



The Kangra Central Co-op. Bank Ltd

B.O. SHASTRI MARKET DAULATPUR CHOWK

Zonal Office: Amb

TF # 01976-260441

EMAIL:zoamb@kccbhp.bank.in

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES ON

17-03-2026 FROM 11:00 HRS. TO 13:00 HRS.

LAST DATE & TIME OF SUBMISSION OF EMD & DOCUMENTS ALONG WITH DEMAND DRAFT (HARD COPY)

ON 13.03.2026 UPTO 16:00 HRS.

LAST DATE & TIME OF SUBMISSION OF EMD & DOCUMENTS (ON LINE) ON 14-03.2026 UPTO 16:00 HRS.

DATE & TIME OF INSPECTION OF PROPERTY ON 07.03.2026 to 11.03.2026

FROM 10:00 A.M. TO 04:00 P.M. AFTER PRE APPOINTMENT

SEE PROVISO TO RULE 6(2) AND 8(6) SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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 6(2) and 8(6) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and to the Borrower(s) and Guarantor(s) in particular, that the below described immovable property/ies hypothecated / pledged / charged / mortgaged to the Secured Creditor, the Constructive / Physical Possession of which has been taken by the Authorized Officer of THE KANGRA CENTRAL CO-OPERATIVE BANK LTD. on 11-01-2023 will be sold on "AS IS WHERE IS", "AS IS WHAT IS" BASIS on 17-03-2026 for recovery of amounts due to the Secured Creditor from Borrower/s and Guarantor/s as mentioned against each account. The Reserve Price, Earnest Money Deposit and Incremental Deposit will be the amounts as mentioned against each account.

NAME OF THE BORROWER(S) / GUARANTORS

Borrower :- Sh Karnail Singh S/O Sh Makholi Ram, V& P.O. Chalet, (Teh Ghanari, Distt Una HP)

Guarantor (s) 1. Smt. Suman Kumari W/O Sh Karnail Singh W.No.1 VPO Chalet (Teh Ghanari Distt Una HP)

2. Gurcharan Singh S/O Sh Vidhi Singh W.No 3 V&P.O. Chalet, (Teh Ghanari Distt Una HP)

Amount outstanding as on the Date of Notice U/s 13(2) of SARFAESI Act DATED 22-10-2019, served upon Borrowers and Guarantors for Rs. 8,04,630,-(Rs Eight lakh four thousand six hundred thirty only) as on 14-10-2019 inclusive of interest up to 13-10-2019 plus future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges, etc accrued thereafter.

DESCRIPTION OF IMMOVABLE PROPERTIES

Details of Property/ies	Reserve Price
	Earnest Money Deposit
	Bid Increment Amount
All that part and parcel of land & building on a piece of land admeasuring 0-02-21 hect being 1757/49365 share of total land area 0-61-97 hect Comprised in Khewat No. 389 min, Khata /Khatauni no. 785,788,789,792,793,794,795 min. Khasra No.792,793/2,805/3,813,817,819,821,822,823,828,849/1,849/3,850/1,853,855,856,860,861,863,865, Kitey-20 AND ii) All that part and [parcel of land and building on a piece of land admeasuring 0-00-42 Hects being 1757/49365 share of total land admeasuring 0-11-89 Hects comprised in Khata no. 390 min , Khatauni no. 797,800,801 , Khasra no. 776,767,769 kittey 3 AND iii) All that part and parcel of land and building measuring 0-00-88 Hects being 1757/49365 share of total land admeasuring 0-24-83 Hects comprised in Khata no .399, Khatauni no. 816, Khasra no. 796,797 As per Jamabandi for the year 2010-2011 situated in Upmohal Chalet Teh Ghanari Distt Una (HP) owned by Sh Karnail Singh S/O Sh Makholi Ram registered with the sub registrar Ghanari, Distt. UNA. Bank's charge has already been recorded under the provisions of CERSAI	Rs.8,42,000/-
	Rs. 84,200/-
	Rs.15,000/-

