

UDAYAN KISHORE @ New Delhi

ON August 4, the Supreme Court passed a slew of directions to curb motor accidents involving uninsured vehicles, including proposing a technology-driven enforcement mechanism that could automatically refuse fuel to uninsured vehicles. A bench of justices Sanjay Karol and Prashant Kumar Mishra issued the directions, saying, “The ignorance of a statutory mandate results in motor accidents involving uninsured vehicles, which directly cause innocent victims having to run from pillar to post for compensation.”

What does the law say?

The Motor Vehicles Act (MVA) requires all vehicles to have a valid insurance policy covering third-parties. The Act empowers a police officer or a person authorised by the government to seize and detain vehicles which do not possess valid registration or permit.

The object behind the mandatory insurance under law is not just that victims of road accidents are compensated, it is also that they are not drawn into prolonged litigation.

What is the ground reality?

On an average, there are more than 4.5 lakh road accidents in India every year. The road accident count in 2024 was 4,87,705 across the country; 4,80,583 in 2023 and 4,61,312 in 2022. Yet, over half of the vehicles plying on the roads do not possess a valid insurance cover. Additionally, there are a large number of vehicles that do not possess active or valid registration.

The court termed it “shocking” that nearly 56% vehicles plying on Indian roads remain uninsured, as per the Report of the Standing Committee on Finance 2024-25. In absolute terms, the stark figure of uninsured vehicles stands at 16.54 crore vehicles out of a total of 30.48 crore vehicles. The consequent effect is that the statutory safeguard of victim compensation is often delayed, if not defeated.

“An unfortunate reality of road safety in India is that despite the existence of a statutory framework mandating third-party motor vehicle insurance, the compliance thereof is found to be lacking. Consequently,

victims or families affected by motor accidents often have to run pillar to post in order to receive compensation,” the court said.

In another verdict in June, the apex court had pointed out a pendency of over four years in more than 50% of motor accident claim cases. “This situation is compounded when the vehicle in question has no valid insurance policy,” the bench said.

What happens if the vehicle is uninsured?

The victims of the accident and their families have no recourse to adequate compensation within a reasonable time period. They often have to enter into prolonged litigation concerning the quantum as well as liability for compensation. The consequence is even more severe for families where the victim is deceased or has suffered permanent disability, as the financial impact on the family is significantly heightened.

This is further compounded by a number of vehicles not possessing valid or active registration. Therein, the process of tracing the identity of the driver/owner involved in the accident becomes difficult and time-consuming.

What are the citizen's rights?

The ‘Right to Life’ enshrined under Article 21 of the Constitution mandates the state to ensure a safe environment where human life is preserved and valued, whereas the safety of the commuter is an integral facet of the right to live with dignity. On November 2, 2025 the Supreme Court recognised the linkage between Article 21 of the Constitution and the road safety of a commuter. Later, the Patna High Court held that a right to safe travel is inherent to the right to free movement under Article 19(1)(d) and the right to life and liberty under Article 21 of the Constitution.

How can technology play a role?

Integration of the enforcement system with technology is the need of the hour. Existing offline technology for issuance of challans and road-safety management is required to be integrated with e-models, specifically when it comes to ensuring compliance with statutorily mandated insurance.

What has the court directed?

ANPR (Automatic Number Plate Recognition) cameras deployed on highways and roads are equipped with a mechanism to catch and penalise road safety violations such as high speed, red light jumping, driving on the wrong side of the road, etc. They are to be integrated with data from the Insurance Information Bureau (data repository and analytics body) and the VAHAN portal for issuance of automatic e-challans to uninsured vehicles, in furtherance of the Standard Operating Procedure (SOP) for Electronic Monitoring and Enforcement of Road Safety.

