Bank, Anekal Branch**. The constructive/physical (whichever is applicable) possession of which has been taken by the Authorised Officer of **Karnataka Gramin Bank, Anekal Branch** 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 E-auction of properties mentioned below at the date and time, and on the terms & conditions mentioned below.

**Date & Time of E-Auction: 30.05.2024** between 11:00 AM and 12:00 Noon.  
**Last Date, Time and Place for receipt of EMD: 29.05.2024** till 4.00 PM at **Karnataka Gramin Bank, Anekal Branch**.

**Borrower: Sri Cyril Balaraju C S/o ChannappaRayappa**

R/@ #11C, Basavanna Street,  
Anekal Taluk, Bangalore-562106.

**Guarantor: Sri. Antony David S/o Late Gabrelappa**

R/@ Seegehalli, Virgonagar,  
Bangalore -560049

**Amount Outstanding: Rs. 7,12,815/- (Rupees Seven Lakh Twelve Thousand Eight Hundred and Fifteen only)** as on 10.04.2024 and interest from 11.04.2024.

**Reserve Price: Rs. 37,00,000/-**

**EMD: Rs.3,70,000/-** DD/PO/BC favouring “**Karnataka Gramin Bank, Anekal Branch - A/c:122171013050033**”

**Description of Property:** All that part and parcel of the Residential House Property bearing Assessment No.206A/175A, Measuring E-W: 30 Ft, N-S: 38 Ft Totally 1140 Sq Ft, situated at Thyagaraja Road, Anekal (Tq), Bangalore Rural.This Property is in the name of **Sri. Cyril Balaraju C S/o ChannappaRayappa**. Bounded by East-Thalimuniraju property, North-Anusuya Bai & Sumithra Bai’s property, West-Mitayi Ramu & Devappa’s property with common drainage, South- A Joseph’s property.

### **Terms & conditions for E-Auction:**

1. Auction/bidding shall only be through “Online electronic mode” through the website of the Service Provider Website: [BankAuctions.in](http://BankAuctions.in) and [Foreclosureindia.com](http://Foreclosureindia.com) of our e-auction service provider M/s. 4 Closure India.
2. The bidders may participate in e-auction for bidding from their place of choice. Internet connectivity shall have to be ensured by bidder himself. Bank/Service Provider shall not be held responsible for the internet connectivity, network problems, system crash down, power failure, etc. For details, help, procedure, registration, auction bid forms, detailed terms & conditions and online training on e-auction, prospective bidders may contact the Service Provider viz., website [BankAuctions.in](http://BankAuctions.in) and [Foreclosureindia.com](http://Foreclosureindia.com) of our e-auction service provider M/s. 4 Closure India, for auction bid form and detailed terms and conditions which are annexed to the bid form.
3. Get the User ID and password. Only the password may be changed on receiving it.
4. Bidders are advised to go through the website [BankAuctions.in](http://BankAuctions.in) for detailed terms and conditions of auction sale & auction application form before submitting their Bids for taking part in the e-auction sale proceedings.
5. Bids once made shall not be cancelled or withdrawn. All bids made from the user ID given to bidder will be deemed to have been made by him/her only.
6. All bidders shall be deemed to have read and understood the terms and conditions of sale and be bound by them.

### **Other Terms and Conditions:**

1. To participate in the Auction, intending bidders have to deposit 10% of the reserve price as mentioned above as refundable EMD in the form of PO / DD / Banker’s Cheque of a Scheduled Bank favouring as shown above, before the time and dates specified above. EMD will not carry any interest.
2. The Sale will be on “AS IS-WHERE IS, AS IS WHAT IS & WHATEVER THERE IS” basis.
3. The property will not be sold below the Reserve Price.
4. In case the bidder is a company, a copy of the resolution passed by the Board of Directors authorizing the actual bidder to participate in the auction on behalf of the company should be submitted.
5. The incremental bid is fixed at a minimum of Rs.10,000/- and the property will be sold in favour of the highest bidder.
6. The successful bidder should pay 25% of the bid amount (inclusive of EMD) immediately on the same day by NEFT/RTGS to credit **A/C No. 122171013050189, Branch IFSC: PKGB0012217** and balance 75% of the bid amount within 15 days thereafter. If the successful bidder defaults in effecting payment or fails to adhere to the terms of Sale in any manner, the amount already deposited will be forfeited and he / she shall not have any claim on such forfeited amount or to the property, which shall be sold subsequently.
7. On confirmation of sale by the Authorized Officer and if the terms of the payment have been complied with, the Authorized Officer exercising the Power of Sale shall issue a ‘Sale Certificate’ of immovable property in favour of the purchaser in the form given in appendix V of Securitization Act 2002.
8. Sale Certificate will be issued / registered in the name of successful bidder only who should produce copy of PAN card / ID proof before issue of Sale Certificate.
9. The EMD of the unsuccessful bidder will be returned immediately on conclusion of the Auction.

10. At any stage of the Auction, the Authorized Officer shall have the power to accept or reject bids or postpone / cancel the Auction without assigning any reason thereof including addition or deletion of other terms and conditions.
11. All other charges, expenses like conveyance, electricity, WSSB, legal, stamp duty, registration fee, arrears of tax charged, TDS and other pending/future taxes etc, if any, shall be borne by the purchaser/bidder. Bidders shall produce copy of Proof of Identity, Proof of Address / Pan Card.
12. The property / properties under auction is / are free of all encumbrances. Encumbrances if any created without the notice of the Secured Creditor by the borrower, will be the sole lookout of the successful bidder.
13. The bank shall not be responsible for any error, mis-statement for omission in this proclamation. The other terms and conditions, if any will be notified at the place of auction.
14. For further details, please contact the **Branch Manager** at **Anekal Branch**, Phone **No.8867971601** or **Sri.M C Sreenivasulu** at **Regional Office**, Phone No. 9740068281 at the above address during the office hours on any working days between 11.00 AM and 5.00 PM.
15. For inspection of the properties and other particulars, the intending bidders are at liberty to make their own inspection / assessment / enquiries about the property.
16. This is also a notice to the borrower / guarantor for information and necessary action.
17. In case Holiday is declared on the date of auction by statutory authorities, the Auction will be will be held on the next working day at the same time.

