



# KOTAK MAHINDRA BANK LIMITED

Registered Office: 27 BKC, C27, G-Block, Bandra Complex, Bandra ( E), Mumbai-400051  
Branch Office, at Kotak Mahindra Bank Ltd., Kotak House, 22, M.G.Road, Bangalore-560001

**APPENDIX-IV-A  
[REFER PROVISIO  
TO RULE 8(6)]**

## E-AUCTION SALE NOTICE FOR SALE IMMOVABLE PROPERTIES

E-Auction Cum Sale Notice for sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 6(2) & 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) and Guarantor(s) that the below described Immovable Properties/ Property mortgaged/ charged to the Secured Creditor, the Symbolic/ Physical Possession of which has been taken by the Authorised Officer of Kotak Mahindra Bank Limited, (Secured Creditor/ Kotak Mahindra Bank Limited) will be Sold on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE" is on 07.03.2022 for recovery of Bank dues of Rs.47,15,817.83/- (Rupees: Forty Seven Lakh Fifteen Thousand Eight Hundred and Seventeen and Paise Eighty Three Only) due and payable to the Secured Creditor in addition to Interest, Costs and charges at contractual rate to the Secured Creditor from 1) Girish K M, No.561, 28th Cross, 3rd Main, D Block, J P Nagar, Mysore South, Mysore-570 008. Also at: Girish K M, No.59, Sy.No.26/1 & 27, Mysore, BCIL Expense Badavane, Kuppalururu Grama, Mysore-571186 (Borrower). 2) Roopa B, No.561, 28th Cross, 3rd Main, D Block, J P Nagar, Mysore South, Mysore-570008. Also at: Roopa B, No.59, Sy.No.26/1 & 27, Mysore, BCIL Expense Badavane, Kuppalururu Grama, Mysore-571186 (Co-Borrower).

Short description of Immovable Properties/ Property with known encumbrances and certain terms of the sale:-

A	B	C	D	E	F	G	H	I
Loan Account No.	Name of the Borrower/ Co-Borrower(s)/ Guarantor (S)	Demand Notice Date And Amount	Reserve Price (RP)	EMD (10% of RP) and Last Date	Inspection Date & Time	Date of Auction & Time	Total Out Standing	Known Encumbrance, If Any,
RHB711025 & RHB660120 (CRN 223732921)	1) Girish K M, 2) Roopa B	Dated 14-07-2021 Rs.44,69,815.34 PS (Rupees Forty Four Lakh Sixty Nine Thousand Eight Hundred Fifteen and Paise Thirty Four Only)	Rs.1,19,10,000/- (Rupees One Crore Nineteen Lakh Ten Thousand Only)	Rs.11,91,000/- (Rupees Eleven Lakh Ninety One Thousand Only) on or before 05.03.2022	On 25.02.2022 From 10:00 A.M. to 4:00 P.M	On 07.03.2022 At 03.00 P.M to 4:00 PM	Rs.47,15,817.83 (Rupees: Forty Seven Lakh Fifteen Thousand Eight Hundred and Seventeen and Paise Eighty Three Only) as on 20-01-2022	NIL

**DETAILS OF THE IMMOVABLE PROPERTIES / PROPERTY:** All that piece and parcel of property bearing No.59, in the layout known as BCIL Expense Badavane, a layout formed and developed in the alienated lands bearing Sy.No.26/1, measuring 1 acres and 20 guntas and Sy.No.27, measuring 5 acres 01 guntas, in total measuring 6 acres 21 guntas of Kuppalururu Village, Kasaba Hobli, Mysore Taluk and District, measuring East to West 18.00 mtrs., and North to South 12.00 mtrs., in total measuring 216.00 Square Mtrs., together with all existing buildings and structures thereon and building and Structures as may be erected/ Constructed there upon any time from/ after the date of respective mortgages and all addition thereto and all fixtures and furniture's and plant and machinery attached to the earth or parentally fastened to anything attached to the earth, both present and future & bounded on East by: 9 Mtrs Road, West by: Site No.62, North by: Site No.58, South by: Site No.60.

The Auction will be conducted online through the Bank's approved Service provider M/s C1 India Private Limited, at their web Portal [www.bankeauctions.com](http://www.bankeauctions.com).

The Authorised Officer shall have absolute discretion to cancel the e-auction at any point of time, without assigning any reason.

For detailed terms and conditions of E-Auction sale tender document containing online e-auction Bid Form, Declaration etc, Please refer to the link provided in [www.bankeauctions.com](http://www.bankeauctions.com) & <https://www.kotak.com/en/bank-auctions.html>

Date: 03.02.2022, Place: Mysuru

Sd/- Authorized Officer, For Kotak Mahindra Bank Ltd.