To monitor real-time insurance

UNPACKING SC FIAT TO LINK FUEL WITH INSURANCE

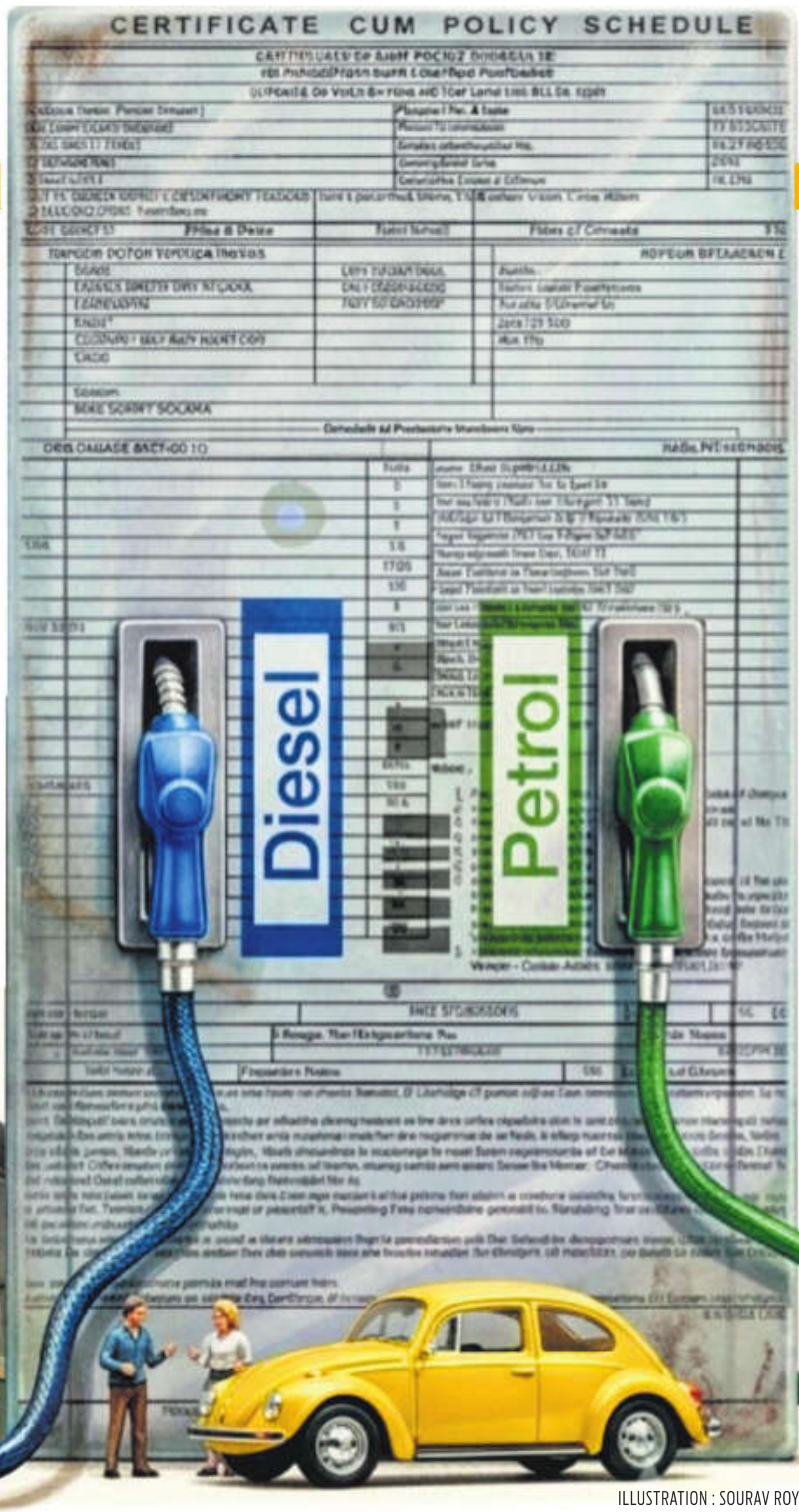


ILLUSTRATION : SOURAV ROY

status of vehicles and impose challans for violations, ensuring compliance with mandatory insurance on the ground, the state police has to be provided with handheld devices or downloadable apps, linked with the data from Insurance Information Bureau and VAHAN portal.

