



**ARMB - Kalaburagi,**  
 3<sup>rd</sup> Floor, Om Complex, Balaji Nagar,  
 Nr. Rajiv Gandhi College, Old Jevargi Road,  
 Kalaburagi – 585102

Phone : 08472-227441  
 E-Mail : kal.arm@ktkbank.com  
 Website : www.karnatakabank.com  
 CIN : L85110KA1924PLC001128

ARMB/KAL/OR/ /2024-25

**Date: 05-04-2025**

To,

The Branch Head,  
 Ballari Branch.

**//Letter by E-Mail only//**

Dear Sir,

**Reg.: SARFAESI initiated account of M/s. Siri Kanakadurga Agencies of your Branch  
 -Auction of the mortgaged property.**

In the instant account please note that, we have scheduled auctioning of the mortgaged property on **22-04-2025**. A copy of E-Auction, Public Notice of Sale including terms and conditions of sale dated **05-04-2024** is herewith enclosed for your reference. The same is self-explanatory. Please go through the contents of the same. Further we have taken necessary steps for publication of the said E-auction sale notice in two leading News Papers and also in the website of our bank.

**In order to ensure that the secured assets are successfully auctioned, we advice you to take the following necessary steps without fail:**

- i. Affix a copy of the "Sale Notice" on the conspicuous part of the mortgaged property and in proof take a photo of the same and send it to us without fail. Please note that affixing of sale notice is one of the requirements under the SARFAESI Act. Hence please attend to this without fail.
- ii. **Please scout for prospective bidders and in this regard:** (a) Distribute pamphlets prepared in the local/vernacular language in and around the area where the mortgaged property is situated. (b) Explore the possibility of publishing the date, venue and contact details in the local TV Channel having sufficient viewership by incurring minimum costs. (c) Inform the real estate agents and their good customers / well wishers or their friends / relatives regarding the auction. (d) Give short advertisement in the local real estate magazine/s in the 'classifieds' column.
- iii. Arrange to put-up flex board in the Branch as well as near the mortgaged property by giving the contact details of the branch head.
- iv. Please hand over one set of photocopy of the title documents of the mortgaged property to the intending bidders to cross verify the title and also make necessary arrangements to show the property to them if they insist.

**Ensure compliance of the above instructions and report developments.**

**Yours faithfully,**

By mail- CC to:

- i. The Asst. General Manager, RO, Kalaburagi- for information.
- ii. The Dy. General Manager, HO, LRD - for information & with a request to upload/publish the Sale Notice in our web-site.



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## PUBLIC NOTICE OF SALE

### through

### E - AUCTION

E-auction sale notice for sale of immovable property mortgaged to the bank under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower/s/Co-obligant/s/Guarantor/s that the below described immovable properties mortgaged to the Secured Creditor, the **Symbolic Possession** of which has been taken by the Authorized Officer of the secured creditor on **29-12-2023** will be sold on **"As is Where is", "As is What is" and "Whatever there is"** condition on **22-04-2025** for recovery of **Rs. 7,52,13,056.89 (Rupees Seven Lakh Fifty Two Thousand Thirteen Thousand Fifty Six and Eighty Nine Paisa Only)** i.e. in respect of the balance outstanding in the following accounts as on the date of this notice and further interest as detailed below and other charges due to the secured creditor from the below mentioned Borrower/s/Co-obligant/s/Guarantor/s.

| Sl. No.      | Account Number                | Outstanding Balance                       |
|--------------|-------------------------------|-------------------------------------------|
| 1.           | PSOD A/c No. 0747000600216401 | 7,07,53,202.00 + interest from 01-04-2025 |
| 2.           | PSTL A/c No. 0747001800064601 | 35,21,555.95 + interest from 11-03-2025   |
| 3.           | PSTL A/c No. 0747001800068201 | 9,38,298.94 + interest from 11-03-2025    |
| <b>TOTAL</b> |                               | <b>7,52,13,056.89</b>                     |

