

**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, Abbigere Branch**. The constructive/physical (whichever is applicable) possession of which has been taken by the Authorised Officer of **Karnataka Gramin Bank, Abbigere 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: 26.09.2024** between 11:00 AM and 12:00 Noon.  
**Last Date, Time and Place for receipt of EMD:25.09.2024** till 4.00 PM at **Karnataka Gramin Bank, Abbigere Branch**.

**Borrower:** Sri K V Jayadeva S/O K Vasudeva  
R/@ #26, 2<sup>nd</sup> Cross, Geetha Sadhana,  
L N Puram, Srirampuram, Bangalore-560021.

**Guarantor:** Sri Gururaj S/o Vyasa rao  
R @ #62, 3<sup>rd</sup> Cross, ITI Layout,  
BSK 2<sup>nd</sup> Stage, Bengaluru-560085.

**Amount Outstanding: Rs. 25,01,316/- (Rs. Twenty Five lakh One Thousand Three Hundred and Sixteen Only)** as on 30.08.2024 and interest from 27.08.2024 excluding charges thereon

**Reserve Price: Rs. 23,00,000/-**

**EMD: Rs.2,30,000/-** (DD/PO/BC favouring “**Karnataka Gramin Bank, Abbigere Branch**.  
A/c:123411013050033”

**Description of Property:** Residential property is having Site No.12, Khatha NO.336/12, Assessment No.11 measuring E-W-20ft and N-S -50ft Total of 1000 Sq FT Standing in the name of **Sri K V Jayadeva S/O K Vasudeva** situated at Chikkabanavara, Yeshwanthpura (H), Bangalore North Taluk (Tq). Bounded by E-Dastagir’s Property, W-Ahmed Jan’s Property, N-Halla, 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.123411013050189, Branch IFSC: PKGB0012341** 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 **Abbigere Branch**, Phone No.6360681869 or **Sri.Wilson Devdas** at **Regional Office**, Phone No. 9980629010, 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 will be held on the next working day at the same time.

Place: Bengaluru

Date: 05.09.2024

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

**ANNEXURE- 14 (COVERING LETTER TO SALE NOTICE)  
KARNATAKA GRAMIN BANK: HEAD OFFICE: BALLARI**

To,

**Borrower:** Sri K V Jayadeva S/O K Vasudeva  
R/@ #26, 2<sup>nd</sup> Cross, Geetha Sadhana,  
L N Puram, Srirampuram, Bangalore-560021.

**Guarantor:** Sri Gururaj S/o Vyasa rao  
R @ #62, 3<sup>rd</sup> Cross, ITI Layout,  
BSK 2<sup>nd</sup> Stage, Bengaluru-560085.

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 Abbigere 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 **Abbigere 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, 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: 26.09.2024** between 11:00 AM and 12:00 Noon.  
**Last Date, Time and Place for receipt of EMD:25.09.2024** till 4.00 PM at **Karnataka Gramin Bank, Bellandur Branch**.

**Borrower:Sri. Manjunath N s/o Narayanappa**

R/@ #Cheemandanahalli, Kasaba (H),  
Hosakote (Tq), Bangalore Rural (D)-560066

**Guarantor:Sri.Manjunath R s/o Ramanna**

R@ Kannurahalli, Kasaba (H), Hosakote (Tq)  
Bangalore Rural (D)-560066.

**Amount Outstanding:** Rs.18,03,102/-(Rs. Eighteen Lakh Three Thousand One Hundred and Two Only) as on 02.09.2024 and Interest from 02.09.2024 excluding charges thereon.

