



STATE BANK OF INDIA

RASMECC 3rd Floor, Ramesh Pride,
Congress Road, Tilakwadi - BELAGAVI - 590 006

Phone No.0831/2461396/2406557/2406556 email id sbi.05214@sbi.co.in

REF: SBI/RASMECC/BGM/SARF/02/ HL/42835194346/2025-26 DATE: 15.09.2025

BY REGISTER POST WITH AD

STATUTORY NOTICE FOR SALE UNDER SECURITY INTEREST (ENFORCEMENT) RULES, 20

To,

Shri Vittal Fakirappa Kammar -
Flat No T-6, 3rd Floor, "Laxmi Park"
Defence Colony Ganeshpur Main Road
BELAGAVI - 591108
Phone No : 6360210943

Also at:

Shri. Vittal Fakirappa Kammar -
NH- 17, Near: Bapuji College
SADASHIVGAD - KARWAR -581352
Uttar Kannada Dist.
Phone No : 6360210943

Dear Sir/Madam,

Statutory Notice of 15 days for Sale under Rule 8 (6) read with provision to Rule 9 (1) of the
Security Interest (Enforcement) Rules 2002 (herein after called the Rules)

Borrower/s: Shri. Vittal Fakirappa Kammar

Whereas, the Authorized Officer of the State Bank of India RASMECC Branch BELAGAVI, had taken Symbolic possession of the below mentioned property under the provisions of Sec. 13(4) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (herein after called the Act), which has been charged as security by you towards your liability to the Bank amounting to **Rs,30,12,724/- (Rupees Thirty Lakhs Twelve Thousand Seven Hundred Twenty Four)** as on 27.08.2024 and further interest at contractual rate with incidental expenses, costs, charges etc.

Whereas you have failed to satisfy your liability to the Bank even after receipt of the notices under Section 13(2) and Section 13(4) of the Act issued by the undersigned. Therefore, the Authorized Officer of State Bank of India, in exercise of the powers conferred under the Act and the said Rules, issued this notice under Rule 8(6) [Immovable] read with proviso to Rule 9 (1) of the Security Interest [Enforcement] Rules, 2002, for sale of the secured asset to realize the above stated outstanding along with interest, costs, charges and expenses.

SECURED INTEREST

TERMS AND CONDITIONS OF E-AUCTION IS AS UNDER:

E-Auction is being held on "AS IS WHERE IS" and "AS IS WHAT IS" BASIS and will be conducted "Online". The auction will be conducted through the web portal of <https://baanknet.com> Tender Document containing online e-auction bid form, Declaration, General Terms and Conditions of online auction sale are available <https://baanknet.com> and www.sbi.co.in

To the best of knowledge and information of the Authorized Officer, there is encumbrance on the bank secured assets. However, intending bidders should make their own independent enquiries regarding the encumbrances, title of the assets put on auction and claims/rights/dues affecting the assets, prior to submitting their bids. The Authorised Officer has taken **Physical possession** of the asset on **25.04.2025**.

The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The assets are 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.

The sale shall be subject to rules/conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

For detailed terms and conditions of the sale, please refer to the link provided in www.sbi.co.in and <https://baanknet.com>

Yours Faithfully,
STATE BANK OF INDIA


ier Manager (Maintenance)
RAMESH C. BELAGAVI
Authorized Officer





STATE BANK OF INDIA

Authorised Officer's Details:
Name: Mr. Niraj Kumar Singh
E-mail ID: sbi.05214@sbi.co.in
Mobile No: 7624952555

RASMECC 3rd Floor, Ramesh Pride,
Congress Road, Tilakwadi - BELAGAVI - 590 006
Phone No.0831/2461396/2406557/2406556 email
id sbi.05214@sbi.co.in

REF: SBI/RASMECC/BGM/SN/HL/42835194346/2025-26

DATE: 15.09.2025
Annexure-A

Appendix - IV-A [See Proviso to rule 8(6)] Sale notice for sale of immovable property

E-Auction Sale Notice for Sale of Immovable Asset under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower(s)/guarantor(s), that the below described immovable property mortgaged/charged to the Secured Creditor, the Physical possession of which has been taken by the Authorised Officer of State Bank of India, the Secured Creditor, will be sold on "As is Where is", "As is What is" and "Whatever there is" basis on **09.10.2025** for recovery to **Rs,30,12,724/- (Rupees Thirty Lakhs Twelve Thousand Seven Hundred Twenty Four)** as on **27.08.2024** and further interest at contractual rate with incidental expenses, costs, charges etc., due to State Bank of India, Secured creditor from Shri. Vittal Fakirappa Kammar (Borrower/s) R/o Belagavi.

