



ಕರ್ನಾಟಕ ವಿಕಾಸ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್
ಕರ್ನಾಟಕ ಬ್ಯಾಂಕ್ ನವೀಕರಣ ಸರ್ಕಾರಿ ಸ್ವಾಮ್ಯತ್ವದ ಕರ್ನಾಟಕ ಬ್ಯಾಂಕ್
Karnataka Vikas Grameena Bank
A Scheduled Bank Owned by Government-Sponsored by Canara Bank
ಶಿವಮೊಗ್ಗ ಕಛೇರಿ | ಹಾವೇರಿ
Head office : Otharwad

REGIONAL OFFICE: HAVERI

Renuka Arcade Hangal Road HAVERI- 581110 Ph: 9480699092, email: hvro@kvgbank.com

BRANCH: HAVERI MAIN

E-AUCTION NOTICE

SALE NOTICE OF IMMOVABLE PROPERTIES/ MOVABLE PROPERTIES* THROUGH E-AUCTION (ONLINE AUCTION) UNDER RULES 8(6) & (9)[under Rule 6(2) for movable properties *] OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) named below that the immovable/movable* properties mortgaged*/charged* to the secured creditor as described herein, taken possession by the Authorised Officer of the Bank 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 through e-auction on "As is where is" "As is what is" and "Whatever there is" and Without Recourse basis condition

1	Name and Address of the Secured Creditor	KARNATAKA VIKAS GRAMEENA BANK, BRANCH: HAVERI MAIN Branch
2	Name and Address of the Borrower	Sri Praveena Mallanagouda Mudigodar R/O : Nelogal TQ Dist Haveri Now at : Belakeri TQ Byadagi Dist : Haveri
3	Name and Address of the Guarantor	Sri Veeranagouda Rudragouda Siddanagoudar R/O : Nelogal TQ Dist Haveri
3	Total Liabilities for the account	Rs 29,67,677/- as on 27.11.2023 and future interest & cost/charges
4	Reserve Price	Rs 21,50,000/-

5	Earnest Money Deposit (EMD) amount	Rs 2,15,000/-
6	Last Date & Time for receipt of Earnest Money Deposit(EMD) amount	21-12-2023, by 5.00 PM.
7	Address to which the EMD amount to be remitted and mode of remittance	NEFT/RTGS/ ACCOUNT NO: 96070072060 IFSC CODE KVGB0007206 BRANCH HAVERI MAIN
8	Name of E-Auction service provider	M/s Canbank Computer Services Ltd through the website
9	Date & Time of e- auction	28-12-2023 10.30 AM to 12.30 AM.
10	Place of Auction	Online Portal: https://www.indianbankseaction.com
11	Portal of e- auction	www.indianbankseaction.com
12	Details of Movable/ Immovable *Property/ies	
	NA property under VPC No 20/A measuring 06.51 Guntas Situated at Nelogal Village TQ: Haveri Dist Haveri Bounded By North: property of Channabasanagouda Hombaradi South: Property of Prabhugoud East: Property of naganagouda Mudigoudra & Others West: Property of Veeranagouda Prabhugouda	

The properties will not be sold below Reserve Price. For detailed terms and conditions of the sale please refer the link —E-Auction provided in KVG Bank website(www.kvgbank.com) or may contact Branch Manager (Ph No 9480699005) during office hours on any working day

For Karnataka Vikas Grameena Bank

Authorised Officer
R. O. Haveri.

AUTHORISED OFFICER

KARNATAKA VIKAS GRAMEENA BANK

Date: 27.11.2023

Place: HAVERI

OTHER TERMS AND CONDITIONS

THE DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 12.09.2023 For holding E Auction

[issued under rules 8(6) & (9)[under rule 6(2) for movable properties *] of the securityinterest (enforcement) rules 2002]

1	Name and Address of the Secured Creditor	KARNATAKA VIKAS GRAMEENA BANK, BRANCH: HAVERI MAIN
2	Name and Address of the Borrower	Sri Praveena Mallanagouda Mudigodar R/O : Nelogal TQ : Haveri Dist Haveri Now R/O: Belakeri TQ Byadagi Dist : Haveri
3	Name and Address of the guarantor	Sri Veeranagouda Rudragouda Siddanagoudar R/O : Nelogal TQ Dist Haveri
4	Total Liabilities for the account	Rs29,67,677/- as on 27-11-2023 and future interest & cost/charges
5	Reserve Price	Rs 21,50,000/-
6	Earnest Money Deposit (EMD) amount	Rs 2,15,000/-
7	Last Date & Time for receipt of Earnest Money Deposit(EMD) amount	21-12-2023 , by 5.00 PM.
8	Name of E-Auction service provider	M/s Canbank Computer Services Ltd (CCSL)through the website
9	Date & Time of e- auction	28-12-2023 10.30 AM to 12.30 AM.
10	Place of Auction	Online Portal:- https://www.indianbankseauction.com
11	Portal of e- auction	https://www.indianbankseauction.com