**Reserve Price: Rs. 25,00,000/-**

**EMD: Rs.2,50,000/-** (DD/PO/BC favouring “**Karnataka Gramin Bank, Bellandur Branch A/c:122001013050033**”

**Description of Property:**All that part and parcel of the Residential property having serial No.155, Property no.38, Janjar No.155, Property Measuring E-W-30 Feet N-S-30 Feet, situated at Chimandanahalli Village, Kasaba (H), Hosakote (Tq), Bengaluru Rural (D),Bengaluru.This Property is in the name of **Sri. Manjunath N s/o Narayanappa**. Bounded by East: Road, West: Site No.37, North: Site No.33, South: 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. 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. Wilson Devdas** at **Regional Office**, Phone No. 9980629010 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: 05.09.2024**

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

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

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

To,

**Borrower:Sri. Manjunath N s/o Narayanappa**

R/@ #Cheemandanahalli, Kasaba (H),  
Hosakote (Tq), Bangalore Rural (D)-560066

**Guarantor:Sri.Manjunath R s/o Ramanna**

R/at Kannurahalli, Kasaba (H), Hosakote (Tq)  
Bangalore Rural (D)-560066.

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**

**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, 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: 26.09.2024** between 11:00 AM and 12:00 Noon.  
**Last Date, Time and Place for receipt of EMD: 25.09.2024** 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.19,90,024/- (Rupees Nineteen Lakh Ninety Thousand and Twenty Four only) as on 31.08.2024 and Interest from 31.08.2024 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. Wilson Devdas at Regional Office**, Phone No. 9980629010 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: 05.09.2024**

**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.

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- 14 (COVERING LETTER TO SALE NOTICE)**

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

To,

**Borrower:** (1) Sri Lakshmana A s/o Late Anjinappa.  
(2) Sri L Deepak s/o Lakshmana A (Minor)  
(3) Sri Akhil s/o Lakshmana A (Minor)  
All residing at No.965, Ward No.5,  
Dharmarayaswamy Nagara,  
Doddaballapura,  
Bangalore- 561203.

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, Doddaballapura 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 **Doddaballapura 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, Doddaballapura Branch**. The constructive/physical (whichever is applicable) possession of which has been taken by the Authorised Officer of **Karnataka Gramin Bank, Doddaballapura 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: 26.09.2024** between 11:00 AM and 12:00 Noon.  
**Last Date, Time and Place for receipt of EMD:25.09.2024** till 4.00 PM at **Karnataka Gramin Bank,Doddaballapura Branch**.

**Borrower:**(1) Sri Lakshmana A s/o Late Anjinappa  
(2) Sri L Deepak s/o Lakshmana A (Minor)  
(3) Sri Akhil s/o Lakshmana A (Minor)  
All residing at No.965, Ward No.5,  
Dharmarayaswamy Nagara, Doddaballapura, Bangalore- 561203.

**Amount Outstanding: Rs.3,90,756/-**(Rupees Three Lakh Ninety Thousand Seven Hundred and fifty Six Only) as on 14.08.2024 and Interest from 14.08.2024 & excluding charges thereon

**Reserve Price: Rs. 24,30,000/-**

**EMD: Rs.2,43,000/-** (DD/PO/BC favouring “**Karnataka Gramin Bank, Doddaballapura Branch A/c:121981013050033**”

**Description of Property:** All the Part and parcel of the Immovable Property having Khatha No.1447/3658/3658, measuring E-W- 51Ft and N-S-25Ft standing in the name of Lakshmana A s/o Late Anjinappa residing at Ward No.5, Dharmarayaswamy Nagara, Doddaballapura Town, Bangalore Rural. Bounded by E- Sunandamma’s Property, W- Muthappa’s Property, N-Munimarappa’s Property, 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. 121981013050189, Branch IFSC: PKGB0012198** 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 Doddaballapura Branch, Phone No.9030862279** or **Sri. Wilson Devdas at Regional Office, Phone No. 9980629010** 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: 05.09.2024

**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,  
Rajashekaraiyah 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: 26.09.2024** between 11:00 AM and 12:00 Noon.  
**Last Date, Time and Place for receipt of EMD: 25.09.2024** till 4.00 PM at **Karnataka Gramin Bank, Kodipalya Branch**.