Place: Bengaluru

Date: 09.05.2024

**Authorised Officer**  
**Karnataka Gramin Bank**

**ANNEXURE- 14 (COVERING LETTER TO SALE NOTICE)**

**KARNATAKA GRAMIN BANK: HEAD OFFICE: BALLARI**

To,

**Borrower:**(1) Sri. Muniyappa P B s/o Bodappa  
(2) Smt Munilakshmamma w/o Muniyappa P B  
(3) Sri Murali s/o Muniyappa P B  
All Residing at No.2, Pump House Layout,  
Lingaraju Badavane, Behind Venkateshwara Theatre,  
Anekal, Bengaluru- 562106

**Guarantor:** Sri Madhusudhan R s/o Ramachandrappa.  
R @ No 17, Arehalli, Anekal Taluk,  
Bangalore urban (D)-560100

Dear Sir,

**Sub: Notice under Section 13(4) of the Securitization 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 **Karnataka Gramin Bank Anekal 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 **Anekal Branch** of Karnataka Gramin 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. You are hereby given a last and final opportunity to discharge the liability in full as stated in the Sale Notice enclosed within 15 days from the date of this notice, and reclaim the assets which have been possessed by the Bank, failing which the assets will be sold as per the terms and conditions set out in the Sale Notice.

This is without prejudice to any other right available to the Bank under the subject Act or any other law in force.

**Yours faithfully,**

**AUTHORISED OFFICER,  
KARNATAKA GRAMIN BANK  
ENCLOSURE - SALE NOTICE**

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Notice is hereby given to the public in general and in particular to borrower/s and Co-obligant/s/ Guarantor/s that the below described immovable property mortgaged to **Karnataka Gramin Bank, Anekal Branch**. The constructive/physical (whichever is applicable) possession of which has been taken by the Authorised Officer of **Karnataka Gramin Bank, Anekal Branch** 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 E-auction of properties mentioned below at the date and time, and on the terms & conditions mentioned below.

**Date & Time of E-Auction: 30.05.2024** between 11:00 AM and 12:00 Noon.  
**Last Date, Time and Place for receipt of EMD:29.05.2024** till 4.00 PM at **Karnataka Gramin Bank, Anekal Branch**.

**Borrower:** (1) Sri. Muniyappa P B s/o Bodappa  
(2) Smt Munilakshamma w/o Muniyappa P B  
(3) Sri Murali s/o Muniyappa P B  
All Residing at no.2, Pump House Layout,  
Lingaraju Badavane, Behind Venkateshwara Theatre,  
Anekal, Bengaluru- 562106

**Guarantor:** Sri Madhusudhan R s/o Ramachandrappa,  
R@ No 17, Arehalli, Anekal Taluk, Bangalore urban (D)-560100

**Amount Outstanding:** Rs.15,39,055/- (Rupees Fifteen Lakh Thirty Nine Thousand and Fifty Five Only) as on 08.05.2024+ Interest & Charges from 09.05.2024

**Reserve Price:** Rs. 49,00,000/-

**EMD:** Rs.4,90,000/- ( DD/PO/BC favouring "Karnataka Gramin Bank, Anekal Branch -A/c:122171013050033")

**Description of Property:** All that part and Parcel of the immovable property bearing site No 48, Municipality Assessment No. 893/3187/48 measuring East to West 12.20 Mtrs and North to South 9.15 Mtrs in all measuring 1200 Sq ft Standing in the name of Smt Munilakshamma W/o Muniyappa P B, situated at Lingaraju Layout, Ward No.8/3, Near pump house Layout, Anekal Taluk, Bangalore urban (D)-560100. Bounded by E- Site No.53, W- Road, N-Site No.49, S- Site No.47

### Terms & conditions for E-Auction:

1. Auction / bidding shall only be through “Online electronic mode” through the website of the Service Provider Website:[BankAuctions.in](http://BankAuctions.in) and [ForeclosureIndia.com](http://ForeclosureIndia.com) of our e-auction service provider M/s. 4 Closure India.
2. The bidders may participate in e-auction for bidding from their place of choice. Internet connectivity shall have to be ensured by bidder himself. Bank/Service Provider shall not be held responsible for the internet connectivity, network problems, system crash down, power failure, etc. For details, help, procedure, registration, auction bid forms, detailed terms & conditions and online training on e-auction, prospective bidders may contact the Service Provider viz., website [BankAuctions.in](http://BankAuctions.in) and [ForeclosureIndia.com](http://ForeclosureIndia.com) of our e-auction service provider M/s. 4 Closure India, for auction bid form and detailed terms and conditions which are annexed to the bid form.
3. Get the User ID and password. Only the password may be changed on receiving it.
4. Bidders are advised to go through the website [BankAuctions.in](http://BankAuctions.in) for detailed terms and conditions of auction sale & auction application form before submitting their Bids for taking part in the e-auction sale proceedings.
5. Bids once made shall not be cancelled or withdrawn. All bids made from the user ID given to bidder will be deemed to have been made by him/her only.
6. All bidders shall be deemed to have read and understood the terms and conditions of sale and be bound by them.

### Other Terms and Conditions:

1. To participate in the Auction, intending bidders have to deposit 10% of the reserve price as mentioned above as refundable EMD in the form of PO / DD / Banker’s Cheque of a Scheduled Bank favouring as shown above, before the time and dates specified above. EMD will not carry any interest.
2. The Sale will be on “AS IS-WHERE IS, AS IS WHAT IS & WHATEVER THERE IS” basis.
3. The property will not be sold below the Reserve Price.
4. In case the bidder is a company, a copy of the resolution passed by the Board of Directors authorizing the actual bidder to participate in the auction on behalf of the company should be submitted.
5. The incremental bid is fixed at a minimum of Rs.10,000/- and the property will be sold in favour of the highest bidder.
6. The successful bidder should pay 25% of the bid amount (inclusive of EMD) immediately on the same day by NEFT/RTGS to credit **A/C No. 122171013050189, Branch IFSC: PKGB0012217** and balance 75% of the bid amount within 15 days thereafter. If the successful bidder defaults in effecting payment or fails to adhere to the terms of Sale in any manner, the amount already deposited will be forfeited and he / she shall not have any claim on such forfeited amount or to the property, which shall be sold subsequently.
7. On confirmation of sale by the Authorized Officer and if the terms of the payment have been complied with, the Authorized Officer exercising the Power of Sale shall issue a ‘Sale Certificate’ of immovable property in favour of the purchaser in the form given in appendix V of Securitization Act 2002.