The reserve price, earnest money deposit and bid increment amount will be as under:-

Property No.	Reserve Price (below which the property will not be sold)	Earnest Deposit Money (EMD)	Last Date for Earnest Money Deposit (EMD)	Bid increment amount
1.	Rs.32.96,000/-	Rs.3,29,600/-	08.10.2025	Rs.20,000

Description of the Immovable Property

Title deed holder/s: Shri. Vittal Fakirappa Kammar R/o Belagavi

SCHEDULE - A PROPERTY

All that piece & Parcel of Multi Storied Building by name "LAXMI PARK" Constructed on Plot No.38 Out of R.S No.191/3 of Hindalaga Belagavi . Mandal Panchayat No.2062 SL No.2024 RDPR No.150400304700123230 measuring 112'.6"X80'=9000 Sq fts. i.e.08 Guntahas 04 Annas, Situated Defence Colony , Ganeshpur Main Road, Hindalga Belagavi within the Limits of th Gram Panchyat Hundalaga Belagavi , and within the jurisdiction of Sub - Registrar Belag Standing in the name of Shri. Vittal Fakkirappa Kammar R/o Belagavi . Bounded by:

East: By 30 Ft Road

West: By Bhangi Passage & Thereafter Plot No25

North: Plot No 39

South: By Govt 80 Feet PWD Road



SCHEDULE - B PROPERTY

All that piece and parcel of RESIDENTIAL FLAT No. T-06 admeasuring 58.62 Sq Mtrs G.P No.2062/45/T6 having RDPR 150400304700124993 located on the Third Floor of the R.C.C building known as " LAXMI PARK" having 163 Sq Fts undivided share in the land and common two wheeler parking in basement area, situated at Defence Colony , Hindalga Belagavi Taluk & Dist, Within limits of Gram Panchyat Hindalga, Belagavi and within the jurisdiction of the Sub Registrar Belagavi Constructed on Schedule - A Property mentioned above Standing in the name of Shri. Vittal Fakkirappa Kammar R/o Belagavi . Bounded by:

East: By Flat No T-05

West: By Flat No T-07

North: By Passage & Flat No.T-03

South: PWD Road

(Sale Deed : BEL -1-12876-2023-24 dtd.,30.03.2024)

(MOTD : BEL -1-12878-2023-24 dtd.,30.03.2024)

To the best of knowledge of the Authorised Officer, there is Encumbrance on any of the above said properties. For detailed terms and conditions of the sale, please refer to the link provided in <https://baanknet.com>

PLACE : BELAGAVI

DATE : 15.09.2025.

STATE BANK OF INDIA
For STATE BANK OF INDIA


AUTHORIZED OFFICER
RASMECC-BELAGAVI



TERMS AND CONDITIONS OF SALE:

Property (Immovable Asset) will be sold on **09.10.2025** 'AS IS WHERE IS', 'AS IS WHAT IS' AND 'WHATEVER THERE IS' Basis:

