

Karnataka Bank Ltd.

Your family Bank, Across India.

Asset Recovery Management Branch
8-B, First Floor, Rajendra Park, Pusa Road
New Delhi-110 060

Phone : 011-40591567(Ext-240)
E-Mail : delhiarm@ktnbank.com
Website: www.karnatakabank.com
CIN : L85110KA1924PLC001128

SALE NOTICE OF IMMOVABLE PROPERTY

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 read with proviso to rule 9(1) of Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to public in general and in particular to Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the secured Creditor, the **Symbolic Possession** of which has been taken by the Authorised Officer of Karnataka Bank Ltd, the **Secured Creditor** on **12.03.2023**, will be sold on "As is Where is", "As is What is" and "Whatever there is" on **30.07.2025**, for recovery of

(1) Rs. 82,60,590.57 (Rupees Eighty Two Lakhs Sixty Thousand Five Hundred Ninety and Paise Fifty Seven only) i.e (i) Rs.63,40,102.62 under Term Loan A/c No.0307001600025101 with future interest from 23.06.2025, (ii) Rs.19,20,487.95 under PS Term Loan A/c No.0307001800006601 with future interest from 21.06.2025. plus costs., due to the Karnataka Bank Ltd, Agra Branch, No.76, Heritage Towers, Mahatma Gandhi Road, Nehru Nagar, Agra-282002, Uttar Pradesh, the Secured creditor from **(1) Mrs. Kamlesh Devi W/o Mr. Sachendra Singh (2) Mr. Sachendra Singh S/o Mr. Peetam Singh, Both No. (1) & (2) are addressed at: (a) Jarun Katra, Jarua, Agra- 283102, Uttar Pradesh (b) Residential Building, Plot No.03, Deeksha Estate Mauza Nainana Jaat, Tehsil Sadar and District Agra-282009, Uttar Pradesh (c) Residential flat bearing No.18B, First Floor, in building constructed thereon upon Plot No.18, Part of Khasra No. 52 & 53 situated at Gauri Kunj, Mauza- Rohta, Gwalior Road, Tehsil Sadar, Dist. Agra-282009, Uttar Pradesh (3) Mr. Lokesh Singh S/o Mr. Sachendra Singh, Jarun Katra, Jarua, Agra-283102, being borrowers/ guarantors/ co – obligants.**

(2) Rs.49,60,668.56 (Rupees Forty Nine Lakhs Sixty Thousand Six Hundred Sixty Eight and Paise Fifty Six only) i.e. (i) Rs.27,84,339.90 under PS Overdraft Loan A/c No.0307000600014201 with future interest from 01.07.2025, (ii) Rs.11,03,234.72 under PS Term Loan A/c No.0307001800007201 with future interest from 15.06.2025, (iii) Rs.6,76,503.74 under PS Term Loan A/c No.0307001800007901 with future interest from 11.07.2025, (iv) Rs.3,96,590.20 under PS Term Loan A/c No.0307001800008401 with future interest from 11.07.2025., plus costs., due to the Karnataka Bank Ltd, Agra Branch, No.76, Heritage Towers, Mahatma Gandhi Road, Nehru Nagar, Agra-282002, Uttar Pradesh, the Secured creditor from **(1)M/s Faujdar Enterprises Represented by its Proprietrix, Mrs. Kamlesh Devi, addressed at: Village and Post Jarua Katra Agra -283102, Uttar Pradesh (2) Mrs. Kamlesh Devi W/o Mr.Sachendra Singh (3) Mr. Sachendra Singh S/o Mr. Peetam Singh, Both No. (2) & (3) are addressed at: Jarua Katra, Agra- 283102, Uttar Pradesh, being borrowers/ guarantors/ co – obligants.**

DESCRIPTION OF THE IMMOVABLE PROPERTY:

Property No.1:All that part and parcel of Residential Plot No.03, Deeksha Estate measuring 133.45 sqmtrs, part of Khasra No.74 along with building constructed thereon situated at Mauza Nainana Jaat, Tehsil Sadar and District Agra, Uttar Pradesh, **Belonging to Mrs. Kamlesh Devi**

Boundaries:

East : Plot No.4

West: Plot No.2

North : 9.0 m Wide Road

South: Other's Property

Reserve Price/Upset Price below which the property may not be sold: Rs.73,56,335.00 (Rupees Seventy Three Lakhs Fifty Six Thousand Three Hundred Thirty Five only)

Earnest money to be deposited/tendered: Rs.7,35,633.50 (Rupees Seven Lakhs Thirty Five Thousand Six Hundred Thirty Three and Paise Fifty Only)

Property No.2:All that part and parcel of Residential Flat bearing No.18B, First Floor, admeasuring 50.14 sqmtrs in building constructed upon Plot No.18, Part of Khasra No.52 & 53 situated at Gauri Kunj, Mauza-Rohta, Gwalior Road, Tehsil Sadar, Dist.Agra, Uttar Pradesh, **Belonging to Mrs.Kamlesh Devi**

Boundaries:

East : Other's Property

West: 9.00 Wide Road

North : Prop. No. B-17 F.F

South: Prop. No. B-19 F.F

For KARNATAKA BANK

[Signature]
Chief Manager & Authorised Officer
A.R.M.B., Rajendra Park,
Pusa Road, New Delhi-110060

Reserve Price/Upset Price below which the property may not be sold: Rs.20,71,000.00 (Rupees Twenty Lakhs Seventy One Thousand only)

Earnest money to be deposited/tendered: Rs.2,07,100.00 (Rupees Two Lakhs Seven Thousand One Hundred Only)

(The borrower's/mortgagor's attention is invited to the provisions of Sub-section (8) of Section 13 of the Act, in respect of time available to redeem the secured asset).

(This Notice shall also serve as Notice under Sub Rule (1) of Rule (9) of Security Interest Enforcement Rules-2002 to the Borrower/Guarantors)

For detailed terms and conditions of sale, please refer to link in Karnataka Bank's Website i.e. www.karnatakabank.com under the head "Mega E-Auction on 30.07.2025".

The E-auction will be conducted through portal <https://bankauctions.in/> on 30.07.2025 from 11:30 A.M to 12:30 P.M with unlimited extension of 05 minutes. The intending bidder is required to register their name at <https://bankauctions.in/> and get the user Id and password free of cost and get *online training on E-auction (tentatively on 29.07.2025)* from M/s.4closure, 605A, 6th Floor, Maitrivanam, Ameerpet, Hyderabad-500038, Contact No.040-23836405, Mobile 8142000809, E-mail: info@bankauctions.in.

TERMS AND CONDITIONS OF SALE:

1) For participating in E-auction, intending bidders have to deposit a refundable EMD of 10% (EMD mentioned in Description) of Reserve price by way of RTGS/NEFT/ fund transfer to the credit of account number 0303500200004101, Karnataka Bank Ltd, Agra Branch, IFSC code KARB0000030, by mentioning A/c-Mrs. Kamlesh Devi and M/s Faujdar Enterprises. EMD of unsuccessful bidders will be returned.

2) After Online Registration, the intending bidder should submit the duly filled in bid form (format available in the above website i.e. <https://bankauctions.in/>) along with quoting the UTR number or NEFT /RTGS remittance towards EMD in a sealed cover as "Tender for purchase of property A/c Mrs. Kamlesh Devi and M/s Faujdar Enterprises," & duly mentioning the amount offered for purchase shall be submitted to The Authorised Officer, Karnataka Bank Ltd, Asset Recovery Management Branch, 8-B, First Floor, Rajendra Park, Pusa Road, New Delhi-110060 on or before 29.07.2025 at 5:00 P.M.