8. Sale Certificate will be issued / registered in the name of successful bidder only who should produce copy of PAN card / ID proof before issue of Sale Certificate.
9. The EMD of the unsuccessful bidder will be returned immediately on conclusion of the Auction.
10. At any stage of the Auction, the Authorized Officer shall have the power to accept or reject bids or postpone / cancel the Auction without assigning any reason thereof including addition or deletion of other terms and conditions.
11. All other charges, expenses like conveyance, electricity, WSSB, legal, stamp duty, registration fee, arrears of tax charged, TDS and other pending/future taxes etc, if any, shall be borne by the purchaser/bidder. Bidders shall produce copy of Proof of Identity, Proof of Address / Pan Card.
12. The property / properties under auction is / are free of all encumbrances. Encumbrances if any created without the notice of the Secured Creditor by the borrower, will be the sole lookout of the successful bidder.
13. The bank shall not be responsible for any error, mis-statement for omission in this proclamation. The other terms and conditions, if any will be notified at the place of auction.
14. For further details, please contact the **Branch Manager** at **Anekal Branch**, Phone No. **8867971601** or **Sri.M C Sreenivasulu** at **Regional Office**, Phone No. **9740068281**, at the above address during the office hours on any working days between 11.00 AM and 5.00 PM.
15. For inspection of the properties and other particulars, the intending bidders are at liberty to make their own inspection / assessment / enquiries about the property.
16. This is also a notice to the borrower / guarantor for information and necessary action.
17. In case Holiday is declared on the date of auction by statutory authorities, the Auction will be held on the next working day at the same time.

Place: Bengaluru

Date: 09.05.2024

**Authorised Officer**  
**Karnataka Gramin Bank**

**ANNEXURE- 14 (COVERING LETTER TO SALE NOTICE)**

**KARNATAKA GRAMIN BANK: HEAD OFFICE: BALLARI**

To,

**Borrower: (1) Sri M Anand s/o Muniyappa  
(2) Smt Bhagyalakshmi C w/o Anand M,  
R/@ #395, Near to Adi Provision Stores,  
Kadugodi, Bangalore-560067.**

**Guarantor: Sri Anjinappas/o Muniyappa  
R/@ #205, AKG Colony, Channasandra (V),  
Kadugodi (P), Bengaluru-67.**

Dear Sir,

**Sub: Notice under Section 13(4) of the Securitization 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 **Karnataka Gramin Bank Bellandur 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 **Bellandur Branch** of Karnataka Gramin 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. You are hereby given a last and final opportunity to discharge the liability in full as stated in the Sale Notice enclosed within 15 days from the date of this notice, and reclaim the assets which have been possessed by the Bank, failing which the assets will be sold as per the terms and conditions set out in the Sale Notice.

This is without prejudice to any other right available to the Bank under the subject Act or any other law in force.

**Yours faithfully,**

**AUTHORISED OFFICER,  
KARNATAKA GRAMIN BANK  
ENCLOSURE - SALE NOTICE**

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**E-AUCTION/SALE NOTICE OF IMMOVABLE PROPERTIES BY INVITING PUBLIC AUCTION UNDER RULES 8 (6) & 9 (Immovable) OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002.**

Notice is hereby given to the public in general and in particular to borrower/s and Co-obligant/s/ Guarantor/s that the below described immovable property mortgaged to **Karnataka Gramin Bank, Bellandur Branch**. The constructive/physical (whichever is applicable) possession of which has been taken by the Authorised Officer of **Karnataka Gramin Bank, Bellandur Branch** 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 E-auction of properties mentioned below at the date and time, and on the terms & conditions mentioned below.

**Date & Time of E-Auction: 30.05.2024** between 11:00 AM and 12:00 Noon.  
**Last Date, Time and Place for receipt of EMD: 29.05.2024** till 4.00 PM at **Karnataka Gramin Bank, Bellandur Branch**.

**Borrower: (1)Sri M Anand s/o Muniyappa  
(2)Smt Bhagyalakshmi C w/o Anand M,  
R/@ #395, Near to Adi Provision Stores,  
Kadugodi Village,Bidarahalli Hobli,Bangalore-560067.**

**Guarantor: Sri Anjinappa S/o Muniyappa  
R/@ #205, AKG Colony, Channasandra (V),  
Kadugodi (P), Bengaluru-67.**

**Amount Outstanding: Rs.18,46,520/-(Rupees Eighteen Lakh Forty Six Thousand Five Hundred and Twenty Only) as on 19.04.2024 and interest from 20.04.2024 excluding charges thereon**

**Reserve Price: Rs.36,60,000/-**

**EMD: Rs.3,66,000/- (DD/PO/BC favouring "Karnataka Gramin Bank, Bellandur Branch A/c:122001013050033")**

**Description of Property:** Residential property is having Property No.301/2, Khatha No.395 measuring E-W-21 ft and N-S- 33 ft Standing in the name of **Sri M Anand s/o Muniyappa and Smt Bhagyalakshmi C w/o Anand M** situated at Kadugodi (V), Bidarahalli (H), Bangalore East Taluk (Tq).Bounded by E-Krishnamacharya Agarked's Property, W-Balance portion of Property No.301/2, N- Balance portion of Property No.301/2, S- 15 feet Road.

### Terms & conditions for E-Auction:

1. Auction / bidding shall only be through “Online electronic mode” through the website of the Service Provider Website:[BankAuctions.in](http://BankAuctions.in) and [ForeclosureIndia.com](http://ForeclosureIndia.com) of our e-auction service provider M/s. 4 Closure India.
2. The bidders may participate in e-auction for bidding from their place of choice. Internet connectivity shall have to be ensured by bidder himself. Bank/Service Provider shall not be held responsible for the internet connectivity, network problems, system crash down, power failure, etc. For details, help, procedure, registration, auction bid forms, detailed terms & conditions and online training on e-auction, prospective bidders may contact the Service Provider viz., website [BankAuctions.in](http://BankAuctions.in) and [ForeclosureIndia.com](http://ForeclosureIndia.com) of our e-auction service provider M/s. 4 Closure India, for auction bid form and detailed terms and conditions which are annexed to the bid form.
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5. The incremental bid is fixed at a minimum of Rs.10,000/- and the property will be sold in favour of the highest bidder.
6. The successful bidder should pay 25% of the bid amount (inclusive of EMD) immediately on the same day by NEFT/RTGS to credit **A/C No. 122001013050189, Branch IFSC: PKGB0012200** and balance 75% of the bid amount within 15 days thereafter. If the successful bidder defaults in effecting payment or fails to adhere to the terms of Sale in any manner, the amount already deposited will be forfeited and he / she shall not have any claim on such forfeited amount or to the property, which shall be sold subsequently.
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12. The property / properties under auction is / are free of all encumbrances. Encumbrances if any created without the notice of the Secured Creditor by the borrower, will be the sole lookout of the successful bidder.
13. The bank shall not be responsible for any error, mis-statement for omission in this proclamation. The other terms and conditions, if any will be notified at the place of auction.
14. For further details, please contact the **Branch Manager at Bellandur Branch, Phone No.9844089139** or **Sri.M C Sreenivasulu at Regional Office, Phone No. 9740068281**, at the above address during the office hours on any working days between 11.00 AM and 5.00 PM.
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16. This is also a notice to the borrower / guarantor for information and necessary action.
17. In case Holiday is declared on the date of auction by statutory authorities, the Auction will be held on the next working day at the same time.