What kind of insurance policies can the customer choose from?

To bring clarity to various policy options for the vehicle-owner so as to



allow them to make an informed choice, the SC directed that a broad four-layer structure be implemented for private vehicles.

- Third-party only policy. This shall be a base policy with minimum cover as required by the Motor Vehicles Act. Its pricing will be fixed through a consultative process between the IRDA and the Central government.
- Additional optional cover for the occupant(s)/pillion rider (other than

owner, driver and family of the insured). This add-on will be optional and available at an additional premium, covering occupant(s)/pillion riders of the insured vehicle. Its pricing will be determined by the respective insurance companies.

- Personal accident cover for the owner, driver and any occupant(s)/pillion rider. This add-on will cover personal accident i.e. death and/or permanent disability of the occupant(s)/pillion riders of the in-

In 7 states — Odisha, Bengal, Rajasthan, Gujarat, Himachal, Chhattisgarh and Uttarakhand — e-detection has been initiated to penalise uninsured vehicles

newindianexpress

sured vehicle including owner, driver and family of the insured. The pricing thereof will be determined by the respective insurance company.

- Own damage cover. This add-on will cover liability for loss or damage to the insured vehicle itself.

Every customer, at the time of purchase of insurance, will be issued a ‘customer option form’ — offline or online — whereby they may ‘opt in’ via check boxes to the add-on options.

What options would be given while buying the vehicle?

The consumer-friendly customer information sheet will have to be given to the prospective customers outlining the above four-layered structure, i.e., who is covered under mandatory and optional covers. The court directed increasing third-party insurance to four years for new cars and six years for new two wheelers at the time of purchase as against three and five years at present, respectively. The IRDA was asked to issue necessary directions immediately.

How is the project to be rolled out?

A pilot project is to be implemented allowing citizens to verify insurance status. The insurance status to specify the kind of insurance, whether mandatory (third party only) insurance or comprehensive policy.

The MoRTH is to implement the said pilot project on certain corridors, substituting the process of stopping at toll plazas with automatic detection of vehicles passing through toll points.

How will fuel be linked to insurance?

The IRDA (Insurance Regulatory and Development Authority) in consultation with the Ministry of Road Transport and Highways, has been directed to evolve a pilot project whereby fuel for vehicles will be linked with valid third-party insurance status.

In the absence of valid insurance, the vehicle concerned would be refused fuel at petrol filling stations, until such time a valid insurance cover is obtained. This may be done through the use of ANPR cameras. The Ministry of Petroleum and Natural Gas, had in principle, no objection to the proposal.

PUBLIC NOTICE
My client viz. **Mr. VEDA PRAKASH KANUMURI**, is intend to Purchase the Site No.1-AM-308, Situated at 1st Main Road, 3rd Block, HBRB LAYOUT, Bengaluru North Taluk, Bangalore. Totally measuring 223.26 Sq.Mtrs. (2400 Sqft) and bounded on the East by: 1st A Main Road, West by: Site No:1AM-308; North by: Site No:1AM-311; South by: Site No:1AM-307; From the Present owner **Mr. K.V.BADRINATH**.
Persons having any right over the said property may lodge their objections/claims with documentary evidence within 8 days from this day to the undersigned. In the absence of any claims within the above said period, it shall be deemed that there are no such claims or that if there are any claims and they have not been made, it shall be deemed to have been waived.
SRI VINAYAKA ASSOCIATES
Advocates
No.999/8, First Floor, 5th Cross, ORR, Horamangala, Bangalore-560043.
Mob: 9591720993