| (A) Name & Address of the Borrower/s/Co-obligant/s/Guarantor/s.                                                                                                                                                            |                                                                                                                                                               |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. M/s. Siri Kanakadurga Agencies,<br>A registered partnership firm represented by<br>its Managing Partner<br>Mr. Ramu, Shop No: 2, Askani Emerald,<br>Behind Nandi School, Nandi Colony,<br>Cantonment, Ballari – 583104. | 2. Mrs. Gonuguntala Sarada,<br>W/o Gonuguntla Manohar, Plot No: 08,<br>Cantonment, Behind 7 Hills Super Market,<br>Infantry Road, Ballari ward H GP – 583 104 |
| 3. Mr. Gattu Raghavendra Hariprasad<br>H. No. MIG 08 Ward No. 30,<br>KHB Colony, Tilaknagar,<br>Ballari - 583 104                                                                                                          | 4. Mrs. G Lekhasowjanya Lakshmi<br>H. No. MIG 08 Ward No. 30,<br>KHB Colony, Tilaknagar,<br>Ballari - 583 104                                                 |
| 5. Mrs. Gattu Nagarathnamma,<br>W/o Ramu G<br>D No. MIG 08 KHB Colony, New Tilaknagar<br>Ballari - 583 101                                                                                                                 | 6. Mr. Gattu Vinayakumar,<br>S/o Ramu G<br>H. No. 1-11-257, Near Ganesh Temple,<br>Ninjalingappa Colony,<br>Raichur - 584 101                                 |
| 7. Mr. Gattu Ramu,<br>S/o G Venkatappa<br>H. No. MIG 08, KHB Colony,<br>New Tilak Nagar,<br>Ballari - 583 101                                                                                                              | 8. Mrs. Gattu Goutami<br>W/o Mr. Gattu Vinayakumar<br>H. No. 1-11-257, Near Ganesh Temple,<br>Ninjalingappa Colony,<br>Raichur - 584 101                      |



## (B) Description of Immovable Secured Assets:

**Item No. 1)** All the part and parcel of Residential vacant site plot No 52, measuring 2550 Sqft T.S.No.74/1/52, Assessment No. 40218/52 situated at CMC Ward No 25, CTS Ward No 22, Corporation Ward No. 30, Block No. 9, Infantry Road, Ballari belonging to Mrs. Sarada G and bounded by:

East : Plot No.53; West : Plot No.73;  
North : Plot No. 58; South : Road.

**Item No. 2)** All that part and parcel of Residential vacant site bearing assessment no. 48840/40205E, 49845E /18774, 49846/ E / 40206/ B20 & 48840/40205E, 49845E /18774, 49846/ E /40206/D4, measuring 3000 Sqft, situated over T S No 83/1B20 & 83/2D4, CMC ward No 25/B, corporation ward no 32, CTS ward no 22, Block No 10, Beside Ramnagar, fort ring road, Ballari belonging to Mrs. Sarada G and bounded by:

East : Road; West : T.S.No. 83/2D3 & 83/1B/19;  
North : T.S.No.83/1 B11-Road South : T.S. No. 83/2D8.

**Item No. 3) :** All that part and parcel of Residential Building bearing H No. LIG/64, formed in Sy No. 519/2, measuring 1200 Sq ft situated at KHB Colony, Near OPD, Ballari belonging to Mrs. Nagaratnamma and bounded by:

East : LIG H.No. 69; West : Road;  
North : LIG H.No. 63 South : LIG. H. No. 65.

**Item No. 4)** All that part and parcel of Residential Building And Land measuring 2400 sq.ft bearing H. No. 8, MIG III, Type H, formed in Sy. No 222 situated at KHB Colony, Nandi School Road, Cantonment, Tilak Nagar Extension, Ballari belonging to Mr. Ramu G and bounded by:

East : Road; West : Open Site No.5;  
North : MIG-III-9 South : MIG-III- 7

**Item No. 5) All that part and parcel of Commercial open plot situated at Sy. No. 336/B/6, measuring 3484.80 sq.ft. situated at Siruguppa Road, Ballari belonging to Mr. Ramu G and bounded by:**

East : Ballari Siruguppa Road; West: Land bearing Sy. No. 336/B/5;  
North : Land bearing Sy.No. 336/B/3 South: Land bearing Sy.No. 336/C.