Place: Bengaluru

Date: 09.05.2024

**Authorised Officer**  
**Karnataka Gramin Bank,**

**ANNEXURE- 14 (COVERING LETTER TO SALE NOTICE)**

**KARNATAKA GRAMIN BANK: HEAD OFFICE: BALLARI**

To,

**Borrower:** Sri Venkatesh R s/o Ramaiah  
R/@ No 33, Serial and Junger No.162,  
Chimandanahalli (V), Doddagattiganabbe Gram Panchayath,  
Kasaba (H), Hosakote (Tq) ,Bangalore Rural (D)-562114

**Guarantor:**Sri K M Muniyappa s/o Muniyappa  
R/@ Kannurahalli, Kasaba (H), Hosakote (Tq)  
Bangalore Rural (D)-562114

Dear Sir,

**Sub: Notice under Section 13(4) of the Securitization 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 **Karnataka Gramin Bank Bellandur 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 **Bellandur Branch** of Karnataka Gramin Bank.

The undersigned proposes to sell the assets more fully described in the Schedule of Sale Notice.

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This is without prejudice to any other right available to the Bank under the subject Act or any other law in force.

**Yours faithfully,**

**AUTHORISED OFFICER,  
KARNATAKA GRAMIN BANK  
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**KARNATAKA GRAMIN BANK: HEAD OFFICE: BALLARI**

**E-AUCTION/SALE NOTICE OF IMMOVABLE PROPERTIES BY INVITING PUBLIC AUCTION UNDER RULES 8 (6) & 9 (Immovable) OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002.**

Notice is hereby given to the public in general and in particular to borrower/s and Co-obligant/s/ Guarantor/s that the below described immovable property mortgaged to **Karnataka Gramin Bank, Bellandur Branch**. The constructive/physical (whichever is applicable) possession of which has been taken by the Authorised Officer of **Karnataka Gramin Bank, Bellandur Branch** 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 E-auction of properties mentioned below at the date and time, and on the terms & conditions mentioned below.

**Date & Time of E-Auction: 30.05.2024** between 11:00 AM and 12:00 Noon.  
**Last Date, Time and Place for receipt of EMD: 29.05.2024** till 4.00 PM at **Karnataka Gramin Bank, Bellandur Branch**.

**Borrower:** Sri Venkatesh R s/o Ramaiah  
R/@ No 33, Serial and Junger No.162,  
Chimandanahalli (V), Doddagattiganabbe Gram Panchayath,  
Kasaba (H), Hosakote (Tq),  
Bangalore Rural (D)-562114

**Guarantor:** Sri K M Muniyappa s/o Muniyappa  
R/@ Kannurahalli, Kasaba (H), Hosakote (Tq),  
Bangalore Rural (D)-562114

**Amount Outstanding:** Rs.19,26,938/- (Rupees Nineteen Lakh Twenty Six Thousand Nine Hundred and Thirty Eight only) as on 30.04.2024 and Interest from 01.05.2024 excluding charges thereon.

**Reserve Price:** Rs. 35,50,000/-

**EMD:** Rs.3,55,000/- (DD/PO/BC favouring “Karnataka Gramin Bank, Bellandur Branch A/c:122001013050033” )

**Description of Property:** All that piece and parcel of the residential property bearing Site No 33, Serial No and Janjar No.162, measuring E-W -40 ft and N-S- 30 ft standing in the name of Sri Venkatesh R s/o Ramaiah situated at Chimandanahalli (V), Doddagattiganabbe Gram Panchayath, Hosakote (Tq), Bengaluru Rural (D). Bounded by E-Road, W- Site No 34, N- Road, S- Site No.38.

### Terms and Conditions for E-Auction:

1. Auction / bidding shall only be through "Online electronic mode" through the website of the Service Provider Website:[BankAuctions.in](http://BankAuctions.in) and [ForeclosureIndia.com](http://ForeclosureIndia.com) of our e-auction service provider M/s. 4 Closure India.
2. The bidders may participate in e-auction for bidding from their place of choice. Internet connectivity shall have to be ensured by bidder himself. Bank/Service Provider shall not be held responsible for the internet connectivity, network problems, system crash down, power failure, etc. For details, help, procedure, registration, auction bid forms, detailed terms & conditions and online training on e-auction, prospective bidders may contact the Service Provider viz., website [BankAuctions.in](http://BankAuctions.in) and [ForeclosureIndia.com](http://ForeclosureIndia.com) of our e-auction service provider M/s. 4 Closure India, for auction bid form and detailed terms and conditions which are annexed to the bid form.
3. Get the User ID and password. Only the password may be changed on receiving it.
4. Bidders are advised to go through the website [BankAuctions.in](http://BankAuctions.in) for detailed terms and conditions of auction sale & auction application form before submitting their Bids for taking part in the e-auction sale proceedings.
5. Bids once made shall not be cancelled or withdrawn. All bids made from the user ID given to bidder will be deemed to have been made by him/her only.
6. All bidders shall be deemed to have read and understood the terms and conditions of sale and be bound by them.

### Other Terms and Conditions:

1. To participate in the Auction, intending bidders have to deposit 10% of the reserve price as mentioned above as refundable EMD in the form of PO / DD / Banker's Cheque of a Scheduled Bank favouring as shown above, before the time and dates specified above. EMD will not carry any interest.
2. The Sale will be on "AS IS-WHERE IS, AS IS WHAT IS & WHATEVER THERE IS" basis.
3. The property will not be sold below the Reserve Price.
4. In case the bidder is a company, a copy of the resolution passed by the Board of Directors authorizing the actual bidder to participate in the auction on behalf of the company should be submitted.
5. The incremental bid is fixed at a minimum of Rs.10,000/- and the property will be sold in favour of the highest bidder.
6. The successful bidder should pay 25% of the bid amount (inclusive of EMD) immediately on the same day by NEFT/RTGS to credit **A/C No. 122001013050189, Branch IFSC: PKGB0012200** and balance 75% of the bid amount within 15 days thereafter. If the successful bidder defaults in effecting payment or fails to adhere to the terms of Sale in any manner, the amount already deposited will be forfeited and he / she shall not have any claim on such forfeited amount or to the property, which shall be sold subsequently.
7. On confirmation of sale by the Authorized Officer and if the terms of the payment have been complied with, the Authorized Officer exercising the Power of Sale shall issue a 'Sale Certificate' of immovable property in favour of the purchaser in the form given in appendix V of Securitization Act 2002.