**Borrower:** (1) Sri. Chikkamanjanna S/o Chikkanna

(2) Smt. Mangamma w/o Chikkamanjanna

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

**Amount Outstanding: Rs.72,33,980/-**(Rupees Seventy Two Lakh Thirty Three Thousand Nine Hundred and Eighty Only) as on 28.08.2024 + Interest from 28.08.2024 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.7411338117** or **Sri. Wilson Devdas** at **Regional Office**, Phone No. 9980629010 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: 05.09.2024**

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

**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, Kumbalagodu Branch**. The constructive/physical (whichever is applicable) possession of which has been taken by the Authorised Officer of **Karnataka Gramin Bank, Kumbalagodu 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: 26.09.2024** between 11:00 AM and 12:00 Noon.  
**Last Date, Time and Place for receipt of EMD:25.09.2024** till 4.00 PM at **Karnataka Gramin Bank, Kumbalagodu Branch**.

**Borrower:** Sri Manjunath A S/o Adviyappa  
R/@ #E31, 1st A Main Road,  
Shivamma Hotel Road, Peenya Post,  
Bangalore-560058.

**Guarantor:** Sri Srinath M S/o Muniswamy  
R/@ #63, 1<sup>st</sup> Phase, BEML Layout,  
Basaweshwara Nagar, Bangalore-560079.

**Amount Outstanding: Rs. 13,80,300/- (Rs. Thirteen lakh Eighty Thousand Three Hundred Only)** as on **21.08.2024** and interest from **21.08.2024** excluding charges thereon

**Reserve Price: Rs. 24,60,000/-**

**EMD: Rs.2,46,000/-** (DD/PO/BC favouring “**Karnataka Gramin Bank, Kumbalagodu Branch. A/c:122061013050033**”

**Description of Property:** Residential property is having Residential House No.1/2A (Southern Portion), House List No.314 & 315, Eastern portion of Property No.1 & 2 measuring E-W-22.5 ft and N-S- 30 ft Standing in the name of **Sri Manjunath A s/o Late Adviyappa** situated at 1<sup>st</sup> Cross, 1<sup>st</sup> Main, Revenue Layout, Nelagadaranahalli , Yeshwanthpura (H), Bangalore North Taluk (Tq). Bounded E-K.I.A.D Property, W-Others Property, N-Gowramma's Property and 4 feet Common Passage, S- Property No.3.

### **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.122061013050189, Branch IFSC: PKGB0012206** 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 Kumbalagodu Branch**, Phone **No.9900691333** or **Sri.Wilson Devdas at Regional Office**, Phone No. 9980629010, 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: 05.09.2024

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

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

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

To,

**Borrower:** Sri Manjunath A S/o Adviyappa  
R/@ #E31, 1st A Main Road,  
Shivamma Hotel Road, Peenya Post,  
Bangalore-560058.

**Guarantor:** Sri Srinath M S/o Muniswamy  
R/@ #63, 1<sup>st</sup> Phase, BEML Layout,  
Basaweshwara Nagar, Bangalore-560079.

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 Kumbalagodu 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 **Kumbalagodu 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, Vijayapura Branch**. The constructive/physical (whichever is applicable) possession of which has been taken by the Authorised Officer of **Karnataka Gramin Bank, Vijayapura 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: 26.09.2024** between 11:00 AM and 12:00 Noon.  
**Last Date, Time and Place for receipt of EMD: 25.09.2024** till 4.00 PM at **Karnataka Gramin Bank, Vijayapura Branch**.

