

(Part A)*



ಕರ್ನಾಟಕ ವಿಕಾಸ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್
ಕರ್ನಾಟಕ ಬ್ಯಾಂಕ್ ಪ್ರಮೇಯ ಸಹಾಯಿ ಸ್ವಾಮಿತ್ವದ ಕೆಡಬ್ಲ್ಯೂ ಬ್ಯಾಂಕ್
Karnataka Vikas Grameena Bank
Scheduled Bank Owned by Government - Sponsored by Canara Bank



Regional Office-Kumta

**BRANCH- SIDDAPUR
E- AUCTION NOTICE**

SALE NOTICE OF IMMOVABLE 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* properties mortgaged*/charged* to the secured creditor as described herein, taken possession by the Authorised Officer of SIDDAPUR 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

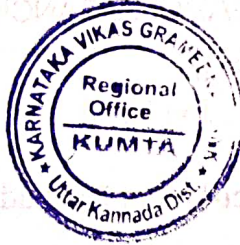
1	Name and Address of the Secured Creditor	KARNATAKA VIKAS GRAMEENA BANK, SIDDAPUR BRANCH
2	Name and Address of the Borrower	Sri. Gangadhar Basav Naik Prop: Renukamba Tyre, Jog Road Hosur, Taluk-Siddapur, District-Uttara Kannada
3	Name and Address of the Guarantor	1) Sri. G L Shamsundar At and Post-Golgod, Akkunje Taluk-Siddapur, District-Uttara Kannada 2) Sri. Kumar Dyava Naik At and Post-Golgod, Akkunje Taluk-Siddapur, District-Uttara Kannada 3) Smt. Jyoti Gangadhar Naik At and Post-Golgod, Akkunje Taluk-Siddapur, District-Uttara Kannada
4	Total Liabilities for the account	Rs.1025243/- as on 30.08.2023 and future interest & cost/charges
4	Reserve Price (To be mentioned separately for each property*)	Rs.38,00,000/-
5	Earnest Money Deposit (EMD) amount	Rs.3,80,000/-
6	Last Date & Time for receipt of Earnest Money Deposit (EMD) amount	DATE-12/10/2023, by 5.00 PM.
7	Address to which the EMD	NEFT/RTGS/CASH

	amount to be remitted and mode of remittance	ACCOUNT NO- 96070094528 IFSC CODE-KVGB0009452, BRANCH- SIDDAPUR															
8.	Name of E-Auction service provider	M/s Canbank Computer Services Ltd through the website															
9	Date & Time of e- auction	_17.10.2023 & 10.30 AM to 12.30 PM.															
10	Place of Auction	Online Portal:- https://www.indianbankseauction.com															
11	Portal of e- auction	www.indianbankseauction.com															
12	Details of Immovable *Property/ies	NA PROPERTY SY.NO.61/13 at Hossur Village, Siddapur Taluk Measuring 0A.03G.0 Property No-4-3-4/A Ward No.08 measuring 290.25 Sq meters															
		<table border="1"> <thead> <tr> <th>Boundaries</th> <th></th> <th></th> </tr> </thead> <tbody> <tr> <td>EAST</td> <td>Sy.no 61/9</td> <td>5-1-3</td> </tr> <tr> <td>WEST</td> <td>Sy.no 61/8</td> <td>4-3-8</td> </tr> <tr> <td>SOUTH</td> <td>Road</td> <td>Kumta Road</td> </tr> <tr> <td>NORTH</td> <td>60</td> <td>BOUNDARY</td> </tr> </tbody> </table>	Boundaries			EAST	Sy.no 61/9	5-1-3	WEST	Sy.no 61/8	4-3-8	SOUTH	Road	Kumta Road	NORTH	60	BOUNDARY
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WEST	Sy.no 61/8	4-3-8															
SOUTH	Road	Kumta Road															
NORTH	60	BOUNDARY															

The properties will not be sold below Reserve Price. For detailed terms and conditions of the sale please refer the link —E-Auctionll provided in KVG Bank website

(www.kvgbank.com) or may contact Branch Manager (Ph No-9480699486) during office hours on any working day

Date:30.08.2023



Rajaysh
AUTHORISED OFFICER

Place:KUMTA

KARNATAKA VIKAS GRAMEENA BANK

Authorized Officer
KARNATAKA VIKAS GRAMEENA BANK
REGIONAL OFFICE: KUMTA (U.K.)

(PART B)*



THE DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED-22.02.2023 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, SIDDAPUR BRANCH
2	Name and Address of the Borrower	Sri.Gangadhar Basav Naik Prop:Renukamba Tyres, Jog Road Hosur, Taluk-Siddapur, District-Uttara Kannada
3	Name and Address of the guarantor	1)Sri. G L Shamsundar At and Post-Golgod, Akkunje Taluk-Siddapur, District-Uttara Kannada 2)Sri.Kumar Dyava Naik At and Post-Golgod, Akkunje Taluk-Siddapur, District-Uttara Kannada 3)Smt. Jyoti Gangadhar Naik At and Post-Golgod, Akkunje Taluk-Siddapur, District-Uttara Kannada
4	Total Liabilities for the account	Rs.1025243/- as on 30.08.2023 and future interest & cost/charges
5	Reserve Price (To be mentioned separately for each property*)	Rs.38,00,000/-
6	Earnest Money Deposit (EMD) amount	Rs.3,80,000/-
7	Last Date & Time for receipt of Earnest Money Deposit(EMD) amount	12.10.2023 & ON OR BEFORE 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	17.10.2023 & 10.30 AM 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 <https://www.indianbankseuction.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.