8. Sale Certificate will be issued / registered in the name of successful bidder only who should produce copy of PAN card / ID proof before issue of Sale Certificate.
9. The EMD of the unsuccessful bidder will be returned immediately on conclusion of the Auction.
10. At any stage of the Auction, the Authorized Officer shall have the power to accept or reject bids or postpone / cancel the Auction without assigning any reason thereof including addition or deletion of other terms and conditions.
11. All other charges, expenses like conveyance, electricity, WSSB, legal, stamp duty, registration fee, arrears of tax charged, TDS and other pending/future taxes etc, if any, shall be borne by the purchaser/bidder. Bidders shall produce copy of Proof of Identity, Proof of Address / Pan Card.
12. The property / properties under auction is / are free of all encumbrances. Encumbrances if any created without the notice of the Secured Creditor by the borrower, will be the sole lookout of the successful bidder.
13. The bank shall not be responsible for any error, mis-statement for omission in this proclamation. The other terms and conditions, if any will be notified at the place of auction.
14. For further details, please contact the **Branch Manager at Bellandur Branch, Phone No.9844089139** or **Sri.M C Sreenivasulu at Regional Office, Phone No. 9740068281**, at the above address during the office hours on any working days between 11.00 AM and 5.00 PM.
15. For inspection of the properties and other particulars, the intending bidders are at liberty to make their own inspection / assessment / enquiries about the property.
16. This is also a notice to the borrower / guarantor for information and necessary action.
17. In case Holiday is declared on the date of auction by statutory authorities, the Auction will be held on the next working day at the same time.

Place: Bengaluru  
Date: 09.05.2024

**Authorised Officer**  
**Karnataka Gramin Bank,**

**ANNEXURE- 14 (COVERING LETTER TO SALE NOTICE)**

**KARNATAKA GRAMIN BANK: HEAD OFFICE: BALLARI**

To,

**Borrower:** Sri H J Muniraju S/o V Jyothappa  
R/@ Hosahalli (v), Hennagara Post,  
Jigani Hobli, Anekal Taluk,  
Bangalore-560105

**Guarantor:** Sri Mallikarjunaiah S/o Nanjundappa  
R/@ Hosahalli (v), Hennagara Post,  
Jigani Hobli, Anekal Taluk,  
Bangalore- 560105

Dear Sir,

**Sub: Notice under Section 13(4) of the Securitization 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 **Karnataka Gramin Bank Hennagara 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 **Hennagara Branch** of Karnataka Gramin 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. You are hereby given a last and final opportunity to discharge the liability in full as stated in the Sale Notice enclosed within 15 days from the date of this notice, and reclaim the assets which have been possessed by the Bank, failing which the assets will be sold as per the terms and conditions set out in the Sale Notice.

This is without prejudice to any other right available to the Bank under the subject Act or any other law in force.

**Yours faithfully,**

**AUTHORISED OFFICER,  
KARNATAKA GRAMIN BANK  
ENCLOSURE - SALE NOTICE**

**ANNEXURE - 13 (E-AUCTION SALE NOTICE)**

**KARNATAKA GRAMIN BANK: HEAD OFFICE: BALLARI**

**E-AUCTION/SALE NOTICE OF IMMOVABLE PROPERTIES BY INVITING PUBLIC AUCTION UNDER RULES 8 (6) & 9 (Immovable) OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002.**

Notice is hereby given to the public in general and in particular to borrower/s and Co-obligant/s/ Guarantor/s that the below described immovable property mortgaged to **Karnataka Gramin Bank, Hennagara Branch**. The constructive/physical (whichever is applicable) possession of which has been taken by the Authorised Officer of **Karnataka Gramin Bank, Hennagara Branch** 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 E-auction of properties mentioned below at the date and time, and on the terms & conditions mentioned below.

**Date & Time of E-Auction: 30.05.2024** between 11:00 AM and 12:00 Noon.  
**Last Date, Time and Place for receipt of EMD:29.05.2024** till 4.00 PM at **Karnataka Gramin Bank, Hennagara Branch**.

**Borrower:** Sri H J Muniraju S/o V Jyothappa  
R/@ Hosahalli (v), Hennagara Post,  
Jigani Hobli, Anekal Taluk, Bangalore-560105

**Guarantor:** Sri Mallikarjunaiah S/o Nanjundappa  
R/@ Hosahalli (v), Hennagara Post,  
Jigani Hobli, Anekal Taluk, Bangalore- 560105

**Amount Outstanding:** Rs.9,30,767/- (Rupees Nine Lakh Thirty Thousand Seven Hundred and Sixty Seven Only) as on 27.04.2024 + Interest from 28.04.2024 and excluding charges thereon.

**Reserve Price: Rs. 27,95,000/-**

**EMD: Rs.2,79,500/-** (DD/PO/BC favouring "Karnataka Gramin Bank, Hennagara Branch A/c:122051013050033" )

**Description of Property:**All that part and parcel of the immovable property, Khatha SI No 64, Property No 55 coming under the jurisdiction of Hennagara Gram Panchayath, measuring to an extent of E-W -38 ft and N-S- 28 ft situated at H.Hosahalli Village, Jigani Hobli, Anekal Taluk, Bangalore Urban District Standing in the name of Sri H J Muniraju S/o V Jyothappa Bounded by E-House of Muniyappa, W-House of Hanumappa, N- Property of Papashetty, S- Road.

### Terms & conditions for E-Auction:

1. Auction / bidding shall only be through “Online electronic mode” through the website of the Service Provider Website:[BankAuctions.in](http://BankAuctions.in) and [ForeclosureIndia.com](http://ForeclosureIndia.com) of our e-auction service provider M/s. 4 Closure India.
2. The bidders may participate in e-auction for bidding from their place of choice. Internet connectivity shall have to be ensured by bidder himself. Bank/Service Provider shall not be held responsible for the internet connectivity, network problems, system crash down, power failure, etc. For details, help, procedure, registration, auction bid forms, detailed terms & conditions and online training on e-auction, prospective bidders may contact the Service Provider viz., website [BankAuctions.in](http://BankAuctions.in) and [ForeclosureIndia.com](http://ForeclosureIndia.com) of our e-auction service provider M/s. 4 Closure India, for auction bid form and detailed terms and conditions which are annexed to the bid form.
3. Get the User ID and password. Only the password may be changed on receiving it.
4. Bidders are advised to go through the website [BankAuctions.in](http://BankAuctions.in) for detailed terms and conditions of auction sale & auction application form before submitting their Bids for taking part in the e-auction sale proceedings.
5. Bids once made shall not be cancelled or withdrawn. All bids made from the user ID given to bidder will be deemed to have been made by him/her only.
6. All bidders shall be deemed to have read and understood the terms and conditions of sale and be bound by them.