**Borrower:**(1) Sri M Nagarajappa S/o Late B Muniyappa  
(2) Sri Sridhar N S/o Nagarajappa N  
(3) Kum Shilpa D/o Nagarajappa N  
All R/@ #28, Kommasandra Village,  
Vijayapura Hobli and post, Devanahalli Taluk,  
Bangalore Rural District-562135

**Guarantor:** Sri A N Manjunath @ Abhay Manjunath Raj S/o Nanjegowda  
R @ Mandibele Road, Vijayapura Hobli, Devanahalli Taluk,  
Bangalore Rural District-562135

**Amount Outstanding: Rs. 33,69,432/-**(Rupees Thirty Three Lakh Sixty Nine Thousand Four Hundred and Thirty Two only) as on **07.08.2024** and interest from **07.08.2024** excluding charges thereon

**Reserve Price: Rs. 45,50,000/-**

**EMD: Rs.4,55,000/-** (DD/PO/BC favouring “**Karnataka Gramin Bank, Vijayapura Branch A/c:123391013050033**”

**Description of Property:**

1. All that piece and parcel of the immovable residential Property No.33, (old No.161.141) measuring to an extent of E-W-47 ft and N-S- 47 ft, Total Measuring 2209 Sq.ft.
2. Residential Site bearing No.42 measuring to an extent of E-W-25 ft and N-S- 47 ft, Total measuring 1175 Sq.ft. Both situated at Kommasandra Village, Vijayapura Hobli, Devanahalli Taluk, Bangalore Rural District.Both Properties bounded by E- Government Road, W- Government Road, N- Property of Munivenkatappa and Subba Rao, S- Government 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. 123391013050189, Branch IFSC: PKGB0012339** 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 **Vijayapura Branch**, Phone **No.9980413736** or **Sri.Wilson Devdas** at **Regional Office**, Phone No. 9980629010, 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: 05.09.2024

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

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

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

To,

**Borrowers:**(1) Sri M Nagarajappa S/o Late B Muniyappa  
(2) Sri Sridhar N S/o Nagarajappa N  
(3) Kum Shilpa D/o Nagarajappa N  
All R/@ #28, Kommasandra Village,  
Vijayapura Hobli, Devanahalli Taluk,  
Bangalore Rural District-562135

**Guarantor:** Sri A N Manjunath @ Abhay Manjunath Raj S/o Nanjegowda  
R @ Mandibele Road, Vijayapura Hobli, Devanahalli Taluk,  
Bangalore Rural District-562135

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 Vijayapura 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 **Vijayapura 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- 14 (COVERING LETTER TO SALE NOTICE)  
KARNATAKA GRAMIN BANK: HEAD OFFICE: BALLARI**

To,

**Borrower:** Sri Rajanna T M s/o G Muniyappa  
R/@ Tarabahalli Village, Jadigenahally Hobli,  
DevanagudiPost,Hosakote Taluk  
Bangalore Rural (D)-562114

**Guarantor:** Sri K Nagaraju s/o Krishnappa  
R/@ Kalkunte Village, Anugondanahally Hobli,  
Hosakote Taluk ,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, Kalkunte 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 **Kalkunte 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, Kalkunte Branch**. The constructive/physical (whichever is applicable) possession of which has been taken by the Authorised Officer of **Karnataka Gramin Bank, Kalkunte 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: 26.09.2024** between 11:00 AM and 12:00 Noon.  
**Last Date, Time and Place for receipt of EMD:25.09.2024** till 4.00 PM at **Karnataka Gramin Bank, Kalkunte Branch**.

**Borrower:** Sri Rajanna T M S/o G Muniyappa  
R/@ Tarabahalli Village, Jadigenahally Hobli,  
Devanagudi Post, Hosakote Taluk  
Bangalore Rural (D)-562114.

**Guarantor:** Sri K Nagaraju S/o Krishnappa  
R/@ Kalkunte Village, Anugondanahally Hobli,  
Hosakote Taluk, Bangalore Rural (D)-562114

**Amount Outstanding: Rs. 10,88,249/-** (Ten Lakh Eighty Eight Thousand Two Hundred and Forty Nine Only) on 10.08.2024 + Interest from 10.08.2024 excluding charges thereon.

