KARNATAKA GRAMEENA BANK: HEAD OFFICE: BALLARI
REGIONAL OFFICE: HAVERI
RECOVERY AND LEGAL WING

Ref:S-736/HVR-RO/R&LW/SARFAESI/SN/MAY-2026 **Date:02/05/2026**

(E-AUCTION SALE NOTICE)

E-AUCTION/SALE NOTICE OF IMMOVABLE PROPERTIES BY INVITING PUBLIC AUCTION UNDER RULES 8 (6) & 9 (Immovable) 0F THE SECURITY INTEREST (ENFORCEMENT) RULES 2002.

The Government of India, vide Gazette Notification No.1604 dated 07.04.2025 has notified amalgamation of Karnataka Gramin Bank (KaGB) and Karnataka Vikas Grameena Bank (KVGB) sponsored by Canara Bank and formed new RRB called "Karnataka Grameena Bank". Accordingly, the new Bank has come into existence w.e.f. 01.05.2025 with its Head Office at Ballari, under the sponsorship of Canara Bank.

Notice is hereby given to the public in general and in particular to borrower/s and Co-obligant/s Guarantor/s that the below described immovable property mortgaged to Karnataka Grameena Bank **TIPPAIKOPPA** Branch. The constructive/physical possession of which has been taken by the Authorised Officer of Karnataka Grameena Bank, Regional Office Haveri, 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 by E-auction of properties mentioned below at the date and time, and on the terms & conditions mentioned below.

Date & Time of E-Auction: 06/06/2026 between 11:00 AM to 12:00 Noon.
Last Date, Time and Place for receipt of EMD: 05/06/2026 till 4.00 PM at Karnataka Grameena Bank,**TIPPAIKOPPA** Branch,

Borrower: Smt.Nagaratna Kumaeshwara Balikayi
Guarantor/Co-obligant:Sri. Smt. Tarabanu Mahamadrfiq Hittalamani
Amount Outstanding: Rs.503098/- (Rupees Five lakh three thousand ninenty eight only) as on 19/02/2022 and interest from 20/02/2022 plus charges thereon.

Reserve Price: Rs.308000/-
EMD: Rs.30800/-(DD/PO/BC favouring Karnataka Grameena Bank, TIPPAIKOPPA Branch
Or NEFT/RTGS **A/c No-131731013050189 IFSC-PKGB0013173**

Description of Property:
All the Part and Parcel of the House Property bearing VPC No.303/2A E-Swattu No: 151700402700400152, measuring 68.75 Sqr Mtrs at Hale Veerapur,Taluk Hirekerur,Dist Haveri.

Boundaries
East:Property of Sri. Shivanandappa Divigihalli
West:Road
North:Road
South:Property of Sri. Shivanandappa Divigihalli

Terms & conditions for E-Auction:

1. Auction/bidding shall only be through "Online electronic mode" through the website of the Service Provider **M/s Antares Systems Limited, Bangalore, Karnataka. Website: www.antaressystems.com E-mail: mail@antaressystems.com**
2. The bidders may participate in e-auction for bidding from their place of choice. Internet connectivity shall have to be ensured by bidder himself. Bank/Service Provider shall not be held responsible for the internet connectivity, network problems, system crash down, power failure, etc. For details, help, procedure, registration, auction bid forms, detailed terms & conditions and online training on e-auction, prospective bidders may contact the Service Provider.
3. Get the User ID and password. Only the password may be changed on receiving it.
4. Bidders are advised to go through the website of service provider for detailed terms and conditions of auction sale & auction application form before submitting their Bids for taking part in the e-auction sale proceedings.
5. Bids once made shall not be cancelled or withdrawn. All bids made from the user ID given to bidder will be deemed to have been made by him/her only.
6. All bidders shall be deemed to have read and understood the terms and conditions of sale and be bound by them.