### Other Terms and Conditions:

1. To participate in the Auction, intending bidders have to deposit 10% of the reserve price as mentioned above as refundable EMD in the form of PO / DD / Banker’s Cheque of a Scheduled Bank favouring as shown above, before the time and dates specified above. EMD will not carry any interest.
2. The Sale will be on “AS IS-WHERE IS, AS IS WHAT IS & WHATEVER THERE IS” basis.
3. The property will not be sold below the Reserve Price.
4. In case the bidder is a company, a copy of the resolution passed by the Board of Directors authorizing the actual bidder to participate in the auction on behalf of the company should be submitted.
5. The incremental bid is fixed at a minimum of Rs.10,000/- and the property will be sold in favour of the highest bidder.
6. The successful bidder should pay 25% of the bid amount (inclusive of EMD) immediately on the same day by NEFT/RTGS to credit **A/C No. 122051013050189, Branch IFSC: PKGB0012205** and balance 75% of the bid amount within 15 days thereafter. If the successful bidder defaults in effecting payment or fails to adhere to the terms of Sale in any manner, the amount already deposited will be forfeited and he / she shall not have any claim on such forfeited amount or to the property, which shall be sold subsequently.
7. On confirmation of sale by the Authorized Officer and if the terms of the payment have been complied with, the Authorized Officer exercising the Power of Sale shall issue a ‘Sale Certificate’ of immovable property in favour of the purchaser in the form given in appendix V of Securitization Act 2002.

8. Sale Certificate will be issued / registered in the name of successful bidder only who should produce copy of PAN card / ID proof before issue of Sale Certificate.
9. The EMD of the unsuccessful bidder will be returned immediately on conclusion of the Auction.
10. At any stage of the Auction, the Authorized Officer shall have the power to accept or reject bids or postpone / cancel the Auction without assigning any reason thereof including addition or deletion of other terms and conditions.
11. All other charges, expenses like conveyance, electricity, WSSB, legal, stamp duty, registration fee, arrears of tax charged, TDS and other pending/future taxes etc, if any, shall be borne by the purchaser/bidder. Bidders shall produce copy of Proof of Identity, Proof of Address / Pan Card.
12. The property / properties under auction is / are free of all encumbrances. Encumbrances if any created without the notice of the Secured Creditor by the borrower, will be the sole lookout of the successful bidder.
13. The bank shall not be responsible for any error, mis-statement for omission in this proclamation. The other terms and conditions, if any will be notified at the place of auction.
14. For further details, please contact the **Branch Manager at Hennagara Branch, Phone No.9900122114** or **Sri.M C Sreenivasulu at Regional Office, Phone No. 9740068281**, at the above address during the office hours on any working days between 11.00 AM and 5.00 PM.
15. For inspection of the properties and other particulars, the intending bidders are at liberty to make their own inspection / assessment / enquiries about the property.
16. This is also a notice to the borrower / guarantor for information and necessary action.
17. In case Holiday is declared on the date of auction by statutory authorities, the Auction will be held on the next working day at the same time.

Place: Bengaluru

Date: 09.05.2024

**Authorised Officer  
Karnataka Gramin Bank**

**ANNEXURE- 14 (COVERING LETTER TO SALE NOTICE)**

**KARNATAKA GRAMIN BANK: HEAD OFFICE: BALLARI**

To,

**Borrower:**(1) Sri. Chikkamanjanna S/o Chikkanna  
(2) Smt. Mangamma W/o Chikkamanjanna  
Both are R/at 4<sup>th</sup> main road, SharadaNilaya,  
Rajashekaraiah Compound, Siddaganga Extension,  
Shirani Road, Tumkur-572101

Dear Sir,

**Sub: Notice under Section 13(4) of the Securitization 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 **Karnataka Gramin Bank Kodipalya 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 **Kodipalya Branch** of Karnataka Gramin 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. You are hereby given a last and final opportunity to discharge the liability in full as stated in the Sale Notice enclosed within 15 days from the date of this notice, and reclaim the assets which have been possessed by the Bank, failing which the assets will be sold as per the terms and conditions set out in the Sale Notice.

This is without prejudice to any other right available to the Bank under the subject Act or any other law in force.

**Yours faithfully,**

**AUTHORISED OFFICER,  
KARNATAKA GRAMIN BANK  
ENCLOSURE - SALE NOTICE**

**ANNEXURE - 13 (E-AUCTION SALE NOTICE)**

**KARNATAKA GRAMIN BANK: HEAD OFFICE: BALLARI**

**E-AUCTION/SALE NOTICE OF IMMOVABLE PROPERTIES BY INVITING PUBLIC AUCTION UNDER RULES 8 (6) & 9 (Immovable) OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002.**

Notice is hereby given to the public in general and in particular to borrower/s and Co-obligant/s/ Guarantor/s that the below described immovable property mortgaged to **Karnataka Gramin Bank, Kodipalya Branch**. The constructive/physical (whichever is applicable) possession of which has been taken by the Authorised Officer of **Karnataka Gramin Bank, Kodipalya Branch** 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 E-auction of properties mentioned below at the date and time, and on the terms & conditions mentioned below.

**Date & Time of E-Auction: 30.05.2024** between 11:00 AM and 12:00 Noon.  
**Last Date, Time and Place for receipt of EMD:29.05.2024** till 4.00 PM at **Karnataka Gramin Bank, Kodipalya Branch**.

**Borrower:** (1) Sri. Chikkamanjanna S/o Chikkanna  
(2) Smt. Mangalamma w/o Chikkamanjanna

Both are R/at 4<sup>th</sup> main road, SharadaNilaya, Rajashekaraiah Compound, Siddaganga Extension, Shirani Road, Tumkur-572101.

**Amount Outstanding:** Rs.70,40,206/- (Rupees Seventy Lakh Forty Thousand Two Hundred and Six Only) as on 28.04.2024 + Interest from 29.04.2024 excluding charges thereon.