PUBLIC NOTICE
LOST DOCUMENT
Notice is hereby given to the general public that my client **Sri. Krishna Murthy.H.S** has lost the original Sale Deed dated 28-01-2006, registered as Document No. KEN-1-22766-2005-06, Book-4, stored in C.D. No. KEND253, in the office of the Sub-Registrar, Kengeri, Bengaluru, pertaining to the property bearing Site No.20, formed in converted Sy.No.190 of Kurubara Halli Village, Tavarekere Hobli, Bangalore South Taluk. In this regard, my client has lodged a complaint before the Bengaluru City Police, vide e-Post Report No. 2354442/2026 dated 08-08-2026. Any person's who may have had the said document or who have any claim; right, title, interest, or objection whatsoever in respect of the above-mentioned property are hereby called upon to contact the undersigned within 15 days from the date of publication of this notice. Failing which, it shall be presumed that there are no claims or objections from any quarter.
V.N. Simha, Advocate
No.38/15, WAT Street, Basavanagudi, Bangalore-560 004.

ಕರ್ನಾಟಕ ಸರ್ಕಾರ
ಪಟ್ಟಣ ಪಂಚಾಯತ ಕಾರ್ಯಾಲಯ, ನಾಲತವಾಡ
ಕ್ರ.ಸಂ.ಪಂ.ನಾ/ಎಸ್.ಎಫ್.ಸಿ/ವಿಶೇಷ/2026-27 ದಿನಾಂಕ:07.08.2026
ಅಲ್ಪಾವಧಿ ಇ-ಪ್ರೊಕ್ಯೂರೆಮೆಂಟ್ ಬೆಂಡರ್ ಪ್ರಕಟಣೆ

ಯಾವತ್ತು ಲೋಕೋಪಯೋಗಿ ಇಲಾಖೆಯಲ್ಲಿ ನೋಂದಾಯಿತ ಸಿವಿಲ್ ನಗರಿಕಾರಿಗೆ ಈ ಮೂಲಕ ತಿಳಿಯಪಡಿಸುವುದೇನೆಂದರೆ, ಸನ್ 2024-25 ನೇ ಸಾಲಿನ ಎಸ್.ಎಫ್.ಸಿ ವಿಶೇಷ ಯೋಜನೆಯ ಅನುದಾನದಲ್ಲಿ ಈ ಕೆಳಗೆ ಕಾಣಿಸಿದಂತೆ ಅಭಿವೃದ್ಧಿ ಕಾಮಗಾರಿಯನ್ನು ಕೈಗೆತ್ತಿಕೊಳ್ಳಲು, ಇ-ಪ್ರೊಕ್ಯೂರೆಮೆಂಟ್ ಮೂಲಕ ಐಒಎವಾರು ದರವಾರುಗಳನ್ನು ಅರ್ಹ ನಗರಿಕಾರರಿಂದ ಕೆಡಬ್ಲ್ಯೂ-4 ನಮೂನೆಯಲ್ಲಿ ಬೆಂಡರ್ ಅಪ್ಪಾಜಿಸಲಾಗಿದೆ. ಹೆಚ್ಚಿನ ವಿವರಗಳಿಗಾಗಿ ಕಾಮಗಾರಿ ವಿಭಾಗದಲ್ಲಿ ಮಾಹಿತಿಯನ್ನು ಪಡೆದುಕೊಳ್ಳಬಹುದು. ಇಂದೆಂಟ್ ನಂ 1)
DMA/2025-26/BD/WORK_INDENT46886 ಧರ್ತಿ ಮಾಡಿದ ಕೆ.ಪಿ.ಪಿ.ಪಿ ಹಾಗೂ ಇ. ಎಂ. ಡಿ. ಶೇವಣಿಯನ್ನು ಆನ್‌ಲೈನ್ ಮೂಲಕ ಸ್ವೀಕರಿಸುವ ಕೊನೆಯ ದಿನಾಂಕ :21.08.2026 (ಸಂಜೆ 5.30 ರ ವರೆಗೆ) ಕೆ.ಪಿ.ಪಿ.ಪಿ ಮುಖಾಂತರ ಬೆಂಡರ್ ತೆಗೆಯುವ ದಿನಾಂಕ :24.08.2026 ಸಾಯಂಕಾಲ 5.30 ಗಂಟೆಗೆ. ಕೆಲಸದ ಅವಧಿ :ಕೆ.ಪಿ.ಪಿ.ಪಿ.ನಲ್ಲಿ ನಮೂದಿಸಿದಂತೆ ಫಾರಂ. ಬೆಲೆ ಕೆ.ಪಿ.ಪಿ.ಪಿ - ಮೋರ್ಚಲ್ ಮುಖಾಂತರ ಪಡೆಯಬಹುದು. ಹಾಗೂ ಹೆಚ್ಚಿನ ವಿವರಗಳಿಗಾಗಿ ಕಛೇರಿ ಹೇಳಿಯಲ್ಲಿ ಸಂಪರ್ಕಿಸಬಹುದು. ಹೆಚ್ಚಿನ ವಿವರಗಳಿಗಾಗಿ ಪಟ್ಟಣ ಪಂಚಾಯತ ಕಾರ್ಯಾಲಯ ನಾಲತವಾಡ ಹಾಗೂ ಹೆಬ್ ಸೈಟಿನಲ್ಲಿ ಮಾಹಿತಿಯನ್ನು ಪಡೆಯಬಹುದು. <http://kppp.karnataka.gov.in>, & www.nalatawadtown.mrc.gov.in