1	Name and address of the Borrower/s	Shri Vittal Fakkirappa Kammar Flat No T-6, 3 rd Floor, "Laxmi Park" Defence Colony Ganeshpur Main Road BELAGAVI - 591108 Phone No : 6360210943 Also at: Shri. Vittal Fakirappa Kammar - NH- 17, Near: Bapuji College SADASHIVGAD - KARWAR -581352 Uttar Kannada Dist.
2	Name and address of Branch, the Secured Creditor	STATE BANK OF INDIA RASMECC 3 rd Floor, Ramesh Pride, Congress Road, Tilakwadi - BELAGAVI - 590 006 Phone No.0831/2461396/2406557/2406556 email id sbi.05214@sbi.co.in
3	Name and address of the Guarantor	N A
4	Name and address of the Mortgagor/s	Shri Vittal Fakkirappa Kammar Flat No T-6, 3 rd Floor, "Laxmi Park" Defence Colony Ganeshpur Main Road BELAGAVI - 591108 Phone No : 6360210943 Also at: Shri. Vittal Fakirappa Kammar - NH- 17, Near: Bapuji College SADASHIVGAD - KARWAR -581352 Uttar Kannada Dist. Phone No : 6360210943
5	<u>Tender No: SBI / RASMECC/BGM/SARF/01/2025-26</u> <u>Description of the immovable secured assets to be sold.</u> Title deed holder/s: Mr. Shri. Vittal Fakkirappa Kammar <u>SCHEDULE - A PROPERTY</u> All that piece & Parcel of Multi Storied Building by name "LAXMI PARK" Constructed on Plot No.38 Out of R.S No.191/3 of Hindalaga Belagavi . Mandal Panchayat No.2062 SL No.2024 RDPR No.150400304700123230 measuring 112'.6"X80'=9000 Sq fts. i.e.08 Guntahas 04 Annas, Situated Defence Colony , Ganeshpur Main Road, Hindalga Belagavi within the Limits of the Gram Panchyat Hundalaga Belagavi , and within the jurisdiction of Sub - Registrar Belagavi, Standing in the name of Shri. Vittal Fakkirappa Kammar R/o Belagavi . Bounded by: East: By 30 Ft Road West: By Bhanggi Passage & Thereafter Plot No25 North: Plot No 39 South: By Govt 80 Feet PWD Road	

SCHEDULE – B PROPERTY

All that piece and parcel of RESIDENTIAL FLAT No. T-06 admeasuring 58.62 Sq Mtrs G.P No.2062/45/T6 having RDPR 150400304700124993 located on the Third Floor of the R.C.C building known as “ LAXMI PARK” having 163 Sq Fts undivided share in the land and common two wheeler parking in basement area, situated at Defence Colony , Hindalga Belagavi Taluk & Dist, Within limits of Gram Panchyat Hindalga, Belagavi and within the jurisdiction of the Sub Registrar Belagavi Constructed on Schedule – A Property mentioned above Standing in the name of Shri. Vittal Fakkirappa Kammar R/o Belagavi . Bounded by:

West: By Flat No T-07

South: PWD Road

(Sale Deed : BEL -1-12876-2023-24 dtd.,30.03.2024)

(MOTD : BEL -1-12878-2023-24 dtd.,30.03.2024)

6	Details of the encumbrances known to the secured creditor.	Mortgaged to STATE BANK OF INDIA
7	The secured debt for recovery of which the property is to be sold	Rs.30,12,724/- (Rupees Thirty Lakhs Twelve Thousand Seven Hundred Twenty Four) as on 27.08.2024 + with interest, incidental expenses, charges, costs etc.
8	Deposit of earnest money	EMD: Rs.3,29,600/- being the 10% of Reserve Price to be remitted through NEFT / RTGS in their own Wallet provided by Ms PSB Alliance Pvt. Ltd on its e-commerce site https://baanknet.com
9	Reserve price of the immovable secured assets: Account / Wallet in which EMD to be deposited Last Date and Time within which EMD to be remitted:	Rs.32,96,000/- Bidders own Wallet registered with Ms PSB Alliance Pvt. Ltd on its e-auction site https://baanknet.com by means of NEFT / RTGS Date: 08.10.2025 Time Upto : 4:00 P.M
10	Time and manner of payment	The successful bidder shall deposit 25% of sale price, after adjusting the EMD already paid, immediately, i.e. on the same day or not later than next working day, as the case may be, after the acceptance of the offer by the Authorised Officer, failing which the earnest money deposited by the bidder shall be forfeited. The Balance 75% of the sale price is payable on or before the 15th day of the confirmation of sale of the secured assets or such extended period as may be agreed upon in writing between the Secured Creditor and the auction purchaser not exceeding three months from the date of auction.



