



ಕರ್ನಾಟಕ ವಿಕಾಸ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್  
ಕನರಾ ಬ್ಯಾಂಕ್ ಪ್ರವರ್ತಿಸಿದ ಸರ್ಕಾರಿ ಸ್ವಾಮಿತ್ವದ ಶಿರೋಲ್ಟಾ ಬ್ಯಾಂಕ್  
**Karnataka Vikas Grameena Bank**  
A Scheduled Bank Owned by Government-Sponsored by Canara Bank  
ಪ್ರಧಾನ ಕಛೇರಿ : ಧಾರವಾಡ Head office : Dharwad

**REGIONAL OFFICE: MANGALURU**

1<sup>st</sup> Floor, Vyasa Sabha Griha, Near Vanitha AchyuthaPai Convention Centre, Airport Road, Padavinangady, Konchady Post, MANGALURU- 575008  
Ph: 9480699623, email: [mngro@kvgbank.com](mailto:mngro@kvgbank.com)

**E-AUCTION SALE NOTICE**

**Sale of immovable/movable assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002\* (hereinafter referred to as the Act)**

Notice is hereby given to the public in general and to the Borrowers and Guarantors in particular that the under mentioned property mortgaged to Karnataka Vikas Grameena Bank, the possession of which had been taken by the Authorized Officer of the Bank under Sec13(4) of the Act will be sold by e-Auction as mentioned below for recovery of under mentioned dues and further interest, charges and costs etc. as detailed below.

The property described below is being sold on "AS IS WHERE IS, WHATEVERTHERE IS AND WITHOUT RECOURSE BASIS" under the Rule No.8 &9 of the Security Interest (Enforcement) Rules (herein after referred to as the rules) for the recovery of the dues detailed under:

Name of the Borrowers & Address	(1) Mr B Mohammed Anwar S/o Abdul Gafoor Haji (2) Mrs Hajira, W/o B Mohammed Anwar, R/o Bolanthimogru House, VittalaKasaba Village, Vittala Post, BantwalTq, PIN 574243
Name of the Surety & Address	(1) Arif Hussein, S/o M Hussain, Kallandadka House, Kodippady village, Post Kabaka, Puttur taluk (2) Abdul Rahaman, S/o Abbas Beary, Kallandadka House, Kodippady village, Post Kabaka, Puttur taluk
The Total Amount Due As On	1.HL-89049396482 Balance Rs. 3405575/- (Rupees Thirty four Lakh Forty Five Thousand Five Hundred Seventy FiveOnly) as on 03.07.2023 along with interest wef 03.07.2023, and cost thereon
Description of the Immovable properties	Non Agricultural property situated in Veerakamba Village of Bantwal Taluk, D K, under Sy No. 282/13 portion and Sy No. 282/14 consisting of e-swathu No:151100204400120124 with extent of 242 sqm along with residential house measuring 108.83 sqm and all other appurtenances, standing in the name of Mr B Mohammed Anwar
Details of encumbrances over the property as known to the Bank:NIL	
The details regarding e-Auction are mentioned below:	
Date and Time of e-Auction	09.08.2023 @ 11.00 am (with unlimited extension of 5 minutes duration each till the conclusion of sale)
Reserve Price of Property	Rs 18,50,000/- (Rupees Eighteen Lakhs Fifty Thousand Only)
Earnest Money Deposit(EMD)	Rs 1,85,000/- (Rupees One Lakh Eighty Five Thousand only)
Last Date for	08.08.2023

Submission of Bids	
Minimum Bid Increment Amount	10,000/- (Ten Thousand Only) for each property
Date and Time of Inspection of Property for intending Purchasers	On or before <b>08.08.2023</b> (within banking hours)
e-Auction Website Address	<a href="http://www.indianbankseaction.com">www.indianbankseaction.com</a>
Contact Details and Website Address of Service Provider	M/s CANBANK COMPUTER SERVICES LIMITED #218, J P Royale, First Floor, Sampige Road (Near 14th Cross), 2nd Main, Mallwshwaram, Bangalore-560003 (Phone 91-80- 23469665 / 62, 23469664 / 65, 9480691777, 9832952602 Email- <a href="mailto:ccsleaction@gmail.com">ccsleaction@gmail.com</a> / <a href="mailto:eauction@ccsl.co.in">eauction@ccsl.co.in</a> )