ಹೆಬ್/-

ಹೆಬ್/-

ಹೆಬ್/-

ಮುಖ್ಯಾಧಿಕಾರಿಗಳು

ಉಪಾಧ್ಯಕ್ಷರು

ಅಧ್ಯಕ್ಷರು

ಪಟ್ಟಣ ಪಂಚಾಯತ ನಾಲತವಾಡ

ಪಟ್ಟಣ ಪಂಚಾಯತ ನಾಲತವಾಡ

ಪಟ್ಟಣ ಪಂಚಾಯತ ನಾಲತವಾಡ

ವಾಸಾಸಂಇ/ವಿಜಯಪುರ/244/ಗೇಎಸ್ಎಂಸಿಎ/2026-27

यूनियन बैंक
Union Bank
of India
BANASHANKARI 2ND Stage Branch
Address at No 185 Ground floor, 17th Main Banashankari 2nd Stage Bangalore, Karnataka 560070, E-mail ID UBIN0920185@UNIONBANKOFINDIA.BANK
DEMAND NOTICE [SECTION 13(2)]
NOTICE ISSUED UNDER SECTION 13(2) READ WITH SEC.13(3) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002
We, Union Bank of India had issued Demand Notices under Section 13(2) of the Securitization and Reconstruction of Financial Assets and Security Interest Act 2002 by Registered Post with Acknowledgment Due (RPAD) to the addresses furnished to the Bank as mentioned below. Since the notice has not been acknowledged and returned due to non-availability of addresses at the said addresses / due to evading of service of the notices sent by RPAD, notice could not be served. Further, Bank had served the said demand notices by affixture at the addresses given. The contents of the said notices are mentioned herein below.
1. Name and Address of the Borrower / Co-Borrower / Mortgagee / Guarantor (i.) Rasheed Ahmed, S/O Late Abdulsulhan No.11, 3rd Floor, B A Achutha Modallar Road, Near Fraser Town Mosque, Fraser Town, Bangalore 560005. Also at, Dubai Fashions No 22/1, BBMP Commercial Complex, Ganganganar, near 108 Bus Stop, Bangalore 560032 (2) Ms. Qamar Taj W/o Iftekar Ahmed Khan No.25, 2nd Main, 2nd Cross, Yelachenahalli, JP Nagar, Bangalore 560078 Also at No. 16, 2B Cross, Jamiya Masjid Road, Ilyas Nagar, Sarakki Gate, Bangalore 560078.
[Details of the credit facilities/ies availed by the Borrower]