	conducted through the Bank's approved service provider. e-Auction tender documents containing e-Auction bid form, declaration etc., are available in the website of the service provider as mentioned above	https://baanknet.com
13	(i) Bid increment amount: (ii) Auto extension: _____ times. (limited / unlimited) (iii) Bid currency & unit of measurement	Rs. 20,000/- Unlimited extensions of 10 minutes each Indian Rupees
14	Date and Time during which inspection of the immovable secured assets to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number	06.10.2025. between 11.00 A.M. to 5.00 P.M. with prior appointment. Shri.Ashok Naregal Contact No. 94486 09287 MRATHUNJAYA INVESTIGATORS - HUBBALLI
15	Other conditions	(a) The Bidders should get themselves registered on https://baanknet.com by providing requisite KYC documents and registration fee as per the practice followed by M/s MSTC Ltd well before the auction date. (The registration process is detailed on the above website). (b) The intending bidders should transfer his EMD amount by means of challan generated on his bidder account maintained with Ms PSB Alliance Pvt. Ltd at https://baanknet.com by means of NEFT / RTGS transfer from his bank account. (c) The intending bidders should take care that the EMD is transferred at least one day before the date of auction and confirm that his wallet maintained with M/s MSTC Limited is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction. (d) The EMD of the successful bidder will be automatically transferred to the bank once the sale is confirmed by the respective Authorised Officer of the Bank and the remaining amount i.e. 25% of the sale price to be paid



immediately i.e on the same day or not later than the next working day, as the case may be.

(e) During e-Auction, if no bid is received within the specified time, State Bank of India at its discretion may decide to revise opening price / scrap the e-Auction process / proceed with conventional mode of tendering.

(f) The Bank / service provider for e-Auction shall not have any liability towards bidders for any interruption or delay in access to the site irrespective of the causes.

(g) The bidders are required to submit acceptance of the terms & conditions and modalities of e-Auction adopted by the service provider, before participating in the e- Auction. The bid once submitted by the bidder, cannot be cancelled/withdrawn and the bidder shall be bound to buy the property at the final bid price. The failure on the part of bidder to comply with any of the terms and conditions of e-Auction, mentioned herein will result in forfeiture of the amount paid by the defaulting bidder.

(h) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.

(i) The Authorised Officer shall be at liberty to cancel the e-Auction process / tender at any time, before declaring the successful bidder, without assigning any reason.

(j) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.

(k) The conditional bids may be treated as invalid. Please note that after submission of the bid/s, no correspondence regarding any change in the bid shall be entertained.

(l) The EMD of the unsuccessful bidder will be refunded to their respective wallet maintained with Ms PSB Alliance Pvt. Ltd Limited. The bidder has to place a request with Ms PSB Alliance Pvt. Ltd for refund of the same back to his bank account. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).

(m) The Authorized Officer is not bound to accept the highest offer and the Authorized officer has absolute right to accept or reject any or all offer(s) or adjourn / postpone /cancel the e-Auction without assigning any reason thereof. The sale is subject to confirmation by the secured creditor.



STATE BANK OF INDIA
RASMECC
Congress Road, Tilak Nagar
Phone No.0831/2461396/24061397

REF: SBI/RASMECC/BGM/SARF/02

BY REGISTRATION

STATUTORY NOTICE
INTEREST (ENFORCEMENT)

To,

Shri Vittal Fakirappa Kammar - Major
Flat No T-6, 3rd Floor, " Laxmi Park"
Defence Colony Ganeshpur Main Road
BELAGAVI - 591108
Phone No : 6360210943

Also at:

Shri. Vittal Fakirappa Kammar -
NH- 17, Near: Bapuji College
SADASHIVGAD – KARWAR -581352
Uttar Kannada Dist.
Phone No : 6360210943

Dear Sir/Madam,

Statutory Notice of 30 days for Sale and
Security Interest (Enforcement) Rules 2002

Borrower/s: Shri. Vittal Fakirappa Kammar

Whereas, the Authorized Officer of the Bank has taken Symbolic possession of the borrower's property under Section 13(4) of the Securitization and Reconstruction of Financial Assets and Insolvency Act, 2002 (herein after called the Act) towards your liability to the Bank amounting to **Thousand Seven Hundred Twenty Four** (Rs. 7,24,000/-) with incidental expenses, costs, charges and interest.