**Reserve Price: Rs. 1)15,60,000/- and 2) 7,70,000/-**

**EMD: Rs.1,56,000/-and Rs. 77,000/-**(DD/PO/BC favouring “**Karnataka Gramin Bank, Kalkunte Branch A/c:121791013050033**”

**Description of Property:**All the part and Parcel of the immovable property bearing (1) Panchayath Janjar/Khatha No.230, Property/Site No.65/1, measuring E-W –56 ft and N-S- 40 ft bounded by E-Site No.65/2, W-Site No 65, N- Gramathana Land, S-Site No.23. (2) Panchayath Janjar/Khatha No.231, Property/Site No.65/2, measuring E-W –40 ft and N-S- 40 ft bounded by E-Road, W-Site No 65/1, N- Gramathana Land, S-Site No.22, Both Standing in the name of Sri T M Rajanna s/o G Muniyappa situated at Tarabahalli Village, Jadigenahally Hobli, Hosakote Taluk, Bangalore Rural District.

### **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. 121791013050189, Branch IFSC: PKGB0012179** 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 Kalkunte Branch**, Phone **No.9108283295** or **Sri. Wilson Devdas at Regional Office**, Phone No. 9980629010 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: 05.09.2024

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

**ANNEXURE- 14 (COVERING LETTER TO SALE NOTICE)**  
**KARNATAKA GRAMIN BANK: HEAD OFFICE: BALLARI**

To,

**Borrower:** 1. Sri. Venkataswamy G S/o Gullappa  
2. Sri. Ashok Kumar S/o Venkataswamy,  
All are R/@ Sunavara (V), Kasaba (H), Anekal (Tq),  
Bangalore Urban(D)-562106

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: 26.09.2024** between 11:00 AM and 12:00 Noon.  
**Last Date, Time and Place for receipt of EMD:25.09.2024** till 4.00 PM at **Karnataka Gramin Bank, Anekal Branch**.

**Borrower:** 1. Sri. Venkataswamy G S/o Gullappa  
2. Sri. Ashok Kumar S/o Venkataswamy,  
All are R/@ Sunavara (V), Kasaba (H), Anekal (Tq),  
Bangalore Urban(D)-562106

**Amount Outstanding: Rs. 6,80,872/-** (Six Lakh Eighty Thousand Eight Hundred and Seventy Two Only) on 23.08.2024 + Interest from 23.08.2024 excluding charges thereon.

**Reserve Price: Rs. 4,50,000/-**

**EMD: Rs.45,000/-**(DD/PO/BC favouring “**Karnataka Gramin Bank, Anekal Branch A/c:122171013050033**”

**Description of Property:** All the part and Parcel of the immovable Residential property having Site No.58/2, Khatha No.53, measuring E-W –32 ft and N-S- 15 ft Total of 2380 Sq Ft Standing in the name of Sri. Ashok Kumar S/o Venkataswamy situated at Sunavara (V),Kasaba (H), Anekal (Tq), Bangalore. Bounded by E-Property of Dasappa, W-Raja Beedi, N-Property of Venkatappa, S-Land of Thimmarayappa.

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

7. 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.
8. 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.
9. Get the User ID and password. Only the password may be changed on receiving it.
10. 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.
11. 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.
12. 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:**

18. 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.
19. The Sale will be on “AS IS-WHERE IS, AS IS WHAT IS & WHATEVER THERE IS” basis.
20. The property will not be sold below the Reserve Price.
21. 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.
22. The incremental bid is fixed at a minimum of Rs.10,000/- and the property will be sold in favour of the highest bidder.
23. 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.

24. 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.
25. 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.
26. The EMD of the unsuccessful bidder will be returned immediately on conclusion of the Auction.
27. 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.
28. 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.
29. 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.
30. 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.
31. For further details, please contact the **Branch Manager** at **Anekal Branch**, Phone **No.8867971601** or **Sri. Wilson Devdas** at **Regional Office**, Phone No. 9980629010 at the above address during the office hours on any working days between 11.00 AM and 5.00 PM.
32. For inspection of the properties and other particulars, the intending bidders are at liberty to make their own inspection / assessment / enquiries about the property.
33. This is also a notice to the borrower / guarantor for information and necessary action.
34. 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: 05.09.2024**

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