#### TERMS AND CONDITIONS:

- The EMD Shall be deposited through RTGS/NEFT/Fund Transfer to the credit of A/c. No **95603050020** at **Karnataka Vikas Grameena Bank, Kalladka Branch, IFSC Code KVGB0005002** before submitting bids online. EMD can also be paid by way to Pay order/Demand Draft in favour of **Karnataka Vikas Grameena Bank payable at Mangaluru**
- The intending bidders should submit the duly filled in bid application (format available in the above website) along with KYC QUOTING UTR Number of NEFT/RTGS remittance towards EMD in a sealed cover addressed to the **Authorised Officer Regional Manager, Cell No, 9480699596, Karnataka Vikas Grameena Bank, Regional Office, Mangaluru**, so as to reach the same before **08.08.2023** before bank hours. The sealed cover should be super scribed with "**Bid for Participating in e-Auction Sale-A/c. of Sri. Mr B Mohammed Anwar**"
- Bidders are advised to visit the Bank's website [www.kvgbank.com](http://www.kvgbank.com) for detailed e-Auction notice wherein all the terms and conditions of e-auction sale are furnished. Bidders may also visit the website of service provider or contact them as per the details given for any clarifications/queries.
- Intending bidders shall hold a valid Digital Signature Certificate, active e-mail address Pan Number and Aadhaar number.
- The undersigned has the absolute right and discretion to accept or reject any bid or postpone/cancel the sale or modify any terms and conditions of the sale without any prior notice and assigning any reason.
- The property will be sold in- "**as is where is and 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 the bids.
- Auction/bidding shall be only through "Online Electronic Bidding" through the website [www.indianbankseaction.com](http://www.indianbankseaction.com). Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- The property can be inspected, with prior Appointment with the Authorised Officer on any working day.
- The property will not be sold below the Reserve Price and the participating bidders may improve their offer further during auction process.
- Intending bidders shall hold a valid Digital Signature Certificate, active e-mail address and PAN number. For details with regard to digital signature please contact the service provider **M/s CANBANK COMPUTER SERVICES LIMITED** Phone 91-80- 23469665 / 62, 23469664 / 65, 9480691777, 9832952602 Email- [ccsleaction@gmail.com](mailto:ccsleaction@gmail.com) / [eauction@ccsl.co.in](mailto:eauction@ccsl.co.in). Immediately on the same date of payment of the EMD amount, the bidders shall approach the said service provider for obtaining digital signature (f not holding a digital signature)

11. The intending bidders should register their names at portal [www.indianbankseauction.com](http://www.indianbankseauction.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 LIMITED**, contact no and email id already shown under point no.10 above.
12. 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.
13. 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.
14. 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 period stated above, the deposit made by bidder shall be forfeited by the Authorised Officer without any notice any property shall forthwith be put up for sale again.
15. 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 50 Lakh and above, the successful bidder will have to deduct TDS at the rate of 1% on sale proceeds and submit the original receipt of TDS certificate to Bank.
16. 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.
17. Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e auction without assigning any reason thereof.
18. The sale is subject to conditions/rules/provisions prescribed under SARFAESI Act 2002.
19. The sale shall be subject to the terms and conditions prescribed in the Act. Rules and the conditions prescribed in the detailed terms and conditions published in the website.

**For further details contact the Authorised Officer, Regional Manager, Cell No, 9480699596, Karnataka Vikas Grameena Bank, Regional Office, Mangaluru or P.T.SECURITY SERVICES, Bangalore, Sri Prakash Jogi 9611293364, Authorised Person of P.T.SECURITY SERVICES.**

Please treat this also as a notice under Rule 8(6) of the Security Interest (Enforcement) Rules 2002 to the borrowers and guarantors/mortgagors of the secured debt mentioned above regarding holding the said sale on the above mentioned date and time if their outstanding dues mentioned above are not paid in full.

The interested bidders are requested to visit the Bank's website for detailed terms and conditions of the auction sale which may be read as part and parcel of this advertisement.

Place: Mangaluru  
Date: 03-07-2023

For KARNATAKA VIKAS GRAMEENA BANK  
Sd/- Authorised officer  
Karnataka Vikas Grameena Bank  
Regional Office, Mangaluru