Other Terms and Conditions:

1. To participate in the Auction, intending bidders have to deposit 10% of the reserve price as mentioned above as refundable EMD in the form of PO / DD / Banker's Cheque of a Scheduled Bank favouring as shown above, before the time and dates specified above. EMD will not carry any interest.
2. The Sale will be on "AS IS-WHERE IS, AS IS WHAT IS & WHATEVER THERE IS" basis.
3. The property will not be sold below the Reserve Price.
4. In case the bidder is a company, a copy of the resolution passed by the Board of Directors authorizing the actual bidder to participate in the auction on behalf of the company should be submitted.
5. The incremental bid is fixed at a minimum of Rs.10000/- and the property will be sold in favour of the highest bidder.
6. The successful bidder should pay 25% of the bid amount (inclusive of EMD) immediately on the same day by NEFT/RTGS to credit **A/c No.131731013050189, Branch IFSC:PKGB0013173** and balance 75% of the bid amount within 15 days thereafter. If the successful bidder defaults in effecting payment or fails to adhere to the terms of Sale in any manner, the amount already deposited will be forfeited and he / she shall not have any claim on such forfeited amount or to the property, which shall be sold subsequently.
7. On confirmation of sale by the Authorized Officer and if the terms of the payment have been complied with, the Authorized Officer exercising the Power of Sale shall issue a 'Sale Certificate' of immovable property in favour of the purchaser in the form given in appendix V of Securitization Act 2002.
8. Sale Certificate will be issued / registered in the name of successful bidder only who should produce copy of PAN card / ID proof before issue of Sale Certificate.
9. The EMD of the unsuccessful bidder will be returned immediately on conclusion of the Auction.
10. At any stage of the Auction, the Authorized Officer shall have the power to accept or reject bids or postpone / cancel the Auction without assigning any reason thereof including addition or deletion of other terms and conditions.
11. All other charges, expenses like conveyance, electricity, WSSB, legal, stamp duty, registration fee, arrears of tax charged, TDS and other pending/future taxes etc, if any, shall be borne by the purchaser/bidder. Bidders shall produce copy of Proof of Identity, Proof of Address / Pan Card.

12. The property / properties under auction is / are free of all encumbrances. Encumbrances if any created without the notice of the Secured Creditor by the borrower, will be the sole lookout of the successful bidder.
13. The bank shall not be responsible for any error, mis-statement for omission in this proclamation. The other terms and conditions, if any will be notified at the place of auction.
14. For further details, please contact the Branch Manager at TIPPAIKOPPA Branch, Phone No. **9480699238 or** at Regional Office Haveri, Phone No. **9480699061**, at the above address during the office hours on any working days between 11.00 AM to 5.00 PM.
15. For inspection of the properties and other particulars, the intending bidders are at liberty to make their own inspection / assessment / enquiries about the property.
16. This is also a notice to the borrower / guarantor for information and necessary action.
17. In case Holiday is declared on the date of auction by statutory authorities, the Auction will be will be held on the next working day at the same time.

Place : Haveri

Date:02/05/2026

Authorised Officer

Karnataka Grameena Bank

KARNATAKA GRAMEENA BANK: HEAD OFFICE: BALLARI
REGIONAL OFFICE: HAVERI
RECOVERY AND LEGAL WING

Ref:S-736/HVR-RO/R&LW/SARFAESI/SN/MAY-2026 **Date:02/05/2026**

To,
Smt.Nagaratna Kumaeshwara Balikayi
R/o Hale Veerapur,Taluk Hirekerur,Dist Haveri.

Dear Sir,

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

The Government of India, vide Gazette Notification No. 1604 dated 07.04.2025 has notified amalgamation of Karnataka Gramin Bank (KaGB) and Karnataka Vikas Grameena Bank (KVGB) sponsored by Canara Bank and formed new RRB called "Karnataka Grameena Bank". Accordingly, the new Bank has come into existence w.e.f. 01.05.2025 with its Head Office at Ballari, under the sponsorship of Canara Bank.

As you are aware, I on behalf of Karnataka Grameena Bank Regional Office Haveri, have taken possession of the assets described in Schedule of Sale Notice annexed hereto in terms of Section 13(4) of the subject Act in connection with outstanding dues payable by you to our **TIPPAIKOPPA Branch** of Karnataka Grameena Bank.

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

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. You are hereby given a last and final opportunity to discharge the liability in full as stated in the Sale Notice enclosed within 30 days from the date of this notice, and reclaim the assets which have been possessed by the Bank, failing which the assets will be sold as per the terms and conditions set out in the Sale Notice.

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

Yours faithfully,

AUTHORISED OFFICER,

KARNATAKA GRAMEENA BANK

ENCLOSURE – SALE NOTICE