



ಕರ್ನಾಟಕ ವಿಕಾಸ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್  
ಕರ್ನಾಟಕ ಬ್ಯಾಂಕ್ ಪ್ರಮೇಯ ಸರ್ಕಾರಿ ಸ್ವಾಮಿತ್ವದ ಶೇಷೋತ್ಪಾದ ಬ್ಯಾಂಕ್  
**Karnataka Vikas Grameena Bank**  
Scheduled Bank Owned by Government - Sponsored by Canara Bank

Regional Office-Kumta



**BRANCH- MISHRIKOTI**  
**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 thesecured creditor as described herein, taken possession by the Authorised Officer of

**MISHRIKOTI** 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 theSecured Creditor	KARNATAKA VIKAS GRAMEENA BANK, MISHRIKOTI BRANCH
2	Name and Address of theBorrower	Sri.Satish Manjunath Anvekar R/O <b>Mishrikoti</b> Village and Post Kalaghatagi Taluk, Dharwad District  2)Sri.Manjunath Anantesh Anvekar R/O <b>Mishrikoti</b> Village and Post Kalaghatagi Taluk, Dharwad District
3	Name and Address of theguarantor	1)Sri.Avaraj Dhasharatappa Karadennavar , R/O <b>Mishrikoti</b> Village and Post , Kalaghatagi Taluk, Dharwad District.
4	Total Liabilities for the account	Rs.9,63,356/-as on 28.08.2023 and future interest & cost/charges
4	Reserve Price ( To be mentioned separately for each property*)	Rs.17,00,000/-
5	Earnest Money Deposit (EMD)amount	Rs.1,70,000/-
6	Last Date & Time for receipt	DATE-12/10/2023, by 5.00 PM.

	of Earnest Money Deposit(EMD)amount																					
7	Address to which the EMD amount to be remitted and mode of remittance	NEFT/RTGS/CASH ACCOUNT NO- 96070042058 IFSC CODE-KVGB0004205, BRANCH- MISHRIKOTI																				
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:- <a href="https://www.indianbankseuction.com">https://www.indianbankseuction.com</a>																				
11	Portal of e- auction	<a href="http://www.indianbankseuction.com">www.indianbankseuction.com</a>																				
12	Details of Movable/ Immovable *Property/ies	SRM ON VPC NO.83/1,83/2,83/3 of Mishrikoti Village, The above mentioned property measuring 1800 Sq.ft and bounded by																				
		<table border="1"> <tr> <td>VPC NO</td> <td>83/1</td> <td>83/2</td> <td>83/3</td> </tr> <tr> <td>WEST</td> <td colspan="3">PLOT OF HOBALAD</td> </tr> <tr> <td>EAST</td> <td>ROAD</td> <td>ROAD</td> <td>ROAD</td> </tr> <tr> <td>SOUTH</td> <td>PLOT NO.02</td> <td>PLOT NO.03</td> <td>PLOT NO.04</td> </tr> <tr> <td>NORTH</td> <td>ROAD</td> <td>PLTNO.01</td> <td>PLOT NO02</td> </tr> </table>	VPC NO	83/1	83/2	83/3	WEST	PLOT OF HOBALAD			EAST	ROAD	ROAD	ROAD	SOUTH	PLOT NO.02	PLOT NO.03	PLOT NO.04	NORTH	ROAD	PLTNO.01	PLOT NO02
VPC NO	83/1	83/2	83/3																			
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NORTH	ROAD	PLTNO.01	PLOT NO02																			

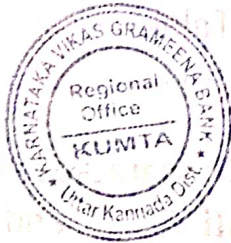
The properties will not be sold below Reserve Price. For detailed terms and conditions of the sale please refer the link —E-Auction|| provided in KVG Bank website

([www.kvgbank.com](http://www.kvgbank.com) ) or may contact Branch Manager (Ph No-9480699129) during office hours on any working day

Date:28.08.2023

AUTHORISED OFFICER

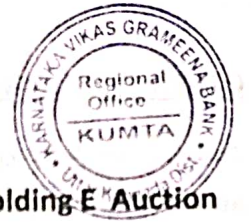
Place:KUMTA



*Rajash*  
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-13.12.2021 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, MISHRIKOTI BRANCH
2	Name and Address of the Borrower	Sri.Satish Manjunath Anvekar R/O <b>Mishrikoti</b> Village and Post Kalaghatagi Taluk, Dharwad District  2)Sri.Manjunath Anantesh Anvekar R/O <b>Mishrikoti</b> Village and Post Kalaghatagi Taluk, Dharwad District
3	Name and Address of the guarantor	1)Sri.Avaraj Dhasharatappa Karadennavar , R/O <b>Mishrikoti</b> Village and Post , Kalaghatagi Taluk, Dharwad District.
4	Total Liabilities for the account	Rs.9,63,356/-as on 28.08.2023 and future interest & cost/charges
5	Reserve Price ( To be mentioned separately for each property*)	Rs.17,00,000/-
6	Earnest Money Deposit (EMD)amount	Rs.1,70,000/-
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	19.10.2023 & 10.30 AM to 12.30 PM.
10	Place of Auction	Online Portal:- <a href="https://www.indianbankseuction.com">https://www.indianbankseuction.com</a>
11	Portal of e- auction	<a href="https://www.indianbankseuction.com">https://www.indianbankseuction.com</a>