3) The bid will be open to them and an opportunity will be given to enhance the bid amount in the multiples of Rs.50,000=00. Interse bidding among the qualified bidders shall start from the highest bid quoted by the qualified bidders. During the process of interse bidding, there will be unlimited extension of "05 minutes" from the end time of E-auction shall be automatically extended by 05 minutes, each time if last interse bid is made within 05 minutes from the last extension.

4) The Authorised Officer is at liberty to accept the highest bid amount and confirm the sale in favor of the highest bidder or reject the same without assigning any reason.

5) Successful tenderer/bidder should deposit 25% of the bid amount (including the EMD amount) immediately on the sale being knocked down and not later than 31.07.2025 in his/her favour and the balance sale price has to be remitted within 15 days from the date of confirmation of the sale or any other date specified by the Authorised Officer by RTGS /NEFT/fund transfer credit of account number 0303500200004101, Karnataka Bank Ltd, Agra Branch, IFSC code KARB0000030. The successful bidder/tenderer shall bear all the legal/incidental expenses like stamp duty, registration fees, local taxes, and any other statutory dues, water and electricity dues, etc.

6) Bids once made shall not be canceled or withdrawn. All bids made from the user ID given to the bidder will be deemed to be have been made by him alone.

7) Immediately upon closer of E-auction proceedings, the highest bidder shall confirm the final amount of the bid quoted by him/ her by scan & email both to the authorized officer of the Karnataka Bank i.e. delhiarm@ktkbank.com/994@ktkbank.com and the service provider info@bankauctions.in for getting declared as successful bidder in the auction sale proceeding.

8) Sale certificate will be issued by the authorized officer in favour of the successful bidder only upon deposit of entire purchase price/bid amount and Furnishing the necessary proof in the respect of payment of all taxes/charges.

9) If the successful bidder/tenderer fails to remit the balance of 75% of the bid amount within 15 days from the date of confirmation of sale or any other date as specified by the Authorised Officer, the amount deposited by him / her shall be forfeited and the Bank will be at liberty to sell the property once again and the remaining purchaser shall forfeit all claims to the property.

For KARNATAKA BANK LTD
Chief Manager & Authorised Officer
A.R.M.B., Rajendra Park,
Pusa Road, New Delhi-110060

10) The Authorised Officer is holding the **symbolic possession** of the property and the successful bidder will be handed over the **Symbolic possession** of the property on 'as is where is condition'.

11) The Authorised Officer reserves his right to vary any of the terms and conditions of this notice of sale without prior notice at his discretion.

12) For inspection of the property and verification of the copies of the documents/title deeds available with the secured creditor or any further details, the intending bidders or tenderer may contact the Branch Manager, **Karnataka Bank Ltd, Agra Branch, No.76, Heritage Towers, Mahatma Gandhi Road, Nehru Nagar, Agra-282002, Uttar Pradesh, Ph:0562-2525087, Mobile: 9997733302 (BM), 9557788119 (ABM)** during office hours on any working day.

13) The bidders may participate in E-auction for bidding from their place of choice. Internet connectivity shall have to be ensured by the bidder himself. Bank/service provider shall not be held responsible for internet connectivity, network problems, system crash down, power failure etc.

14) If the sale price is more than Rs.50,00,000.00 (Fifty Lakhs only), then the auction purchaser/successful bidder has to deduct 1% of the Sale Price AS TDS in the name of Bank the property & remit to Income Tax Department as per section 194 IA of Income Tax Act and only 99.00% of the Sale price has to be remitted to the Bank. The sale deed will be issued only on receipt of Form 26QB & Challan for having remitted the TDS.

15) All bidders who submitted the bids, shall be deemed to have read the understood the terms and condition of E-auction sale and be bound by them.

Date: 11.07.2025

Place: Agra

For Karnataka Bank Ltd

For KARNATAKA BANK

Chief Manager & Authorised Officer
M.C.M.B., Rajendra Park,
Pusa Road, New Delhi-110060

Chief Manager & Authorised Officer.