**[C] Details of Secured Debt:** The secured debt for Recovery of which the property is to be sold is **Rs. 7,52,13,056.89 (Rupees Seven Lakh Fifty Two Thousand Thirteen Thousand Fifty Six and Eighty Nine Paise Only)** i.e. in respect of the balance outstanding in the following accounts as on the date of this notice and further interest as detailed below and other charges.

| S1. No.      | Account Number                | Outstanding Balance                       |
|--------------|-------------------------------|-------------------------------------------|
| 1.           | PSOD A/c No. 0747000600216401 | 7,07,53,202.00 + interest from 01-04-2025 |
| 2.           | PSTL A/c No. 0747001800064601 | 35,21,555.95 + interest from 11-03-2025   |
| 3.           | PSTL A/c No. 0747001800068201 | 9,38,298.94 + interest from 11-03-2025    |
| <b>TOTAL</b> |                               | <b>7,52,13,056.89</b>                     |



| Item No | Reserve price/upset price below which the property may not be sold:                                              | Earnest money to be Deposited (EMD) is                                        |
|---------|------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|
| 1.      | Rs.83,70,380.00 (Rupees Eighty Three Lakh Seventy Thousand Three Hundred and Eighty Only)(Inclusive of TDS)      | Rs. 8,37,038.00 (Eight Lakh Thirty Seven Thousand Thirty Eight Only)          |
| 2.      | Rs.83,32,500.00 (Rupees Eighty Three Lakh Thirty Two Thousand Five Hundred Only)(Inclusive of TDS)               | Rs. 8,33,250.00 (Eight Lakh Thirty Three Thousand Two Hundred and Fifty Only) |
| 3.      | Rs.31,97,350.00 (Rupees Thirty One Lakh Ninety Seven Thousand Three Hundred Fifty Only)                          | Rs. 3,19,735.00 (Three Lakh Nineteen Thousand Seven Hundred Thirty Five Only) |
| 4.      | Rs.1,51,81,310.00 (Rupees One Crore Fifty One Lakh Eighty One Thousand Three Hundred Ten Only)(Inclusive of TDS) | Rs. 15,18,131.00 (Fifteen Lakh Eighteen Thousand One Hundred Thirty One Only) |
| 5.      | Rs.1,49,59,000.00 (Rupees One Crore Forty Nine Lakh Fifty Nine Thousand Only)(Inclusive of TDS)                  | Rs. 14,95,900.00 (Fourteen Lakh Ninety Five Thousand Nine Hundred Only)       |

(F) **Address of the Secured Creditor:** Karnataka Bank Ltd, **Ballari** Branch, 1st Floor, Meenakshi Lodge Building, Meenakshi Circle, Bengaluru Road, Ballari - 583 101.

(G) Date and time of opening of offers received from public: The E-auction will be conducted through portal <https://bankauctions.in/> on **22-04-2025 at 11.00AM to 12.00 Noon**. The intending bidder/s are required to register their name at <https://bankauctions.in/> and get the user Id and password free of cost and get online training on E-auction (**tentatively on 21-04-2025**) from M/s 4 Closure, Mr. Srinivas, Assistant Manager, Beginest Harbor-2, #3488,14<sup>th</sup> Main, HAL 2<sup>nd</sup> Stage, Indiranagar, Bangalore-560008,Mobile No: 8142000809, Technical Support: 08142000062/63 & E-mail id: [srinivas@bankauctions.in](mailto:srinivas@bankauctions.in) & [info@bankauctions.in](mailto:info@bankauctions.in).

(H) **For detailed terms and conditions** of the sale, please refer to the link in the Karnataka Bank's website i.e., [www.karnatakabank.com](http://www.karnatakabank.com)

#### TERMS AND CONDITIONS OF SALE:

- 1) Tenders in Sealed covers addressed to the Authorised Officer should be accompanied with EMD deposit like DD/UTR number along with Request letter for participation in the e-Auction, by dully filled in bid form (format available in the above website <https://bankauctions.in/>) along with self-attested copies of (i) Proof of identification (KYC) Viz ID card/Driving License/Passport etc., (ii) Current Address -proof of communication, (iii) PAN card of the bidder (iv) Valid email ID (v) Contact number (mobile/Land line of the bidder etc.,) to the The Authorized Officer, **Karnataka Bank Ltd, Ballari Branch, 1st Floor, Meenakshi Lodge Building, Meenakshi Circle, Bengaluru Road, Ballari - 583 101, on or before 5.00 P.M on 21-04-2025.**
- 2) In case of joint bidders, an authorization letter signed by all the bidders authorizing actual bidder (one among them) to submit and participate in the bid on their behalf should be attached to the bid form. Similarly, in case the bidder is a company/LLP, a copy of the resolution passed by the Board of Directors authorizing the actual bidder, who is holding a valid Digital Signature, to submit and participate in the bid on its behalf should be attached. In case of Partnership/ AOP/ Trust, a letter of authorization in favour of a person



authorizing him (who is holding a valid Digital Signature Certificate) to submit and participate in the bid on their behalf should be attached to the bid form. The bid submitted without the EMD shall be summarily rejected. The properties shall not be sold at a price equal to or less than the reserve price.

