



ಕರ್ನಾಟಕ ವಿಕಾಸ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್
ಕನರಾ ಬ್ಯಾಂಕ್ ಪ್ರವರ್ತಿಸಲಾಗುವ ಸರ್ಕಾರಿ ಸ್ವಾಮಿತ್ವದ ಶೆಡ್ಯೂಲ್ಡ್ ಬ್ಯಾಂಕ್

Karnataka Vikas Grameena Bank

A Scheduled Bank Owned by Government-Sponsored by Canara Bank

ಪ್ರಧಾನ ಕಛೇರಿ : ಧಾರವಾಡ

Head office : Dharwad

REGIONAL OFFICE- VIJAYAPURA

BRANCH: NAD BK

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, VIJAYAPURA** 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, - NAD BK -586217
2	Name and Address of the Borrower	1. Smt.Prabhavati Vijayakumar Mathapati. R/o NAD BK. Tq Indi & Dist. Vijayapura.
3	Name and Address of the guarantor	1. Sri.Iranna Somaling Shilavanth R/o NAD BK. Tq INDI & Dist. Vijayapura
4	Total Liabilities for the account as on 04.03.2025	Rs.913116/(Rupees Nine Lakh Thirteen Thousand One Hundred and Sixteen only)+Future interest & charges
5	Reserve Price (To be mentioned separately for each property*)	Rs.305600/-(Three Lakh Fourty Five Thousand Six Hundred Only)
6	Earnest Money Deposit (EMD) amount	Rs.30500/-(Thirty Four Thousand Five Hundred Only)
7	Last Date & Time for receipt of Earnest Money Deposit(EMD) amount	17.03.2025, by 4.00 PM.
8	Address to which the EMD amount to be remitted and mode of remittance	KARNATAKA VIKAS GRAMEENA BANK, - NAD BK -586217
9	Name of E-Auction service provider	ANTARES SYSTEMS LIMITED through the website www.antaressystems.com
10	Date & Time of e- auction	20.03.2025 10.30 AM to 12.30 PM.

11	Place of Auction	Online Portal:- https:// www.bankeauctionwizard.com
12	Portal of e- auction	www.bankeauctionwizard.com
13	PLOT NO.304 AT NAD-BK 440 sqft, located at NAD BK Tq Indi & Dist. Vijayapura Property belongs to Kamalabai Mathpathi Bounadries: By East --- Parutayya Hiremath By West --- Mallamma Mathapati By South— Road By North --- Guddesahed Jamadar	

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 **NAD BK** branch (Ph No **9480699388**) during office hours on any working day.

Date: 04.03.2025

AUTHORISED OFFICER

Place : VIJAYAPURA

KARNATAKA VIKAS GRAMEENA BANK

FORMAT O (E)-(PARTB)*

THE DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 15.09.2021

**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, - NAD BK -586217
2	Name and Address of the Borrower	1. Smt.Prabhavati Vijayakumar Mathapati. R/o NAD BK. Tq Indi & Dist. Vijayapura.
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5	Reserve Price(To be mentioned separately for each property*)	Rs.305600/-(Three Lakh Fourty Five Thousand Six Hundred Only)
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7	Last Date & Time for receipt of Earnest Money Deposit(EMD)amount	17.03.2025, by 4.00 PM.
8	Name of E-Auction service provider	ANTARES SYSTEMS LIMITED through the website www.antaressystems.com
9	Date & Time of e-auction	20.03.2025 10.30 AM to 12.30 PM.
10	Place of Auction	Online Portal:- https:// www.bankeauctionwizard.com
11	Portal of e-auction	www.bankeauctionwizard.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.bankeauctionwizard.com](https://www.bankeauctionwizard.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 Authorized 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 favor of Authorized Officer, Karnataka Vikas Grameena Bank; NAD BK Branch/Regional Office or shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Karnataka Vikas Grameena Bank NAD BK Branch, A/c No 96070032061 IFSC Code: KVGB0003206 on or before 17.03.2025, 4.00 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 ANTARES SYSTEMS LIMITED** Email address marina.j@antaressystems.com OR sushmitha.b@antaressystems.com Contact No. 080-45982100, 9686196751/8951944383 **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 17.03.2025 by 5.00 P.M.** to Karnataka Vikas Grameena Bank, NAD BK Branch by hand or by email-to-email address:kvgb3206@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.bankeauctionwizard.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 **ANTARES SYSTEMS LIMITED** Email address marina.j@antaressystems.com OR sushmitha.b@antaressystems.com Contact No. 080-45982100, 9686196751/8951944383

- 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 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 favor 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 Authorized 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, VIJAYAPURA or NAD BK 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, VIJAYAPURA Region(Ph. No.9480699090) e-mail id bgpro@kvgbank.com OR the service provider M **ANTARES SYSTEMS LIMITED** Email address marina.j@antaressystems.com OR sushmitha.b@antaressystems.com Contact No. 080-45982100, 9686196751/8951944383

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: VIJAYAPURA

Date: 04.03.2025

Authorised Officer

Karnataka Vikas Grameena Bank

* Note for the attention of Authorised Officer/Branches:

The contents of only Part A of FORMAT O (E) are to be published in newspapers to save cost of publication. However, the contents of entire Sale Notice consisting of both PART A and part B of Format are to be mandatorily uploaded in the website of the Bank and to be delivered to the Borrower/Guarantor with covering letter in Format N(1) and affixed on a conspicuous part of movable/immoveable assets.

KARNATAKA VIKAS GRAMEENA BANK

Branch- NAD BK.

Notice of Sale

Rule 8 (5) and (6) for Immovable property under Security Interest (Enforcement) Rules, 2002.

**To,
Smt. Prabhavati Vijayakumar Mathapati,
R/O: Nad Bk, Tq: Indi, Dist: Vijayapura.**

Sub: Your dues under loan No. 89083975184.

We have served on you our possession notice dated 12.06.2020 and published it in "Vijayavani & New Indian Express" newspapers on 16.06.2020 and taken possession of your property. SRM/ REM of residential house plot/ building bearing House No-304 at Nad BK, Tq : Indi, Dist: Vijayapura measuring 440sqft.

The Secured Creditor Bank has to recover from you a debt of Rs. 595056/- as on 15.09.2021 along with interest thereon.

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 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, 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.

Place: VIJAYAPUR

Date: 15.09.2021

AUTHORIZED OFFICER