



ಕರ್ನಾಟಕ ವಿಕಾಸ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್

ಕೆನರಾ ಬ್ಯಾಂಕ್ ಪ್ರವರ್ತಿಸಿ ನರ್ತಾಱಿ ಸ್ವಾಮಿಕ್ರದ ಶೆಡ್ಯೂಲ್ಡ್ ಬ್ಯಾಂಕ್

Karnataka Vikas Grameena Bank

A Scheduled Bank Owned by Government-Sponsored by Canara Bank

ಪ್ರಧಾನ ಕಛೇರಿ : ಧಾರವಾಡ

Head office : Dharwad

REGIONAL OFFICE- BAGALKOT

BRANCH: BAGALKOT MAIN BRANCH

E-AUCTION NOTICE

SALE NOTICE OF IMMOVABLE PROPERTIES THROUGH E-AUCTION (ONLINEAUCTION) 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 properties mortgaged to the secured creditor as described herein, taken possession by the Authorised Officer of **Regional office , Bagalkot** 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 through e-auction on " As is where is" "As is what is" and "Whatever there is" condition

1	Name and Address of the Secured Creditor	KARNATAKA VIKAS GRAMEENA BANK, BAGALKOT MAIN BRANCH BUS STAND ROAD BAGALKOT
2	Name and Address of the Borrower	SRI.SANGMESH SHEKAPPA KICHADI R/O PLOT NO 26 SECTOR NO 21 NAVANAGAR BAGALKOT
3	Name and Address of the guarantor	SMT.ANNAPURNA AMBARISH BABALESHWAR NEAR DESAIWATE KILL HONYAL GALLI BAGALKOT
4	Total Liabilities for the account as on 14.09.2023	Rs.604554/(Six lakh four thousand five hundred fifty four only)+Future interest & charges
5	Reserve Price (To be mentioned separately for each property*)	Rs.1046250/-(Ten lakh forty six thousand two hundred fifty only)
6	Earnest Money Deposit (EMD) amount	Rs.104625/-(One lakh four thousand six hundred twenty five only)
7	Last Date & Time for receipt of Earnest Money Deposit(EMD) amount	16.10.2023, by 4.00 PM.
8	Address to which the EMD amount to be remitted and mode of remittance	KARNATAKA VIKAS GRAMEENA BANK, BAGALKOT MAIN BRANCH BUS STAND ROAD BAGALKOT
9	Name of E-Auction service provider	M/s Canbank Computer Services Ltd (CCSL) through the website
10	Date & Time of e- auction	<u>18.10.2023</u> 10.30 AM to 12.30 PM.
11	Place of Auction	Regional Office, Bagalkot

12	Portal of e- auction	www.indianbankseauction.com
13	<p>SRI. SANGMESH SHEKAPPA KICHADI , SRM on plot no 120A, Sector no.107 unit-II measuring 72 sqmt, Navanagr, Bagalkot.</p> <p>Bounadries:</p> <p>By Esat- Road</p> <p>By West – Plot No-143-A</p> <p>By North- Plot No-119-A</p> <p>By South- Plot No-121-A</p>	

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 Manager Bagalkot Main branch (Ph No 9480699000) during office hours on any working day.

Date: 14/09/2023

[Signature]
AUTHORISED OFFICER

Place : Bagalkot

[Signature]
KARNATAKA VIKAS GRAMEENA BANK

FORMAT O (E)-(PARTB)*

THE DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 24-08-2023

For holding E Auction[issued under rules 8(6) & (9)[under rule 6(2) for movable properties *]
of the security interest(enforcement)rules 2002]

1	Name and Address of the Secured Creditor	KARNATAKA VIKAS GRAMEENA BANK, BAGALKOT MAIN BRANCH BUS STAND ROAD BAGALKOT
2	Name and Address of the Borrower	SRI.SANGMESH SHEKAPPA KICHADI R/O PLOT NO 26 SECTOR NO 21 NAVANAGAR BAGALKOT
3	Name and Address of the guarantor	SMT.ANNAPURNA AMBARISH BABALESHWAR Near Desaiwate kill honyal galli Bagalkot
4	Total Liabilities for the account as on 14.09.2023	Rs.604554/(Six lakh four thousand five hundred fifty four only)+Future interest & charges
5	Reserve Price(To be mentioned separately for each property*)	Rs.1046250/-(Ten lakh forty six thousand two hundred fifty only)
6	Earnest Money Deposit (EMD)amount	Rs.104625/-(One lakh four thousand six hundred twenty five only)
7	Last Date & Time for receipt of Earnest Money Deposit(EMD)amount	16.10.2023 by 4.00 pm
8	Name of E-Auction service provider	M/sCanbank ComputerServicesLtd(CCSL)through the website Email- ccsleauction@gmail.com /eauction@ccsl.co.in
9	Date & Time of e-auction	18.10.2023 10.30AM to 12.30 PM.
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
- C. <https://www.indianbankseauction.com> Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- D. The property can be inspected, with Prior Appointment with the Authorised Officer on any working day.
- E. The property will not be sold below the Reserve Price and the participating bidders may improve their offer further during auction process.
- F. EMD amount of 10% of the Reserve Price is to be deposited by way of Demand draft in favour of Authorized Officer, Karnataka Vikas Grameena Bank; Bagalkot Main Branch/Regional Office OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Karnataka Vikas Gramina Bank Bagalkot Main Branch, Bagalkot A/c No 95603011014 IFSC Code: KVGB0001101 on or before 16.10.2023 by 5.00 P.M.
- G. 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)
- H. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 16.10.2023 by 5.00 PM. to Karnataka Vikas Grameena Bank, **Bagalkot Main Branch** by hand or by email to email address:kvgb1101@kvgbank.com.
- Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
 - 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.
 - Bidders Name. Contact No. Address, E Mail Id.
 - Bidder's A/c details for online refund of EMD.
- I. The intending bidders should register their names at portal <https://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 Ltd Email address eauction@ccsl.co.in_OR ccsleauction@gmail.com, Contact No as shown under point No **G** above.

- J.** 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.
- K.** 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.
- L.** 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.
- M.** 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.
- N.** 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.
- O.** Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
- P.** 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, Bagalkot or Bagalkot Main branch who as a facilitating centre shall make necessary arrangements
- Q.** The sale is subject to conditions/rules/provisions prescribed under SARFAESI Act 2002.
- R.** For further details contact, Regional Manager, Karnataka Vikas Grameena Bank, Bagalkot Region(Ph. No.9480699603) e-mail id bgkro@kvgbank.com OR the service

provider M/S Canbank Computer Services Limited whose Email address & Contact Number as shown under Point No G 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.

Place: Bagalkot

AUTHORISED OFFICER

Date: 14.09.2023

KARNATAKA VIKAS GRAMEENA BANK