- 3) To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the properties (Other than Bank Liabilities). However, the intending bidders should make their own independent enquiries regarding the encumbrances, title of properties, approved /sanctioned plan from appropriate statutory authority and claims/rights/dues affecting the properties, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the Bank. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third- party claims /rights/ dues. It shall be the responsibilities of the interested bidders to inspect and satisfy themselves about the properties before submission of the bid(s). It shall be deemed that the intending bidders have done their own due diligence before submitting the tender. No conditional bid will be accepted. The conditional bids may be treated as invalid. Please note that after submission of the bid/s, no correspondence regarding any issues including change in the bid shall be entertained.
- 4) The intending purchasers / bidders are required to deposit EMD/Sale Consideration amount either through NEFT/ RTGS/Online Transfer into the Account No. **0743500300002401, of Karnataka Bank Ltd, Ballari Branch, IFSC Code KARB0000074** or by DD favoring "**Karnataka Bank Ltd., A/c - M/s. Siri Kanakadurga Agencies**", payable at **Ballari**, Copy of the supportive documents like challan / receipt should be attached to the Bid Application.
- 5) The e-Auction/bidding of the above property would be conducted exactly on the scheduled Date & Time by way of inter-se bidding amongst the bidders, and an opportunity will be given to enhance the bid amount in the multiples of **Rs.20,000/-**. Inter se bidding among the qualified bidders shall start from the highest bid quoted by the qualified bidders. During the process of inter se bidding, there will be unlimited extension of "5 minutes" i.e. the end time of E-auction shall be automatically extended by 5 minutes each time, if bid is made within 5 minutes from the last extension.
- 6) The Authorized Officer is at liberty to accept the highest bid amount and confirm the sale in favour of the highest bidder or reject the same without assigning any reason. Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. The Authorized Officer reserves his right to vary any of the terms and conditions of this notice of sale without prior notice at his discretion and The Authorised Officer shall be at liberty to cancel the e- Auction process / tender at any time, before declaring the successful bidder, without assigning any reason.
- 7) The Successful tenderer/bidder shall bear all the legal/ incidental expenses like stamp duty, registration fees, local taxes, Co-Op Society's dues, electricity dues, statutory dues and/ or other dues attached to the property auctioned.
- 8) The Unsuccessful Bidders EMD amount will be refunded/ transferred to their respective Account Numbers shared with the Bank. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any). The Bank is not liable to pay any interest/ refund of EMD/money paid in case of any delay in issue of confirmation of Sale/



Sale Certificate by virtue of any Tribunal/ Court Order in connection with this e-auction.