OTHER TERMS AND CONDITIONS

The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules, 2002 and to the following conditions:-

a. The property will be sold in —**as is where is and as is what is and whatever there is**” basis including encumbrances, if any. There is no encumbrance to the knowledge of the bank. However, the intending bidders shall make their own discrete independent enquiries and shall satisfy themselves regarding the title, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues etc over the property before submitting their bids.

b. Auction / bidding shall be only through “Online Electronic Bidding” through the website <https://www.indianbankseaction.com> Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

c. The property can be inspected, with Prior Appointment with the Authorised Officer on any working day.

d. The property will not be sold below the Reserve Price and the participating bidders may improve their offer further during auction process.

e. EMD amount of 10% of the Reserve Price is to be deposited by way of Demand draft in favour of Authorized Officer, Karnataka Vikas Gramina Bank; **HAVERI MAIN** Branch/Regional Office OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Karnataka Vikas Gramina Bank Haveri Main Branch A/C No 96070072060 IFSC Code: KVGB0007206 on or before 21-12-2023 5pm

f. Intending bidders shall hold a valid digital signature certificate and e-mail address. For details with regard to digital signature please contact the service provider **M/S Canbank Computer Services Limited**. Email address eauction@ccsl.co.in OR ccsleauction@gmail.com Contact No.080-23469665, 9832952602/9480691777/6294220147. Immediately on the same date of payment of the EMD amount, the bidders shall approach the said service provider for obtaining digital signature (If not holding a valid digital signature)

g. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 21.12.2023 5.00 P.M. to Karnataka Vikas Gramina Bank, **HAVERI MAIN** Branch by hand or by email to email address: kvgb7206@kvgbank.com

- (1) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
- (2) Photocopies of PAN Card, ID Proof and Address proof. However, successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- (3) Bidders Name, Contact No, Address, E Mail Id.
- (4) Bidder's A/c details for online refund of EMD.

h. The intending bidders should register their names at portal <https://www.indianbankseaction.com> and get their User ID and password free of cost. Prospective bidder may avail online training on E- auction from the service provider M/S Canbank Computer Services Ltd Email address eauction@ccsl.co.in OR ccsleauction@gmail.com, Contact No as shown under point No f above.

i. EMD deposited by the unsuccessful bidder shall be refunded to them within 2 days of finalization of sale. The EMD shall not carry any interest.

- j. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs. 10,000 or the amount as decided by the Authorised Officer. The bidder who submits the highest bid (not below the Reserve price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.
- k. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price within the period stated above, the deposit made by bidder shall be forfeited by the Authorised Officer without any notice and property shall forthwith be put up for sale again.
- l. Payment of sale consideration by the successful bidder to the Bank will be subject to TDS under section 194-1A of Income Tax Act, 1961. For sale proceeds of Rs 50 lakh and above, the successful bidder will have to deduct TDS at the rate of 1% on the sale proceeds and submit the original receipt of TDS certificate to the Bank.
- m. All charges for conveyance, stamp duty, registration charges, taxes, GST, if any, as applicable shall be borne by the successful bidder only. The Sale certificate will be issued only in the name of successful bidder.
- n. Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e- auction without assigning any reason thereof.
- o. In case there are bidders who do not have access to the internet but interested in participating the e- auction, they can approach KVGB Regional office, Haveri or Haveri Main branch who as a facilitating center shall make necessary arrangements.
- p. The sale is subject to conditions/rules/provisions prescribed under SARFAESI Act 2002.
- q. For further details contact, Regional Manager, Karnataka Vikas Grameena Bank, Haveri Regional Office (Ph. No. 9480699092) e-mailid hvrrro@kvgbank.com OR Branch Manager Haveri Main Branch (Ph 9480699005) OR the service provider M/S Canbank Computer Services Limited whose Email address & Contact Number as shown under **Point No f above**

Special Instruction/Caution

Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Karnataka Vikas Grameena Bank nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder or vendor in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements/alternatives such as back up, power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

For Karnataka Vikas Grameena Bank

Authorised Officer

R. O. Haveri

AUTHORISED OFFICER

KARNATAKA VIKAS GRAMEENA BANK

Place: 27-11-2023

Date: Haveri