Whereas you have failed to satisfy your liability to the Bank under Section 13(2) and Section 13(4) of the Act, the Authorized Officer of State Bank of India has, in accordance with the said Rules, issued this notice under Rule 2002 of the Security Interest [Enforcement] Rules 2002. The amount outstanding along with interest, costs and charges is as follows:



HL

Please take notice that the secured asset charged/hypothecated/mortgaged to the Bank more fully described in the schedule hereunder shall be sold by public e-auction to be held on 30.07.2025 through <https://.baanknet.com>

SECURED INTEREST

Sl. No.	Description of the Immovable Property	Reserve Price
	<u>SCHEDULE – A PROPERTY</u> All that piece & Parcel of Multi Storied Building by name “ LAXMI PARK” Constructed on Plot No.38 Out of R.S No.191/3 of Hindalaga Belagavi . Mandal Panchayat No.2062 SL No.2024 RDPR No.150400304700123230 measuring 112’6”X80’=9000 Sq fts. i.e.08 Guntahas 04 Annas, Situated Defence Colony , Ganeshpur Main Road, Hindalga Belagavi within the Limits of the Gram Panchyat Hundalaga Belagavi , and within the jurisdiction of Sub – Registrar Belagavi, Standing in the name of Shri. Vittal Fakkirappa Kammar R/o Belagavi . Bounded by: East: By 30 Ft Road West: By Bhangi Passage & Thereafter Plot No25 North: Plot No 39 South: By Govt 80 Feet PWD Road <u>SCHEDULE – B PROPERTY</u> All that piece and parcel of RESIDENTIAL FLAT No. T-06 admeasuring 58.62 Sq Mtrs G.P No.2062/45/T6 having RDPR 150400304700124993 located on the Third Floor of the R.C.C building known as “ LAXMI PARK” having 163 Sq Fts undivided share in the land and common two wheeler parking in basement area, situated at Defence Colony , Hindalga Belagavi Taluk & Dist, Within limits of Gram Panchyat Hindalga, Belagavi and within the jurisdiction of the Sub Registrar Belagavi Constructed on Schedule – A Property mentioned above Standing in the name of Shri. Vittal Fakkirappa Kammar R/o Belagavi . Bounded by: East: By Flat No T-05 West: By Flat No T-07 North: By Passage & Flat No.T-03 South: PWD Road (Sale Deed : BEL -1-12876-2023-24 dtd.,30.03.2024) (MOTD : BEL -1-12878-2023-24 dtd.,30.03.2024)	Rs.32.96,000/-



TERMS AND CONDITIONS OF E-AUCTION IS AS UNDER:

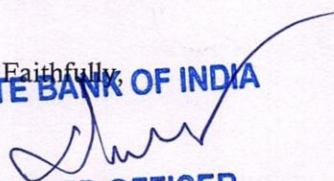
E-Auction is being held on “**AS IS WHERE IS**” and “**AS IS WHAT IS**” **BASIS** and will be conducted “Online”. The auction will be conducted through the web portal of <https://baanknet.com> Tender Document containing online e-auction bid form, Declaration, General Terms and Conditions of online auction sale are available <https://baanknet.com> and www.sbi.co.in

To the best of knowledge and information of the Authorized Officer, there is encumbrance on the bank secured assets. However, intending bidders should make their own independent enquiries regarding the encumbrances, title of the assets put on auction and claims/rights/dues affecting the assets, prior to submitting their bids. The Authorised Officer has taken **Physical possession** of the asset on **25.04.2025**.

The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The assets are 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.

The sale shall be subject to rules/conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

For detailed terms and conditions of the sale, please refer to the link provided in www.sbi.co.in and <https://baanknet.com>

Yours Faithfully,
For STATE BANK OF INDIA

AUTHORISED OFFICER



STATE BANK OF INDIA

Authorised Officer's Details:
Name: Mr. Niraj Kumar Singh
E-mail ID: sbi.05214@sbi.co.in
Mobile No: 7624952555

RASMECC 3rd Floor, Ramesh Pride,
Congress Road, Tilakwadi - BELAGAVI - 590 006
Phone No.0831/2461396/2406557/2406556 email
id sbi.05214@sbi.co.in

REF: SBI/RASMECC/BGM/SN/HL/42835194346/2025-26

DATE: 25.06.2025

Annexure-A

**Appendix - IV-A
[See Proviso to rule 8(6)]
Sale notice for sale of immovable property**

E-Auction Sale Notice for Sale of Immovable Asset under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower(s)/guarantor(s), that the below described immovable property mortgaged/charged to the Secured Creditor, the Physical possession of which has been taken by the Authorised Officer of State Bank of India, the Secured Creditor, will be sold on "As is Where is", "As is What is" and "Whatever there is" basis on **30.07.2025** for recovery to **Rs,30,12,724/- (Rupees Thirty Lakhs Twelve Thousand Seven Hundred Twenty Four) as on 27.08.2024** and further interest at contractual rate with incidental expenses, costs, charges etc., due to State Bank of India, Secured creditor from Shri. Vittal Fakirappa Kammar (Borrower/s) R/o Belagavi.