Type of Facility	Outstanding amount as on date of NPA i.e. as on 02-03-2022	Un applied interest w.e.f.30-03-2022	Total dues
WCTLN	Rs. 10,31,475.43	Rs. 504581.30	Rs. 15,36,056.73

Total Liability Amount: Rs. 15,36,056.73/-Rupees Fifteen Lakh Thirty Six Thousand Fifty Six and Seventy Three Paise only) as on 24.07.2026 together with interest thereon.
NPA Date : 30.04.2021 Demand Notice Dated : 24.07.2026
Mortgage of immovable property described herein below:
All that piece and parcel of the land together with the building standing thereon bearing B.B.M.P No. 10/3 (Formerly portion of composite property bearing No. 5 later changed to No. 10 situated at Rayappa Road, Fraser Town, Bangalore within BBMP Ward No.91, PID No.91-47 of Property, bounded on the East by: Property of Munivenkappa West by: Property No 10/4 belonging to Mr.A.P.Padmanabhan & Mrs.P Indira Bai North by: Railway Line, South by: Rayappa Road.
Note: All prior notices issued under Section 13(2) of the SARFAESI Act stands withdrawn.
Date :24.07.2026 Place : Bangalore Sd/- Authorised Officer Union Bank of India

यूनियन बैंक
Union Bank
of India
ASSET RECOVERY BRANCH
E-Auction 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 8 & 9 of the Security Interest (Enforcement) Rule, 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 mortgaged / charged to the Secured Creditor, the **Constructive possession** of which has been taken by the Authorized Officer of **Union Bank of India** (secured creditor), will be sold on **"As is where is"**, **"As is what is"** and **"Whatever there is"** on the date mentioned below, for recovery of dues as mentioned hereunder to Union Bank of India from the below mentioned Borrower(s) & Guarantor(s). The Reserve Price and the Earnest Money Deposit are also mentioned hereunder:
Name of the Borrower & Guarantor(s): 1) Since the borrower N Krishna deceased, represented by known legal heirs, (i) Mrs. Shashikala, W/o Late. N Krishna, No 7/4, Hegade Layout, Attibele Road, Anekal Taluk, Bengaluru 562106, (ii) Mrs. Lakshmiamma, No 7/4, Hegade Layout, Attibele Road, Anekal Taluk, Bengaluru 562106, (iii) Master Varun K, Represented by natural guardian, Mrs. Shashikala, W/o Late N Krishna, No 7/4, Hegade Layout, Attibele Road, Anekal Taluk, Bengaluru 562106, (iv) Ms. Chandana K, Represented by natural guardian, Mrs. Shashikala, W/o Late N Krishna, No 7/4, Hegade Layout, Attibele Road, Anekal Taluk, Bengaluru 562106, (v) Ms. Shashikala, W/o Late N Krishna, No 7/4, Hegade Layout, Attibele Road, Anekal Taluk, Bengaluru 562106, (vi) Ms. Shashikala, W/o Late N Krishna, No 7/4, Hegade Layout, Attibele Road, Anekal Taluk, Bengaluru 562106.
Amount due: **Rs. 2,01,06,201.00 as on 30.06.2026 plus interest, penal interest if any plus costs and expenses**
Description of Immovable Property: All that piece and parcel of the property bearing municipal khata no 423/2761/4, Property No. 423/2761/4, site no 4, measuring 12.20' x 9.15 Meters i.e 1200 Sq Ft together with RCC Teraced residential constructed thereon, situated at Hegadda layout, Anekal Town, Bangalore, Urban District and Bounded on the: East side Site no. 15 West side Ramakka layout North side Road, South side Site No. 3
RESERVE PRICE **₹ 87,00,000/-** EMD **₹ 8,70,000/-** BID INCREMENT **₹ 1,00,000/-** POSSESSION **CONSTRUCTIVE**
Encumbrance known to secured creditor: Nil
(However intending bidders are advised to verify the EC and satisfy themselves before submitting bid)
DATE & TIME OF E-AUCTION: 10.09.2026 between 12.00 Noon to 05.00 PM (with 10 min unlimited auto extensions) E-Auction website: <https://BAANKNET.COM>
Interested bidders for Registration and Login and Bidding Rules visit : <https://BAANKNET.com/> & For queries contact Number: 8291220220 & Email ID: support.BAANKNET@psballiance.com, For detailed terms and conditions of the sale, please refer to the link provided in <https://www.unionbankofindia.bank.in/auction-property/viewauction-property.aspx> and www.unionbankofindia.bank.in. For auction related queries e-mail to ubin0554740@unionbankofindia.bank.in or Contact: Union Bank of India, Chennai – Asset Recovery Branch, No.168, Linghi Chetty Street, 2nd Floor, Parys Corner, Chennai-600001, Mob. No. 9137554740.
STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8 & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES 2002. This may also be treated as notice u/r 8 & 9 of security interest (Enforcement) Rules, 2002 to the borrower/s and guarantor/s of the said loan about the holding of E-auction Sale on the above-mentioned date.
Date: 03.08.2026 Place: CHENNAI Authorised Officer, Union Bank of India

