

**RPAD  
WITHOUT PREJUDICE**

To,

09.02.2024

1. Mrs. Parvatavva Hunagunda, W/o Shivakumar Karakikatti, R/o # LIG 104, 8th Cross, Navanagar, Hubli-580025  Also available At : # Jigalur, Gadag, 582209  Also available At : Divisional Controller, KSRTC, Divisional Office, Hosur, Hubli-580020	2. Mr. Shivakumar Karakikatti S/o Basavanathappa Baig, R/o # Adarsh Nagar, HUDCO Colony, Gadag, 582101  Also Available At : Near Bailu Anjaneya Devastan, Gadag-582101  Also Available At : # LIG 104, 8th Cross, Navanagar, Hubli-580025	3. Mrs. Ansuya Karakikatti W/o Basavanathappa, R/o # Adarsh Nagar, #155, Haveri Road, Kalasapur village Gadag- 582103  Also Available At : A/p Near Neelamtai Ahshram, Adarsha Nagar HUDCO Colony, Gadag, 582010  Also Available At : # Adarsh Nagar, HUDCO Colony, Gadag, 582101
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**SALE NOTICE UNDER RULE 8(6) READ WITH RULE 9(1) OF THE SARFAESI ACT, 2002**  
Pursuant to the notice issued U/s 13(2) of the above act, the Physical possession of the below mentioned property was taken by the authorised officer of **HDFC BANK LTD.** Based on the order issued under Section 14 of the SARFAESI act. The Secured creditor has decided to sell the property described here in below on "AS IS WHERE" and "AS IS WHAT IS BASIS" Under rule 8 of the said act, through e- auction on below mentioned date for recovery of Rs.18,16,072.56 (Rupees Eighteen Lakhs Sixteen Thousand & Seventy Two & Fifty Six Paise Only) due as on 08.02.2024 to the **HDFC BANK LTD.** Secured creditor from Parvatavva Hunagunda, as detailed below .

Sl. No.	Names of the Borrowers and *Outstanding Dues for Recovery of which Properties are being sold	Location & Details of Immovable Properties and Reserve Price	Date of inspection	Date & Time of On line auction
1.	Mrs. Parvatavva Hunagunda, W/o Shivakumar Karakikatti, R/o # LIG 104, 8th Cross, Navanagar, Hubli-580025 Also available At : # Jigalur, Gadag, 582209 Also available At : Divisional Controller, KSRTC, Divisional Office, Hosur, Hubli-580020 Mr. Shivakumar Karakikatti S/o Basavanathappa Baig, R/o # Adarsh Nagar, HUDCO Colony, Gadag, 582101	<b><u>SCHEDULE OF THE PROPERTY/IES</u></b> <b><u>RESIDENTIAL PROPERTY</u></b>  All that piece and parcel of non-agricultural property bearing Plot No.155 having VPC No.397/155 formed in RS. No.218/2A, Situated within the Nagavi Gram Panchayath Limits, Kalasapur Village, Gadag Taluk and District, Karnataka, measuring East 12.50 meters, West 12.50 meters, north	<b>20.02.2024 And 21.02.2024</b>  <b>Time 11am to 4pm</b>	<b>26.02.2024 at 11:30 AM to 03:00 PM</b>  <b>Minimum Bid Increment is Rs. 50,000 /- (Rupees Fifty Thousand )</b>

For **HDFC Bank Ltd.**

Authorized Officer

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2.	<p>Also Available At : Near Bailu Anjaneya Devastan, Gadag-582101</p> <p>Also Available At : # LIG 104, 8th Cross, Navanagar, Hubli-580025</p> <p>Mrs. Ansuya Karakikatti W/o Basavanathappa, R/o # Adarsh Nagar, #155, Haveri Road, Kalasapur village Gadag- 582103</p> <p>Also Available At : A/p Near Neelamtai Ahshram, Adarsha Nagar HUDCO Colony, Gadag, 582010</p>	<p>7.60 meters, and South 4.80 meters, in total 835 Sq. Ft. and bounded on: East by: Plot No. 156, West by: Road, North by: Plot No. 154, South by : Road</p> <p><b>Reserve Price:</b> <b>Rs. 21,97,500/- (Rupees Twenty One Lakhs Ninty Seven Thousand &amp; Five Hundred Only)</b></p>		
3.	<p>Also Available At : # Adarsh Nagar, HUDCO Colony, Gadag, 582101</p> <p><b><u>Outstanding Dues :</u></b> <b>Rs. 18,16,072.56 (Rupees Eighteen Lakhs Sixteen Thousand &amp; Seventy Two &amp; Fifty Six Paisa Only)</b></p>			

with further interest as applicable, incidental expenses/costs/charges etc incurred till the date of payment and / or realisation

**TERMS AND CONDITIONS ;**

1. The e-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS BASIS”.

2. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the above mentioned property. However, the intending bidders should make their own independent enquiries regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.