Kotak Mahindra Bank

	<b>Kotak Mahindra Bank Limited</b> Registered Office : 27 BKC, C 27, G Block, Bandra Complex, Bandra (E), Mumbai - 400 051, Corporate Identity No.L65110MH1985PLC038137, Branch Office.at Kotak Mahindra Bank Ltd., Kotak House, 22, M.G.Road, Bangalore - 560 001	APPENDIX- IV-A [REFER PROVISO TO RULE 8(6)]
--	---	--

**TERMS AND CONDITIONS OF E-AUCTION SALE:**

Property will be sold on “**AS IS WHERE IS**”, **AS IS WHAT IS**” and “**WHATEVER THERE IS**” Basis.

1	Name and Address of Borrower(s) and Guarantor(s)	<b>1).GIRISH K M, 2).ROOPA B</b> , both resident of No 561, 28th Cross, 13th Main, D Block, J P Nagar, Mysore South, Mysore- 570 008 <b>Also at:</b> No.59, Sy.No:26/1 & 27, Mysore, BCIL Expense Badavane, Kuppaluru Grama, Mysore, Karnataka-571186.
2	Name and Address of the Branch, the secured Creditor	<b>Kotak Mahindra Bank Limited,</b> No. 22, M G Road, Bangalore 560 001
3	Complete Description of the immovable secured assets(s) to be sold	All that piece and parcel of property bearing No.59, in the layout known as BCIL Expense Badavane, a layout formed and developed in the alienated lands bearing Sy.No:26/1, measuring 1 acres and 20 guntas and Sy. No. 27, measuring 5 acres 01 guntas, in total measuring 6 acres 21 guntas of Kuppalaluru Village, Kasaba Hobli, Mysore Taluk and Distict, measuring East to West 18.00 mtrs., and North to South 12.00 mtrs., in total measuring 216.00 Square Mtrs., together with all existing buildings and structures thereon and building and Structures as may be erected / Constructed there upon any time from / after the date of respective mortgages and all addition thereto and all fixtures and furniture's and plant and machinery attached to the

Kotak Mahindra Bank Ltd.  
CIN: L65110MH1985PLC038137  
Kotak House, 22 M.G. Road,  
Bangalore – 560001

T+9108061563480  
[www.kotak.com](http://www.kotak.com)

Registered Office:  
27, BKC, C 27, G Block  
Bandra Kurla Complex,  
Bandra (E), Mumbai – 400051  
Maharashtra India





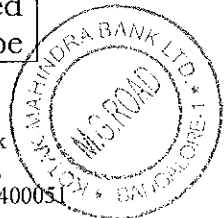
# Kotak Mahindra Bank

		earth or parentally fastened to anything attached to the earth, both present and future & bounded on  <b>East by:</b> 9 Mtrs Road, <b>West by:</b> Site No. 62, <b>North by:</b> Site No.58, <b>South by:</b> Site No. 60
4	Details of the encumbrances known to the secured creditor	<b>Nil</b>
5	The secured debt for recovery of which property is to be sold	<b>₹.47,15,817.83/-</b> (Rupees: Forty Seven Lakh Fifteen Thousand Eight Hundred and Seventeen and Paise Eighty Three Only) as on 20-01-2022
6	Deposit of Earnest money (EMD)	<b>₹.11,91,000/-</b> (Rupees Eleven Lakh Nineteen Thousand Only) being the 10% Reserve Price remitted RGTSor Demand draft in favour <b>Kotak Mahindra Bank Limited</b> payable at Bangalore
7	i. Reserve Price of the immovable Secured asset: ii. Deposit of EMD: iii. Last Date & Time which EMD to Submitted / remitted	<b>₹.1,19,10,000/-</b> (Rupees One Crore Nineteen Lakh Ten Thousand Only).  Demand Draft drawn in favour of <b>Kotak Mahindra Bank Limited</b> payable at Bangalore.  05-03-2022 Time up to 6:00 PM
8	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, upon acceptance of the offer by the Authorized Officer, failing which, the EMD will be forfeited. The Balance 75% of the Sale price is payable on or before 15 day of confirmation of the sale of the secured asset or such extended period as may be

Kotak Mahindra Bank Ltd.  
CIN: L65110MH1985PLC038137  
Kotak House, 22 M.G. Road,  
Bangalore – 560001

T+9108061563480  
[www.kotak.com](http://www.kotak.com)

Registered Office:  
27, BKC, C 27, G Block  
Bandra Kurla Complex,  
Bandra (E), Mumbai – 400051  
Maharashtra India