Government of Karnataka
Public Works Department,
Special Division, Hunsur
Short Term tender Notification
(Through <https://kppp.karnataka.gov.in>)
IFT No:11/2026-27 Date: 06-08-2026
On behalf of Governor of Karnataka the under signed has invited itemised tender for 3-works related to Hunsur Special Division as per terms and conditions of "Standard Tender Documents" from the eligible registered contactors under PWD through KPP Portal. Maximum amount put to tender Rs.281.95 lakhs and Minimum amount put to tender Rs.38.12 lakhs, Maximum EMD amount of Rs.4,23,000/- and Minimum EMD amount of Rs.76,240/- .Tender documents is downloaded from the <https://kppp.karnataka.gov.in> website from Dt: 06.08.2026. Last date for submission of filled tender documents for Sl. no. 1 from Dt: 13-08-2026 and for Sl. no 2 & 3 from Dt: 20.08.2026 upto 17.00 Hours. Period for completion of works (including monsoon): Maximum 6-Months and Minimum 2-months. For more details visit the undersigned during office working hours
Note: 1) The employer reserves the rights to Reject or Accept any or all the tenders without assigning any reasons. 2) Tender extension/Addendum/Corrigendum etc, will be notified only in KPP Portal and will not be published in news papers
Sd/- Executive Engineer PWD, Special Division, Hunsur.
DIPR/DDMY/557/KSCMA/357/2026-27

बैंक ऑफ़ बड़ौदा
Bank of Baroda
Bank of Baroda, Regional Office, Bangalore North
No.41/2, 4th Floor, Vijaya Tower, Trinity Circle, M.G. Road, Bangalore- 560001, Tel: 080-25011567, E-mail: recovery.blrnorth@Bankofbaroda.co.in, Website: www.bankofbaroda.in
E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES “APPENDIX- IV-A [See proviso to Rule 6 (2) & 8 (6)]
E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision 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, Mortgagee (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, possession of which has been taken by the Authorized Officer of **Bank of Baroda**, Secured Creditor, will be sold on **"As is where is"**, **"As is what is"**, and **"Whatever there is"** basis for recovery of dues in below mentioned account/s. The details of Borrower(s)/ Mortgagee(s)/ Guarantor(s)/ Secured Asset/s/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below:-