**Reserve Price:** Rs.54,00,000/-

**EMD:** Rs.5,40,000/- (DD/PO/BC favouring “Karnataka Gramin Bank, Kodipalya Branch - A/c:125151013050033” )

**Description of Property:** Residential Flat No.414 on 4<sup>th</sup> floor of “Lilly Block” in Residential Apartment known as “EDEN BLOSSOMS” constructed in Converted land bearing No.33/1, BBMP Khatha No.134/471/33/1, Measuring 1155 Sq Ft Super built up area with 450.45 Sq Ft undivided Share, Site Measuring about 73,758 Sq ft, Gollahalli (v), Uttarahalli (H), Bangalore. Flat Boundaries East: Flat No 418, West : Staircase, North : Corridor & Flat No.413, South: Open Space. Property Boundaries-East: BDA Property, West: 60 Feet BDA Road, North: BDA Property, South: 40 Feet Road

### Terms & conditions for E-Auction:

1. Auction / bidding shall only be through “Online electronic mode” through the website of the Service Provider Website:[BankAuctions.in](http://BankAuctions.in) and [ForeclosureIndia.com](http://ForeclosureIndia.com) of our e-auction service provider M/s. 4 Closure India.
2. The bidders may participate in e-auction for bidding from their place of choice. Internet connectivity shall have to be ensured by bidder himself. Bank/Service Provider shall not be held responsible for the internet connectivity, network problems, system crash down, power failure, etc. For details, help, procedure, registration, auction bid forms, detailed terms & conditions and online training on e-auction, prospective bidders may contact the Service Provider viz., website [BankAuctions.in](http://BankAuctions.in) and [ForeclosureIndia.com](http://ForeclosureIndia.com) of our e-auction service provider M/s. 4 Closure India, for auction bid form and detailed terms and conditions which are annexed to the bid form.
3. Get the User ID and password. Only the password may be changed on receiving it.
4. Bidders are advised to go through the website [BankAuctions.in](http://BankAuctions.in) for detailed terms and conditions of auction sale & auction application form before submitting their Bids for taking part in the e-auction sale proceedings.
5. Bids once made shall not be cancelled or withdrawn. All bids made from the user ID given to bidder will be deemed to have been made by him/her only.
6. All bidders shall be deemed to have read and understood the terms and conditions of sale and be bound by them.

### Other Terms and Conditions:

1. To participate in the Auction, intending bidders have to deposit 10% of the reserve price as mentioned above as refundable EMD in the form of PO / DD / Banker’s Cheque of a Scheduled Bank favouring as shown above, before the time and dates specified above. EMD will not carry any interest.
2. The Sale will be on “AS IS-WHERE IS, AS IS WHAT IS & WHATEVER THERE IS” basis.
3. The property will not be sold below the Reserve Price.
4. In case the bidder is a company, a copy of the resolution passed by the Board of Directors authorizing the actual bidder to participate in the auction on behalf of the company should be submitted.
5. The incremental bid is fixed at a minimum of Rs.10,000/- and the property will be sold in favour of the highest bidder.
6. The successful bidder should pay 25% of the bid amount (inclusive of EMD) immediately on the same day by NEFT/RTGS to credit **A/C No. 125151013050189, Branch IFSC: PKGB0012515** and balance 75% of the bid amount within 15 days thereafter. If the successful bidder defaults in effecting payment or fails to adhere to the terms of Sale in any manner, the amount already deposited will be forfeited and he / she shall not have any claim on such forfeited amount or to the property, which shall be sold subsequently.
7. On confirmation of sale by the Authorized Officer and if the terms of the payment have been complied with, the Authorized Officer exercising the Power of Sale shall issue a ‘Sale Certificate’ of immovable property in favour of the purchaser in the form given in appendix V of Securitization Act 2002.

8. Sale Certificate will be issued / registered in the name of successful bidder only who should produce copy of PAN card / ID proof before issue of Sale Certificate.
9. The EMD of the unsuccessful bidder will be returned immediately on conclusion of the Auction.
10. At any stage of the Auction, the Authorized Officer shall have the power to accept or reject bids or postpone / cancel the Auction without assigning any reason thereof including addition or deletion of other terms and conditions.
11. All other charges, expenses like conveyance, electricity, WSSB, legal, stamp duty, registration fee, arrears of tax charged, TDS and other pending/future taxes etc, if any, shall be borne by the purchaser/bidder. Bidders shall produce copy of Proof of Identity, Proof of Address / Pan Card.
12. The property / properties under auction is / are free of all encumbrances. Encumbrances if any created without the notice of the Secured Creditor by the borrower, will be the sole lookout of the successful bidder.
13. The bank shall not be responsible for any error, mis-statement for omission in this proclamation. The other terms and conditions, if any will be notified at the place of auction.
14. For further details, please contact the **Branch Manager at Kodipalya Branch, Phone No.9620116689** or **Sri.M C Sreenivasulu at Regional Office, Phone No. 9740068281**, at the above address during the office hours on any working days between from to between 11.00 AM and 5.00 PM.
15. For inspection of the properties and other particulars, the intending bidders are at liberty to make their own inspection / assessment / enquiries about the property.
16. This is also a notice to the borrower / guarantor for information and necessary action.
17. In case Holiday is declared on the date of auction by statutory authorities, the Auction will be held on the next working day at the same time.

Place: Bengaluru

Date: 09.05.2024

**Authorised Officer**  
**Karnataka Gramin Bank**

**ANNEXURE- 14 (COVERING LETTER TO SALE NOTICE)**

**KARNATAKA GRAMIN BANK: HEAD OFFICE: BALLARI**

To,

**Borrower:** Sri Venkatesh A s/o Ananthappa  
R/@ Kishore Nilaya, No. 73,  
Raghavendra Badavane, Thigalarapalya Main Road,  
Peenya 2<sup>nd</sup> Stage, Bangalore-560058.

**Guarantor:** Sri T Nagaraju s/o Veeranna  
R/@ Ward No.40, Thigalarapalya,  
Near Jai Maruthi Provision Store  
Doddabidarakallu, Bengaluru-58.

Dear Sir,

**Sub: Notice under Section 13(4) of the Securitization 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 **Karnataka Gramin Bank Tavarekere 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 **Tavarekere Branch** of Karnataka Gramin 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. You are hereby given a last and final opportunity to discharge the liability in full as stated in the Sale Notice enclosed within 15 days from the date of this notice, and reclaim the assets which have been possessed by the Bank, failing which the assets will be sold as per the terms and conditions set out in the Sale Notice.

This is without prejudice to any other right available to the Bank under the subject Act or any other law in force.

**Yours faithfully,**

**AUTHORISED OFFICER,  
KARNATAKA GRAMIN BANK  
ENCLOSURE - SALE NOTICE**

**ANNEXURE - 13 (E-AUCTION SALE NOTICE)**

**KARNATAKA GRAMIN BANK: HEAD OFFICE: BALLARI**

**E-AUCTION/SALE NOTICE OF IMMOVABLE PROPERTIES BY INVITING PUBLIC AUCTION UNDER RULES 8 (6) & 9 (Immovable) OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002.**

Notice is hereby given to the public in general and in particular to borrower/s and Co-obligant/s/ Guarantor/s that the below described immovable property mortgaged to **Karnataka Gramin Bank, Tavarekere Branch**. The constructive/physical (whichever is applicable) possession of which has been taken by the Authorised Officer of **Karnataka Gramin Bank, Tavarekere Branch** 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 E-auction of properties mentioned below at the date and time, and on the terms & conditions mentioned below.