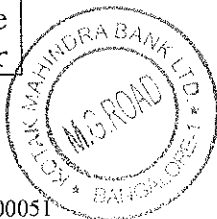
# Kotak Mahindra Bank

		agreed upon in writing between the secured creditor and the e-auction purchaser not exceeding 3 months from the date of e-auction.
9	Date, Time and Place of Public e-auction or time after sale by any other mode shall be completed.	<b>07-03-2022 from 3:00 P.M to 4:00 P.M,</b> Kotak Mahindra Bank Limited No.22, M G Road, Bangalore- 560 001
10	The E-auction will be conducted through Banks 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.	M/s C1 India Private Limited, at the web portal <a href="http://www.bankeauctions.com">www.bankeauctions.com</a> <a href="https://www.kotak.com/en/bank-auctions.html">https://www.kotak.com/en/bank-auctions.html</a>
11	i. Bid increment amount: ii. Auto extension:	<b>i. Rs.10,000/-</b> <b>ii. Unlimited extension of Five Minutes for each bid, if the bid continues , till sale concluded</b>
12	i. Date and Time during which inspection , of immovable asset to be sold and intending bidders should satisfy themselves about the asset and their specifications. ii. Contact person with Mobile Number.	25.02.2022, Time: 10.00 AM and 4.00 PM  Mr. Ashok Swami Or by person Mr. Amjadhussain Laskar, Mobile-(+919972270179)
13	Other Conditions	a) Bidder shall hold a valid E mail ID (e mail ID is absolutely necessary for

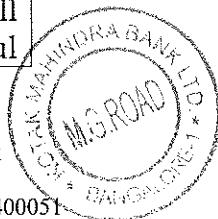
Kotak Mahindra Bank Ltd.  
CIN: L65110MH1985PLC038137  
Kotak House, 22 M.G. Road,  
Bangalore – 560001

T+9108061563480  
[www.kotak.com](http://www.kotak.com)

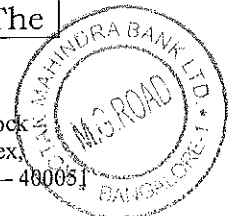
Registered Office:  
27, BKC, C 27, G Block  
Bandra Kurla Complex,  
Bandra (E), Mumbai – 400051  
Maharashtra India



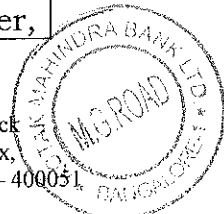
		<p>the intending bidder as all relevant information and allotment of ID and password by M/s C1 India Pvt Ltd may conveyed through email)</p> <p>b) The Authorised Officer or the Bank shall or Service Provider for e-auction shall not be responsible for any charge, lien, encumbrances, or any other dues to the Government or anyone else in respect of properties Auctioned.</p> <p>c) The Intending Bidder is advised to make their own independent inquiries regarding the encumbrances on the property including statutory liabilities, arrears of property tax, electricity dues etc.</p> <p>d) Along with offer document, the intending bidder shall also attach a copy of the PAN card issued by the Income Tax department (or Form 60) AND his/ her identity proof and the proof of residence such as copy of the Aadhar card, Passport, Election Commission Card, Ration Card, Driving license etc.</p> <p>e) The Secured asset shall be sold to the highest bidder/offerer, subject to acceptance of the bid by the secured creditor/Authorized Officer of Kotak Mahindra Bank Limited. The online/ inter-se bidding for above Immovable Properties/Property will take place on schedule date and time as mentioned e-auction Notice.</p> <p>f) All dues and outgoings, i.e., municipal taxes, maintenance / society charges, electricity and water taxes or any other dues including all overdue in respect of the said Immovable Properties/Property shall be paid by the successful</p>
--	--	--



		<p>bidder(s)/purchaser.</p> <p>g) The Immovable Properties/Property described e-auction sale Notice shall remain and be at the sole risk of the successful purchaser in all respects including loss or damage by fire or theft or other accidents, and other risk from the date of the confirmation of the Sale by the undersigned Authorized Officer. The successful bidder shall not be entitled to annul the sale on any ground of whatsoever nature.</p> <p>h) In case final bid amount/sale consideration of assets is Rs. 50.00 lakhs or above, the successful bidder shall deduct and remit TDS @1% of bid amount from the sale consideration by giving PAN number of borrower as deducted which can be obtained from authorized officer/bank after completion of bidding and remaining 99% of sale consideration shall be payable to bank within stipulated time. Hence, the highest successful bidder is bound to deposit TDS @ 1% on purchase of repossessed asset on the PAN of the borrower as per Section (194-IA) of the Income Tax Act 1961.</p> <p>i) In such cases sale consideration of asset under auction is Rs. 50.00 lakh or above the successful bidder/purchaser, on payment of entire sale consideration as above (net of TDS) and on completion of sale formalities, shall be issued a sale certificate for the Immovable Properties/Property as per format prescribed under SARFAESI Act &amp; Rules 2002 only upon receipt of Challan-cum-statement in form No. 26QB having remitted the TDS. The</p>
--	--	---