## 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.indianbankseauction.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, Mishrokoti Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Karnataka Vikas Grameena Bank, Mishrokoti Branch, A/c No\_96070042058 IFSC Code: KVGB00004205 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](mailto:eauction@ccsl.co.in) OR [ccsleauction@gmail.com](mailto: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 **30.09.2023 5.00 P.M.** to Karnataka Vikas Grameena Bank, Mishrokoti Branch by hand or by email to email address: [kvgb4202@kvgbank.com](mailto: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.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](mailto:eauction@ccsl.co.in) OR [ccsleauction@gmail.com](mailto: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, subject to 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 Mishrikoti 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](mailto:ID-kmtro@kvgbank.com) Or Branch Manager **Mishrikoti** PH NO.9480699129, EMAIL [ID-kvqb4205@kvgbank.com](mailto:ID-kvqb4205@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:28-08-2023



*Pajashet*  
AUTHORISED OFFICER

*P*  
KARNATAKA VIKAS GRAMEENA BANK  
Authorised Officer *2*  
KARNATAKA VIKAS GRAMEENA BANK  
REGIONAL OFFICE: KUMTA (U.K.)



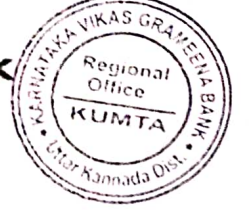
ಕರ್ನಾಟಕ ವಿಕಾಸ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್

ಕರ್ನಾಟಕ ಪ್ರವರ್ತಿಸಿದ ಸರ್ಕಾರಿ ಸ್ವಾಮ್ಯತ್ವದ ಶೇಷೋತ್ಪಾದಕ ಬ್ಯಾಂಕ್

**Karnataka Vikas Grameena Bank**

Scheduled Bank Owned by Government - Sponsored by Canara Bank

Regional Office-Kumta



**BRANCH- Mishrikoti**

**REF:KVGB/KMT-RO/2023-24**

**Date-28-08-2023**

To

Sri.Satish Manjunath Anvekar  
R/O **Mishrikoti** Village and Post  
Kalaghatagi Taluk,  
Dharwad District  
2)Sri.Manjunath Anantesh Anvekar  
R/O **Mishrikoti** Village and Post  
Kalaghatagi Taluk,  
Dharwad District

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 **Mishrikoti** branch have taken possession on **08.07.2021** 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.9,63,356/- (Rupees Nine Lakhs Sixty Three Thousand Three Hundred Fifty Six Only) as on 28.08.2023 along with future interest thereon plus costs payable by you to our **Mishrikoti** Branch of Karnataka Vikas Grameena Bank under Loan Account No -89057551665

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,

*Rajashet*

Authorised Officer

**KARNATAKA VIKAS GRAMEENA BANK**

**REGIONAL OFFICE: KUMTA (U.K.)**

Authorised Officer,  
Karnataka Vikas Grameena Bank

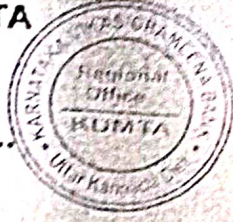
ENCLOSURE: PUBLIC SALE NOTICE

Cc to Sureties

1) Sri.Avaraj Dhasharatappa Karadennavar ,  
R/O Mishrikoti Village and Post ,  
Kalaghatagi Taluk,  
Dharwad District.



**KARNATAKA VIKAS GRAMEENA BANK REGIONAL OFFICE: KUMTA**  
**LAW AND RECOVERY DIVISION**  
Phone:08386-295454



Ref No: KVGB/RO-KMT/ SARFAESI/2021-22/ 248

Date: 13.12.2021

**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

- 1) Sri Satish Manjunath Anvekar  
Mishrikoti Taluka : Kalaghatgi  
Dist : Dharawad
- 2) Sri Manjunath Anantesh Anvekar  
Mishrikoti Taluka : Kalaghatgi  
Dist : Dharawad

Sub: Your Dues under Loan Account No. 89070796110

We have served on you our Possession Notice dated 08.07.2021 and published it in The New Indian Express & Kannada Prabha newspapers on 10.07.2021 and taken possession of Non agricultural land with house property bearing VPC No 83/1,83/2,83/3 situated at Mishrikoti Village Taluka Kalaghatagi District Dharawad measuring 1800 Sq Ft and all other appurtenances.

The Secured Creditor Bank has to recover from you a debt of Rs. Rs. 7,13,407/- (Rupees Seven lakh thirteen thousand four hundred seven only) along with interest from 07.05.2021 and costs etc.,

Notice is hereby given to you that after the period of 30 days of this Notice, the property described hereinabove, will be sold by us to realise 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 may 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.)**

*[Handwritten signature]*  
Authorised Officer