**Date & Time of E-Auction: 30.05.2024** between 11:00 AM and 12:00 Noon.  
**Last Date, Time and Place for receipt of EMD:29.05.2024** till 4.00 PM at **Karnataka Gramin Bank, Tavarekere Branch**.

**Borrower:** Sri Venkatesh A s/o Ananthappa  
R/@ Kishore Nilaya, No. 73, Raghavendra Badavane,  
Thigalarapalya Main Road, Peenya 2<sup>nd</sup> Stage, Bangalore-560058.

**Guarantor:** Sri T Nagaraju s/o Veeranna  
R/@ Ward No.40, Thigalarapalya,  
Near Jai Maruthi Provision Store  
Doddabidarakallu, Bengaluru-58.

**Amount Outstanding: Rs. 15,80,344/- (Rupees Fifteen Lakh Eighty Thousand Three Hundred and Forty Four Only)** as on **11.04.2024** and interest from **12.04.2024** excluding charges thereon.

**Reserve Price: Rs. 23,10,000/-**

**EMD: Rs.2,31,000/- (DD/PO/BC favouring "Karnataka Gramin Bank, Tavarekere Branch A/c:124281013050033")**

**Description of Property:** Residential property bearing Site No.2, Assessment No.34 (behind GurushreeVidya Kendra), measuring E-W-42 ft on the Northern side and 40 ft on the Southern Side and N-S- 27 feet on the Eastern side, 29 ft on the Western side in total of 1148 Sq Ft Standing in the name of **Sri Venkatesh A s/o Ananthappa** situated at 1<sup>st</sup> Cross Road, Sri Vinayaka Badavane, Doddabidarakallu (V), Yeshwanthpura (H), Bangalore North Taluk (Tq). Bounded by E-Site No.01, W-Site No.3, N- Others Property, S- Road.

### Terms and Conditions for E-Auction:

1. Auction / bidding shall only be through “Online electronic mode” through the website of the Service Provider Website:[BankAuctions.in](http://BankAuctions.in) and [ForeclosureIndia.com](http://ForeclosureIndia.com) of our e-auction service provider M/s. 4 Closure India.
2. The bidders may participate in e-auction for bidding from their place of choice. Internet connectivity shall have to be ensured by bidder himself. Bank/Service Provider shall not be held responsible for the internet connectivity, network problems, system crash down, power failure, etc. For details, help, procedure, registration, auction bid forms, detailed terms & conditions and online training on e-auction, prospective bidders may contact the Service Provider viz., website [BankAuctions.in](http://BankAuctions.in) and [ForeclosureIndia.com](http://ForeclosureIndia.com) of our e-auction service provider M/s. 4 Closure India, for auction bid form and detailed terms and conditions which are annexed to the bid form.
3. Get the User ID and password. Only the password may be changed on receiving it.
4. Bidders are advised to go through the website [BankAuctions.in](http://BankAuctions.in) for detailed terms and conditions of auction sale & auction application form before submitting their Bids for taking part in the e-auction sale proceedings.
5. Bids once made shall not be cancelled or withdrawn. All bids made from the user ID given to bidder will be deemed to have been made by him/her only.
6. All bidders shall be deemed to have read and understood the terms and conditions of sale and be bound by them.

### Other Terms and Conditions:

1. To participate in the Auction, intending bidders have to deposit 10% of the reserve price as mentioned above as refundable EMD in the form of PO / DD / Banker's Cheque of a Scheduled Bank favouring as shown above, before the time and dates specified above. EMD will not carry any interest.
2. The Sale will be on “AS IS-WHERE IS, AS IS WHAT IS & WHATEVER THERE IS” basis.
3. The property will not be sold below the Reserve Price.
4. In case the bidder is a company, a copy of the resolution passed by the Board of Directors authorizing the actual bidder to participate in the auction on behalf of the company should be submitted.
5. The incremental bid is fixed at a minimum of Rs.10,000/- and the property will be sold in favour of the highest bidder.
6. The successful bidder should pay 25% of the bid amount (inclusive of EMD) immediately on the same day by NEFT/RTGS to credit **A/C No. 124281013050189, Branch IFSC: PKGB0012428** and balance 75% of the bid amount within 15 days thereafter. If the successful bidder defaults in effecting payment or fails to adhere to the terms of Sale in any manner, the amount already deposited will be forfeited and he / she shall not have any claim on such forfeited amount or to the property, which shall be sold subsequently.
7. On confirmation of sale by the Authorized Officer and if the terms of the payment have been complied with, the Authorized Officer exercising the Power of Sale shall issue a ‘Sale Certificate’ of immovable property in favour of the purchaser in the form given in appendix V of Securitization Act 2002.

8. Sale Certificate will be issued / registered in the name of successful bidder only who should produce copy of PAN card / ID proof before issue of Sale Certificate.
9. The EMD of the unsuccessful bidder will be returned immediately on conclusion of the Auction.
10. At any stage of the Auction, the Authorized Officer shall have the power to accept or reject bids or postpone / cancel the Auction without assigning any reason thereof including addition or deletion of other terms and conditions.
11. All other charges, expenses like conveyance, electricity, WSSB, legal, stamp duty, registration fee, arrears of tax charged, TDS and other pending/future taxes etc, if any, shall be borne by the purchaser/bidder. Bidders shall produce copy of Proof of Identity, Proof of Address / Pan Card.
12. The property / properties under auction is / are free of all encumbrances. Encumbrances if any created without the notice of the Secured Creditor by the borrower, will be the sole lookout of the successful bidder.
13. The bank shall not be responsible for any error, mis-statement for omission in this proclamation. The other terms and conditions, if any will be notified at the place of auction.
14. For further details, please contact the **Branch Manager at Tavarekere Branch, Phone No.8147948730** or **Sri.M C Sreenivasulu at Regional Office, Phone No. 9740068281**, at the above address during the office hours on any working days between 11.00 AM and 5.00 PM.
15. For inspection of the properties and other particulars, the intending bidders are at liberty to make their own inspection / assessment / enquiries about the property.
16. This is also a notice to the borrower / guarantor for information and necessary action.
17. In case Holiday is declared on the date of auction by statutory authorities, the Auction will be held on the next working day at the same time.

Place: Bengaluru  
Date: 09.05.2024

**Authorised Officer**  
**Karnataka Gramin Bank,**