- 9) Bids once made shall not be cancelled or withdrawn after the completion of time for submission of bids. Non login in the scheduled auction shall not be considered as withdrawal of bids. All bids made from the user ID given to the bidder will be deemed to be have been made by him alone. The failure on the part of Bidder to comply with any of the terms and conditions of e- auction, mentioned herein will result in forfeiture of the amount paid by the defaulting bidder.
- 10) Immediately upon closure of E-auction proceedings, the highest bidder shall confirm the final amount of the bid quoted by him/ her by scan & mail it to both the Authorized Officer of the Karnataka Bank i.e. [kal.arm@ktkbank.com](mailto:kal.arm@ktkbank.com) / [1001@ktkbank.com](mailto:1001@ktkbank.com) and the service provider [srinivas@bankauctions.in](mailto:srinivas@bankauctions.in) for getting declared as successful bidder in the auction sale proceedings.
- 11) Successful tenderer/bidders should deposit 25% of the bid amount (including the EMD) immediately on the sale being knocked down in his/her favour by way of DD/Electronic mode failing which the amount already paid including EMD amount paid by the bidder will be forfeited. The balance bid amount (sale price) to be remitted through DD/ Electronic mode within 15 days from the date of confirmation of the sale or any other date specified by the Authorised Officer.
- 12) Sale certificate will be issued by the Authorized officer in favour of the successful bidder only upon deposit of entire purchase price/bid amount and furnishing the necessary proof in the respect of payment of all taxes/charges. The Sale certificate shall be issued only to the successful bidder and not to any other persons or his nominees.
- 13) If the successful tenderer/bidder fails to remit the balance 75% of the bid amount within 15 days from the date of confirmation of sale or any other date specified by the Authorised Officer, the amount deposited by him/her shall be forfeited and the Bank will be at liberty to sell the property once again. The defaulting tenderer / bidder shall have no claim on the amount deposited by him/her and on the property auctioned.
- 14) The Authorized Officer is holding only the symbolic possession of the property and is not having the physical possession of the property. Thus the successful bidder will be handed over the property on **"As is where is", "As is what is" and "Whatever there is"**.
- 15) If the sale price is more than Rs.50,00,000=00 (Rupees Fifty Lakh Only), then the auction purchaser/successful bidder has to deduct 1% of the Sale Price as TDS in the name of property owner & remit to Income Tax Department as per Section 194 IA of Income Tax Act and only 99% of the Sale Price has to be remitted to the Bank. The Sale Deed will be issued only on receipt of Form 26QB & Challan for having remitted the TDS.
- 16) For inspection of the property and verification of the copies of the documents/title deeds available with the secured creditor or any further details, the intending bidders or tenderer may contact the Branch Head, Karnataka Bank Ltd, **Ballari** Branch, 1st Floor, Meenakshi Lodge Building, Meenakshi Circle, Bengaluru Road, Ballari - 583 101, **08392-272856 (G), 273620(BM), 9449595425 (BM), 9449577999 (ABM), 275425(BM-R)**, during office hours on any working day.



- 17) The bidders may participate in the e-Auction for bidding from their place of choice. Internet connectivity shall have to be ensured by the bidder himself. Bank/service provider shall not be held responsible for internet connectivity, network problems, system crash down, power failure etc. The Bank / service provider for e-Auction shall not have any liability towards bidders for any interruption or delay in access to the site irrespective of the causes.
- 18) All bidders who submitted the bids, shall be deemed to have read and understood the terms and condition of E-auction sale and be bound by them. The bidders are required to submit acceptance of the Terms & Conditions and modalities of e-Auction adopted by the service provider, before participating in the e-Auction.
- 19) In case Holiday is declared as on the last date for EMD or as on date of auction by statutory authorities, the auction will be postponed to the next working day respectively, at the specified time.

**Date : 05-04-2025**

**Place : Ballari**



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| <p style="text-align: right;">128/2</p> <p><b>To,</b><br/> <b>M/s. Siri Kanakadurga Agencies,</b><br/> <b>A registered partnership firm</b><br/> <b>represented by its Managing Partner:</b><br/> <b>Mr. Ramu, Shop No: 2, Askani Emerald,</b><br/> <b>Behind Nandi School, Nandi Colony,</b><br/> <b>Cantonment,</b><br/> <b>Ballari - 583104.</b></p> | <p style="text-align: right;">128/2</p> <p><b>To,</b><br/> <b>Mrs. Gonuguntala Sarada,</b><br/> <b>W/o Gonuguntla Manohar, Plot No: 08,</b><br/> <b>Cantonment, Behind 7 Hills Super Market,</b><br/> <b>Infantry Road,</b><br/> <b>Ballari ward H GP - 583104</b></p> |
| <p style="text-align: right;">128/2</p> <p><b>To,</b><br/> <b>Mr. Gattu Raghavendra Hariprasad</b><br/> <b>H. No. MIG 08 Ward No. 30,</b><br/> <b>KHB Colony, Tilaknagar,</b><br/> <b>Ballari - 583 104</b></p>                                                                                                                                         | <p style="text-align: right;">128/2</p> <p><b>To,</b><br/> <b>Mrs. G Lekhasowjanya Lakshmi</b><br/> <b>H. No. MIG 08 Ward No. 30,</b><br/> <b>KHB Colony, Tilaknagar,</b><br/> <b>Ballari - 583 104</b></p>                                                            |
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|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
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