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, **SIDDAPUR** Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Karnataka Vikas Grameena Bank, **SIDDAPUR** Branch, A/c No-96070094528 IFSC Code: **KVGB0009452** on or before 12.10.2023, 5.00 P.M.

e. 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)

f. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **12.10.2023 5.00 P.M.** to Karnataka Vikas Grameena Bank, **SIDDAPUR** Branch by hand or by email to email address: kvgb4202@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.

g. The intending bidders should register their names at portal <https://www.indianbankseuction.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.

h. 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.

i. 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 Authorized 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.

confirmation of the same by the secured creditor.

j. 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.

k. 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.

l. 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.

m. Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.

n. 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, KUMTA or SIDDAPUR branch who as a facilitating centre shall make necessary arrangements.

o. The sale is subject to conditions/rules/provisions prescribed under SARFAESI Act 2002.

p. For further details contact, **Regional Manager, Karnataka Vikas Grameena Bank, KUMTA** Regional Office PH NO.9480699094, EMAIL ID-kmtro@kvgbank.com Or Branch Manager **SIDDAPUR** PH NO.9480699486, EMAIL ID-kvqb9452@kvgbank.com 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.

Place:Kumta

Date:30-08-2023



Rajashree

AUTHORISED OFFICER

KARNATAKA VIKAS GRAMEENA BANK
Authorized Officer
KARNATAKA VIKAS GRAMEENA BANK
REGIONAL OFFICE: KUMTA (U.K.)



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Karnataka Vikas Grameena Bank
Scheduled Bank Owned by Government - Sponsored by Canara Bank

Regional Office-Kumta

BRANCH- SIDDAPUR

REF:KVGB/KMT-RO/2023-24

Date-30-08-2023

To
Smt. Jyothi Gangadhar Naik
At and Post-Golgod,Akkunje
Taluk-Siddapur,District-Uttara Kannada

Dear Sir,

Sub: Notice under Section 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6)*/ Rule 6(2)* of the Security Interest (Enforcement) Rules, 2002.

As you are aware, I on behalf of Karnataka Vikas Grameena Bank Siddapur branch have taken possession on 03.01.2023 the immovable assets as described in Schedule of Sale Notice annexed hereto in terms of Section 13(4) of the subject Act to recover from you a debt of Rs. 10,25,243/- (Rupees Ten Lakh Twenty Five Thousand Two Hundred Fourty Three Only) as on 30.08.2023 along with future interest thereon plus costs payable by you to our **SIDDAPUR** Branch of Karnataka Vikas Grameena Bank under Loan Account No- 89095142636

The undersigned proposes to sell the assets more fully described in the Schedule of Sale Notice annexed hereto.

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.

This is without prejudice to any other rights available to the Bank under the subject Act/ or anyother law in force.

Yours faithfully,



Authorised Officer

KARNATAKA VIKAS GRAMEENA BANK
REGIONAL OFFICE: KUMTA (U.K.)

Rajashel

Authorised Officer

Karnataka Vikas Grameena Bank

ENCLOSURE: PUBLIC SALE NOTICE

Cc to Sureties

1)Sri. G L Shamsundar
At and Post-Golgod,Akkunje
Taluk-Siddapur,District-Uttara Kannada

2)Sri.Kumar Dyava Naik
At and Post-Golgod,Akkunje
Taluk-Siddapur,District-Uttara Kannada



ಕರ್ನಾಟಕ ವಿಕಾಸ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್
ಕರ್ನಾಟಕ ಪ್ರದೇಶ ಸರ್ಕಾರ ಸ್ವಾಮ್ಯದ ರಾಜ್ಯಾತ್ಮಕ ಬ್ಯಾಂಕ್
Karnataka Vikas Grameena Bank
Scheduled Bank Owned by Government - Sponsored by Canara Bank
HEAD OFFICE: CHANNarayana



REGIONAL OFFICE : KUMTA
LAW AND RECOVERY DIVISION
Phone: 9480699034, 9480699057

Ref No: KVGB/RO-KMT/ SARFAESI/2022-23/ 228

Date: 22.02.2023

FORMAT - N (Revised)

Notice of Sale*

(A) Rule 8 (5) and (6) for Immoveable Property and (B) Rule 6 (1) and (2) for moveable property under Security Interest (Enforcement) Rules, 2002.

To
Smt Jyoti Gangadhar Nalk,
Golgod, Akkunje
Taluka : Siddapur

Sub: Your Dues under Loan Account No. 89095142636

We have served on you our Possession Notice dated 03.01.2023 and published it in The New Indian Express & Samyukta Karnataka newspapers on 06.01.2023 and taken possession of Property NA land with building measuring 0.03.0 acre bearing Sy No 61/13 of Hosur Village Taluka Siddapur in Uttara Kannada District and all other appurtenances.

The Secured Creditor Bank has to recover from you a debt of Rs Rs 11,50,202/- (Rupees Eleven lakh fifty thousand two hundred two only) along with interest from 07.08.2022 and costs

Notice is hereby given to you that after the period of 30 days of this Notice, the property described herein above, will be sold by us to realize the dues in the following manner without any further individual notice to you.

If the property is sold by inviting tenders and public auction, we would publish a Public Notice / Advertisement with necessary details in one English newspaper and one vernacular newspaper. The time and place of public auction, deposit of earnest money and modes of payment, etc., will be furnished in the said publications.

In case we decide to sell the property either by private treaty or by obtaining quotations, we shall be soliciting your consent afterwards by giving you the details of the deal.

You are also invited to arrange for purchaser / bidder.

The copy of this notice of Sale is being affixed on conspicuous part of the immoveable property and in the website of the Bank or in the Internet, while forwarding the same to your postal address.

The Bank ay also participate in the bid/sale process to purchase the property for its own use.



Authorised Officer

Authorised Officer

KARNATAKA VIKAS GRAMEENA BANK

REGIONAL OFFICE: KUMTA (U.K.)

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