The reserve price, earnest money deposit and bid increment amount will be as under:-

Property No.	Reserve Price (below which the property will not be sold)	Earnest Deposit Money (EMD)	Last Date for Earnest Money Deposit (EMD)	Bid increment amount
1.	Rs.32.96,000/-	Rs.3,29,600/-	29.07.2025	Rs.20,000

Description of the Immovable Property

Title deed holder/s: Shri. Vittal Fakirappa Kammar R/o Belagavi

SCHEDULE - A PROPERTY

All that piece & Parcel of Multi Storied Building by name "LAXMI PARK" Constructed on Plot No.38 Out of R.S No.191/3 of Hindalaga Belagavi . Mandal Panchayat No.2062 SL No.2024 RDPR No.150400304700123230 measuring 112'.6"X80'=9000 Sq fts. i.e.08 Guntahas 04 Annas, Situated Defence Colony , Ganeshpur Main Road, Hindalga Belagavi within the Limits of the Gram Panchyat Hundalaga Belagavi , and within the jurisdiction of Sub - Registrar Belagavi, Standing in the name of Shri. Vittal Fakirappa Kammar R/o Belagavi . Bounded by:

East: By 30 Ft Road

West: By Bhangi Passage & Thereafter Plot No25

North: Plot No 39

South: By Govt 80 Feet PWD Road



SCHEDULE – B PROPERTY

All that piece and parcel of RESIDENTIAL FLAT No. T-06 admeasuring 58.62 Sq Mtrs G.P No.2062/45/T6 having RDPR 150400304700124993 located on the Third Floor of the R.C.C building known as “ LAXMI PARK” having 163 Sq Fts undivided share in the land and common two wheeler parking in basement area, situated at Defence Colony , Hindalga Belagavi Taluk & Dist, Within limits of Gram Panchyat Hindalga, Belagavi and within the jurisdiction of the Sub Registrar Belagavi Constructed on Schedule – A Property mentioned above Standing in the name of Shri. Vittal Fakkirappa Kammar R/o Belagavi . Bounded by:

East: By Flat No T-05

West: By Flat No T-07

North: By Passage & Flat No.T-03

South: PWD Road

(Sale Deed : BEL -1-12876-2023-24 dtd.,30.03.2024)

(MOTD : BEL -1-12878-2023-24 dtd.,30.03.2024)

To the best of knowledge of the Authorised Officer, there is Encumbrance on any of the above said properties. For detailed terms and conditions of the sale, please refer to the link provided in <https://baanknet.com>

PLACE : BELAGAVI

DATE : 25.06.2025.

STATE BANK OF INDIA
For STATE BANK OF INDIA

AUTHORIZED OFFICER
AUTHORISED OFFICER

ANNEXURE-B**TERMS AND CONDITIONS OF SALE:**

Property (Immovable Asset) will be sold on **30.07.2025** 'AS IS WHERE IS', 'AS IS WHAT IS' AND 'WHATEVER THERE IS' Basis:

1	Name and address of the Borrower/s	Shri Vittal Fakkirappa Kammar - Major Flat No T-6, 3 rd Floor, " Laxmi Park" Defence Colony Ganeshpur Main Road BELAGAVI – 591108 Phone No : 6360210943 Also at: Shri. Vittal Fakirappa Kammar - NH- 17, Near: Bapuji College SADASHIVGAD – KARWAR -581352 Uttar Kannada Dist.
2	Name and address of Branch, the Secured Creditor	STATE BANK OF INDIA RASMECC 3 rd Floor, Ramesh Pride, Congress Road, Tilakwadi - BELAGAVI – 590 006 Phone No.0831/2461396/2406557/2406556 email id sbi.05214@sbi.co.in
3	Name and address of the Guarantor	N A
4	Name and address of the Mortgagor/s	Shri Vittal Fakkirappa Kammar - Major Flat No T-6, 3 rd Floor, " Laxmi Park" Defence Colony Ganeshpur Main Road BELAGAVI – 591108 Phone No : 6360210943 Also at: Shri. Vittal Fakirappa Kammar - NH- 17, Near: Bapuji College SADASHIVGAD – KARWAR -581352 Uttar Kannada Dist. Phone No : 6360210943
5	<u>Tender No: SBI / RASMECC/BGM/SARF/01/2025-26</u> <u>Description of the immovable secured assets to be sold.</u> Title deed holder/s: Mr. Shri. Vittal Fakkirappa Kammar <u>SCHEDULE – A PROPERTY</u> All that piece & Parcel of Multi Storied Building by name " LAXMI PARK" Constructed on Plot No.38 Out of R.S No.191/3 of Hindalaga Belagavi . Mandal Panchayat No.2062 SL No.2024 RDPR No.150400304700123230 measuring 112'.6"X80'=9000 Sq fts. i.e.08 Guntahas 04 Annas, Situated Defence Colony , Ganeshpur Main Road, Hindalga Belagavi within the Limits of the Gram Panchyat Hundalaga Belagavi , and within the jurisdiction of Sub – Registrar Belagavi, Standing in the name of Shri. Vittal Fakkirappa Kammar R/o Belagavi . Bounded by: East: By 30 Ft Road West: By Bhangi Passage & Thereafter Plot No25 North: Plot No 39 South: By Govt 80 Feet PWD Road	

SCHEDULE – B PROPERTY

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East: By Flat No T-05

West: By Flat No T-07

North: By Passage & Flat No.T-03

South: PWD Road

(Sale Deed : BEL -1-12876-2023-24 dtd.,30.03.2024)

(MOTD : BEL -1-12878-2023-24 dtd.,30.03.2024)

6	Details of the encumbrances known to the secured creditor.	Mortgaged to STATE BANK OF INDIA
7	The secured debt for recovery of which the property is to be sold	Rs,30,12,724/- (Rupees Thirty Lakhs Twelve Thousand Seven Hundred Twenty Four) as on 27.08.2024 + with interest, incidental expenses, charges, costs etc.
8	Deposit of earnest money	EMD: Rs.3,29,600/- being the 10% of Reserve Price to be remitted through NEFT / RTGS in their own Wallet provided by Ms PSB Alliance Pvt. Ltd on its e-commerce site https://baanknet.com
9	Reserve price of the immovable secured assets: Account / Wallet in which EMD to be deposited Last Date and Time within which EMD to be remitted:	Rs.32,96,000/- Bidders own Wallet registered with Ms PSB Alliance Pvt. Ltd on its e-auction site https://baanknet.com by means of NEFT / RTGS Date: 29.07.2025 Time Upto : 4:00 P.M
10	Time and manner of payment	The successful bidder shall deposit 25% of sale price, after adjusting the EMD already paid, immediately, i.e. on the same day or not later than next working day, as the case may be, after the acceptance of the offer by the Authorised Officer, failing which the earnest money deposited by the bidder shall be forfeited. The Balance 75% of the sale price is payable on or before the 15th day of the confirmation of sale of the secured assets or such extended period as may be agreed upon in writing between the Secured Creditor and the auction purchaser not exceeding three months from the date of auction.



11	Time and place of public e-Auction or time after which sale by any other mode shall be completed.	Date: 30.07.2025 ONLINE From 11.00 A.M to 04.00 P.M, with unlimited extension of ten minutes for each bid, if the bid continues, till the sale is concluded.
12	The e-Auction will be conducted through the Bank's approved service provider. e-Auction tender documents containing e-Auction bid form, declaration etc., are available in the website of the service provider as mentioned above	Ms PSB Alliance Pvt. Ltd at the web portal https://baanknet.com
13	(i) Bid increment amount: (ii) Auto extension: _____ times. (limited / unlimited) (iii) Bid currency & unit of measurement	Rs. 20,000/- Unlimited extensions of 10 minutes each Indian Rupees
14	Date and Time during which inspection of the immovable secured assets to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number	25.07.2025. between 11.00 A.M. to 5.00 P.M. with prior appointment. Shri.Ashok Naregal Contact No. 94486 09287 MRATHUNJAYA INVESTIGATORS - HUBBALLI
15	Other conditions	(a) The Bidders should get themselves registered on https://baanknet.com by providing requisite KYC documents and registration fee as per the practice followed by M/s MSTC Ltd well before the auction date. (The registration process is detailed on the above website). (b) The intending bidders should transfer his EMD amount by means of challan generated on his bidder account maintained with Ms PSB Alliance Pvt. Ltd at https://baanknet.com by means of NEFT / RTGS transfer from his bank account. (c) The intending bidders should take care that the EMD is transferred at least one day before the date of auction and confirm that his wallet maintained with M/s MSTC Limited is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction. (d) The EMD of the successful bidder will be automatically transferred to the bank once the sale is confirmed by the respective Authorised Officer of the Bank and the remaining amount i.e. 25% of the sale price to be paid