Sl/ LOT NO.	NAME & ADDRESS OF BORROWER/S/GUARANTOR/S	GIVE SHORT DESCRIPTION OF THE IMMOVABLE PROPERTY WITH KNOWN ENCUMBRANCES, IF ANY	TOTAL DUES	DATE & TIME OF E-AUCTION	RESERVE PRICE, EMD AND BID INCREASE AMOUNT	STATUS OF POSSESSION (CONSTRUCTIVE/ PHYSICAL)	PROPERTY INSPECTION DATE & TIME
1	Sri.Sanjay.R (Applicant) 961N LIG Yelahanka New Town, Bangalore. 560106. Branch: Yelahanka, Bengaluru	SCHEDULE A PROPERTY : All the piece and parcel of property bearing Residential Apartment/Flat/Tenement No 961-N-LIG, Present BBMP Khata No. 329/3425/3465/961/19, in ground floor of block No. 19 consisting of 1/18 residential apartments with super built up area of 26.365 square meters or 283.68 square feet along with 1/18 th un divided share in the block No.19 in the layout formed by Karnataka Housing Board at 5th phase,Yelahanka New Town, ward No.2.Bangalore,measuring East to West 15.60 Meters and North to South 15.60 Meters,Measuring in all 243.36 square meters and Bounded as under : East by: KHB Land/N-LIG/Block No.20, West by: KHB Land/Road, North by: KHB Land/Drain, South by: KHB Land/Road.	Rs. 20,60,965.30 (Rupees Twenty Lakhs Sixty Thousand Nine Hundred and Sixty Five and Thirty Paise Only) as on 07.08.2026 plus Further interest and other charges.	25.08.2026 & From 02:00 PM to 06:00 PM Last date of EMD 24.08.2026	Reserve Price: Rs. 11,25,000/- EMD Amount: Rs. 1,12,500/- Bid Increase Amount: Rs.25,000/-	PHYSICAL POSSESSION	WITH PRIOR APPOINTMENT FROM AUTHORISED OFFICER
2	(1) Mr. Chakrapani Koppula S/o Mr Venkateswarlu Koppula (2) Mrs. Munivahini Koppula W/o Mr. Chakrapani Koppula, Both 1 & 2 Resides at : Flat No.202D, " Krista Topaz", Second Floor, Bommanahalli Garvehavipalya Road, Bengaluru 560068. Also residing at : No.49 Siriram Nagar, Garvehavipalya, Bengaluru-560068. Branch: Peenya 2nd Stage Branch	SCHEDULE A PROPERTY : All that piece and parcel of the Apartment/Flat No.202-D, New BBMP Municipal No. 562/394/64-2A/164-2A2-D-202, having Built up area of 542.40 sq.ft., in the Second Floor of the building known as "Krista Topaz" together with proportionate share in common amenities of property bearing No. 64/2A [1 & 2], Serial No. 312, situated at Hongasandra Village, Bommanahalli CMC, Bangalore, total measuring 11684 sq.ft. out of undivided right, title, share, interest on the above land measuring 178.04 sq.ft. i.e. one out of 48th proportionate shares on the above land and the schedule land is bounded on the East by: Land of H.T Muniswamy Reddy and Chinnappa Reddy, West by: Property of Chinnappa, North by: Property of Chinnappa, South by: Road. The schedule flat is bounded on the East by: Lobby, West by: Open Space, North by: Apartment No. 203D, South by: Apartment No. 201A.All that piece and parcel of land and buildings existing and/or to be constructed thereon and shown under Schedule above together with easementary and appurtenant thereon.	Rs. 10,66,793.23 (Rupees Ten Lakhs Sixty Six Thousand Seven Hundred Ninety Three and Paise Twenty Three Only) as on 18.01.2026 plus Further interest and other charges.	25.08.2026 & From 02:00 PM to 06:00 PM Last date of EMD 24.08.2026	Reserve Price: Rs. 19,53,000/- EMD: Rs. 1,95,300/- Bid Increment Amount: Rs. 25,000/-	PHYSICAL POSSESSION	WITH PRIOR APPOINTMENT FROM AUTHORISED OFFICER

For detailed terms and conditions of sale, please refer to the link provided in <https://www.bankofbaroda.in/e-auction.htm> and <https://baanknet.com> Also, prospective bidders may contact the concerned officer on Ph.No.85470 08778.
Date: 08.08.2026 Place: Bangalore Sd/- Authorised Officer, Bank of Baroda