For **HDFC Bank Ltd.**

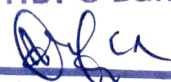
*[Signature]*  
Authorised Officer

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3. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property put on auction will be permitted to interested bidders at sites as mentioned against above mentioned property description.
4. The interested bidders shall submit their EMD through Web Portal: <https://eauctions.samil.in> (the user ID & Password can be obtained free of cost by registering name with <https://eauctions.samil.in>) through Login ID & Password. The EMD shall be payable through NEFT/ RTGS in the following **Account No : 50200006492171** . **Name of the Account: ONLINE AUCTION ACCOUNT-RPM LEGAL Name of the Beneficiary: HDFC BANK LTD., IFSC Code: HDFC0000240.** Please note that the Cheques/Demand Draft shall not be accepted as EMD amount.
5. After Registration (One Time) by the bidder in the Web Portal, the intending bidder/ purchaser is required to provide the copies of the following documents uploaded in the Web Portal before the Last Date & Time of submission of the Bid Documents viz. i) Copy of the NEFT/RTGS Challan ii) Copy of PAN Card; iii) Proof of Identification/ Address Proof (KYC) viz. self-attested copy of Voter ID Card/ Driving License/ Passport/ Ration Card etc.; without which the Bid is liable to be rejected. **UPLOADING SCANNED COPY OF ANNEXURE-II & III (can be downloaded from the Web Portal: <https://eauctions.samil.in> AFTER DULY FILLED UP & SIGNING IS ALSO REQUIRED**
6. The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact M/s. Shriram Automall India Ltd. Contact Person: **Mr Shekhar Singh; [shekhar.s@cartradeexchange.com](mailto:shekhar.s@cartradeexchange.com): Phone: +91-7428993244** and for any property related query may contact **Mr. Anandkumar.C.R., Mob. : 9379907685, E-Mail Id : [anandkumar.revannavar@hdfcbank.com](mailto:anandkumar.revannavar@hdfcbank.com)** In office hours during the working days.
7. Only buyers holding valid User ID/ Password and confirmed payment of EMD through NEFT/ RTGS shall be eligible for participating in the e-Auction process.
8. The interested bidder has to submit their Bid Documents [EMD (not below the 10% of Reserve Price) and required documents (mentioned in Point No.5)] on/ before **21.02.2024** up to 4 PM, after going through the Registering Process (One time) and generating User ID & Password of their own, shall be eligible for participating the e-Auction Process, subject to due verification (of the documents) and/ or approval of the Authorised Officer.
9. During the Online Inter-SE bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount' (mentioned above) or its multiple and in case bid is placed during the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorised Officer/ Secured Creditor, after required verification.

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10. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, immediately after the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15<sup>th</sup> day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by such successful bidder shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/ right in respect of property/ amount.
11. The prospective qualified bidders may avail online training on e-Auction from M/s. Shriram Automall India Ltd prior to the date of e-Auction. Neither the Authorised Officer/ Bank nor M/s. Shriram Automall India Ltd shall be liable for any Internet Network problem and the interested bidders ought to ensure that they are technically well equipped for participating in the e-Auction event.
12. The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.
13. The Authorised Officer is not bound to accept the highest offer and the Authorised Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason thereof.
14. The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of M/s. Shriram Automall India Ltd <https://eauctions.samil.in> and [www.hdfcbank.com](http://www.hdfcbank.com) before submitting their bids and taking part in the e-Auction.
15. The Publication is subject to force majeure clause.
16. Intended bidder(s) shall hold a valid digital signature certificate issued by the competent authority. It is the sole responsibility of the bidder to obtain the said digital certificate and ensure access to a computer terminal/ system with internet connection to enable him/her to participate in the bidding. Any issue with regard to Digital Signature certificate and connectivity during the course of bidding online shall be the sole responsibility of the bidder and no claim shall be entertained in this regard. The intending bidders should register their name at <https://eauctions.samil.in> and get user-id and password free of cost. Bidders who are holding valid ID & Password provided by M/s. Shriram Automall India Ltd for this auction after due verification of PAN are allowed to participate in online e-auction on the above portal.

For **HDFC Bank Ltd.**

  
Authorised Officer


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17. Bidding in the last moment should be avoided in the bidders own interest as neither the HDFC BANK LTD nor Service provider will be responsible for any lapse/failure(Internet failure/power failure etc.). in order to ward-off such contingent situations bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent such situation and are able to participate in the auction successfully.

The borrower/ guarantors are hereby notified to pay the sum as mentioned above along with up to date interest and ancillary expenses before the date of e-Auction, failing which the property will be auctioned/ sold and balance dues, if any, will be recovered with interest and cost.

**Place: Hubli**

**Date : 09.02.2024**

Yours faithfully,  
**For HDFC Bank Ltd.**  
  
**Authorised Officer**