		<p>certificate for TDS in form 16B to be submitted to the bank subsequently.</p> <p>j) It shall solely be the responsibility of the successful bidder to get the sale certificate registered. All expenses relating to stamp duty, registration charges, transfer charges and any other expenses and charges in respect of the registration of the sale certificate issued in format prescribed under the SARFAESI Act &amp; Rules 2002 for the above referred Immovable Properties/Property shall be borne by the successful bidder/purchaser. The sale certificate has to be registered at the earliest as per state Law/Rules regarding transfer else the purchaser has to give the request letter to the secured creditor mentioning the reason of delaying the registration.</p> <p>k) The Authorized officer is not bound to accept the highest offer or any or all offers and Kotak Mahindra Bank Limited., as secured creditor, reserves its right to reject any or all bid(s) without assigning any reasons. In case, the bids are rejected, Authorized officer can negotiate with any of the tendered or intending bidders or other parties for sale of the Immovable Properties/Property by private treaty. Sale is subject to confirmation by the Secured Creditor /Authorized Officer of Kotak Mahindra Bank Limited and as per amended Security Interest (Enforcement) Rule 2002.</p> <p>l) No persons other than the intending bidders/offerer themselves, or their duly Authorized representative shall be allowed to participate in the e-auction / sale proceedings. However,</p>
--	--	---





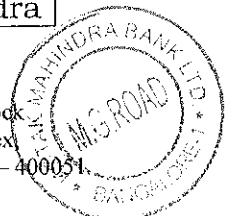
# Kotak Mahindra Bank

	<p>the sale certificate shall be registered in favor of purchaser only in whose name bid application form has been submitted.</p> <p>m) The Authorized officer reserves his right to vary any of the terms and condition of this notice for sale, without prior notice, at his discretion &amp; can also avail the services of marketing Agent or service Provider in selling the said repossessed mortgaged Immovable Properties/Property against their professional fee which will recovered from the borrower.</p> <p>n) In case, all the dues of the Bank together with all cost, charges and expenses incurred by the Secured Creditor are tendered by the above name borrower/co-borrower (s) / Guarantor(s) at any time on or before the date fixed for sale, then the Immovable Properties/Property will not be sold and all the bids received from the prospective bidders shall be returned to them without any liability / claim against Kotak Mahindra Bank Limited.</p> <p>o) Tendered documents may be collected from local branch of Kotak Mahindra Bank Limited. For detailed terms and conditions of the sale, please refer to the link provided in Secured Creditor's website i.e. <a href="https://www.kotak.com/en/bank-auctions.html">https://www.kotak.com/en/bank-auctions.html</a>. Or (<a href="https://www.bankeauctions.com">https://www.bankeauctions.com</a>).</p> <p>p) The borrowers/mortgagor are also hereby informed that they must take delivery of their personal house-hold belongings/articles lying inside the said mortgaged Properties/Property under the custody of Kotak Mahindra</p>
--	--

Kotak Mahindra Bank Ltd.  
CIN: L65110MH1985PLC038137  
Kotak House, 22 M.G. Road,  
Bangalore – 560001

T+9108061563480  
[www.kotak.com](http://www.kotak.com)

Registered Office:  
27, BKC, C 27, G Block  
Bandra Kurla Complex  
Bandra (E), Mumbai – 400051  
Maharashtra India







# Kotak Mahindra Bank

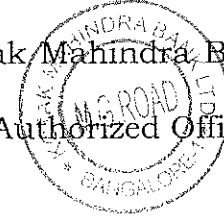
	<p>Bank Limited, if any within 30 days from the date of publication, with prior intimation to Kotak Mahindra Bank Ltd failing which the Kotak Mahindra Bank Ltd shall have no liability/responsibility to the same and will dispose of at the risk of borrowers/ mortgagor.</p> <p>q) Special Instruction: Bidding in the last movement should be avoided in the bidders own interest as neither the Kotak Mahindra Bank Ltd nor Service Provider will be responsible for any lapse/failure in order to ward of such contingent situations bidders are requested to make all necessary arrangement/alternatives back-up etc., so that they are able to circumvent such situation and are able to participate in the auction successfully.</p>
--	---

Place : Mysuru

Date: 03-02-2022

For Kotak Mahindra Bank Ltd.

Authorized Officer



Kotak Mahindra Bank Ltd.  
CIN: L65110MH1985PLC038137  
Kotak House, 22 M.G. Road,  
Bangalore – 560001

T+9108061563480  
[www.kotak.com](http://www.kotak.com)

Registered Office:  
27, BKC, C 27, G Block  
Bandra Kurla Complex,  
Bandra (E), Mumbai – 400051  
Maharashtra India