	immediately i.e on the same day or not later than the next working day, as the case may be. (e) During e-Auction, if no bid is received within the specified time, State Bank of India at its discretion may decide to revise opening price / scrap the e-Auction process / proceed with conventional mode of tendering. (f) The Bank / service provider for e-Auction shall not have any liability towards bidders for any interruption or delay in access to the site irrespective of the causes. (g) The bidders are required to submit acceptance of the terms & conditions and modalities of e-Auction adopted by the service provider, before participating in the e- Auction. The bid once submitted by the bidder, cannot be cancelled/withdrawn and the bidder shall be bound to buy the property at the final bid price. The failure on the part of bidder to comply with any of the terms and conditions of e-Auction, mentioned herein will result in forfeiture of the amount paid by the defaulting bidder. (h) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. (i) The Authorised Officer shall be at liberty to cancel the e-Auction process / tender at any time, before declaring the successful bidder, without assigning any reason. (j) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price. (k) The conditional bids may be treated as invalid. Please note that after submission of the bid/s, no correspondence regarding any change in the bid shall be entertained. (l) The EMD of the unsuccessful bidder will be refunded to their respective wallet maintained with Ms PSB Alliance Pvt. Ltd Limited. The bidder has to place a request with Ms PSB Alliance Pvt. Ltd for refund of the same back to his bank account. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any). (m) The Authorized Officer is not bound to accept the highest offer and the Authorized officer has absolute right to accept or reject any or all offer(s) or adjourn / postpone /cancel the e-Auction without assigning any reason thereof. The sale is subject to confirmation by the secured creditor.
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	(n) In case of forfeiture of the amount deposited by the defaulting bidder, he shall neither have claim on the property nor on any part of the sum for which may it be subsequently sold. (o) The successful bidder shall bear all the necessary expenses like applicable stamp duties / additional stamp duty / transfer charges, Registration expenses, fees etc. for transfer of the property in his/her name. (p) The payment of all statutory / non- statutory dues, taxes, rates, assessments, charges, fees, GST etc., owing to anybody shall be the sole responsibility of successful bidder. (q) In case any dispute arises as to the validity of the bid (s), amount of bid, EMD or as to the eligibility of the bidder, authority of the person representing the bidder, the interpretation and decision of the Authorised Officer shall be final. In such an eventuality, the Bank shall in its sole discretion be entitled to call off the sale and put the property to sale once again on any date and at such time as may be decided by the Bank. For any kind of dispute, bidders are required to contact the concerned Authorised officer of the concerned bank branch only. (r) The Auction purchaser has to deduct 1% of the sale price of the Immovable property as TDS in the name of the owner of the property & remit it to Income Tax Department as per section 194 1A of Income Tax Act and only 99% of the Sale Price of the immovable property has to be remitted to the Bank. The Sale Certificate for immovable property will be issued only on fully payment of 99% of Sale Price and on submission of Form 26QB & Challan for having remitted the TDS of 1% of Sale Price. (s) The sale certificate shall be issued after receipt of entire sale consideration and confirmation of sale by secured creditor. The sale certificate shall be issued in the name of the successful bidder. No request for change of name in the sale certificate other than the person who submitted the bid / participated in the auction will be entertained.
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PLACE : BELAGAVI

DATE : 25.06.2025

STATE BANK OF INDIA
For STATE BANK OF INDIA

AUTHORISED OFFICER
RASMEEC BELAGAVI