TERMS & CONDITIONS:- The interested bidders shall submit their EMD amount 10% of the Reserve Price (as mentioned above) through NEFT/ RTGS in the **Account No.: 50056102631**, Name of the Beneficiary: RTGS Account **KCCB S M Daulatpur Chowk 132**, Name of Bank: The Kangra Central Cooperative Bank Ltd. Branch Office **Shastri Market Daulatpur Chowk** , **IFSC Code: KACE0000132** . Please note that the Demand Drafts/Banker's Cheques drawn payable at **Daulatpur Chowk (H.P.)** in favour of **The Kangra Central Co-Operative Bank Limited Shastri Market Daulatpur Chowk**, shall also be accepted as EMD amount and no cheques shall be accepted. 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 C1 India Pvt. Ltd., Plot No. 68, 3rd Floor, Sector 44, Gurgaon-122003, Ph. 0124-4302020, M.: 72919-81125, 72919-81126 or E-mail ID: support@bankeauctions.com.

For any property related query the prospective bidders may Contact, the Contact Persons :- **Sh. Desh Raj (M: 97366-97606, 89886-00127), Assistant General Manager, The KCC Bank Limited, Zonal Office AMB or Sh. Deepak Kumar (M.: 98573-47726, 89886-00332, Ph: 01976-266321) Branch Manager, THE KCC BANK LIMITED, Shastri Market Daulatpur Chowk Branch, E-mail: zoamb@kccbhp.bank.in, during working days, in office hours.**

The prospective qualified bidders may avail online training on e-Auction from M/s C1 India Pvt. Ltd. prior to the date of E-Auction. Neither the Authorised Officer / Bank nor M/s C1 India Pvt. Ltd. shall be liable for any Internet Network problem and the interested bidders to ensure that they are technically well equipped for participating in the E-Auction event. The bidder has to submit self-attested photo copy of photo identity proof (Aadhaar Card / Passport) with a copy of PAN CARD and Mobile Number to the Authorised Officer, along with hard copy of the documents.

It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid. Only buyers holding valid User ID / Password and confirmed payment of EMD shall be eligible for participating in the e-Auction process. The interested bidders who have submitted their bid not below the Reserve Price through **ONLINE** mode before **4.00 P.M. on 16-03-2026** shall only be eligible for participating in the e-bidding process.

The E-Auction of above assets / property would be conducted exactly on the scheduled Date & Time as mentioned against the said assets / property by way of inter-se bidding amongst the bidders. The bidder shall improve their offer in multiple of the amount mentioned under the column "Bid Increase Amount" against the said assets / property. In case bid is placed in the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes (subject to unlimited extensions of 5 minutes each). The bidder who submits the highest bid amount (not below the Reserve Price as mentioned above) on closure of E-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued through electronic mode which shall be subject to approval by the Authorised Officer / Secured Creditor.

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 (within 24 hours) after the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed / permitted upon in writing by the Authorised Officer / Secured Creditor (Bank). In case of default in payment by the successful bidder, the amount already deposited by the bidder shall be forfeited and assets / property shall be put to re-auction and the defaulting bidder shall have no claim / right in respect of assets / property / amount whatsoever.

The Auction Purchaser shall also bear the cost of all encumbrances, if any, the applicable Stamp Duty / Duties / GST / Transfer Charges / Fee etc. and also all the taxes, rate assessment charges, fee etc. owing to any Government Department, Revenue, Electricity, Statutory Body which he / they should assess and enquire before giving the bid. The Bank, however, has no knowledge of any encumbrances over the property.

A copy of this notice is also available at the link provided in **THE KANGRA CENTRAL CO-OPERATIVE BANK LTD., the Secured Creditor's Website (i) <https://www.kccb.in> (ii) www.bankeauctions.com.**

This publication is Statutory 15 Days Sale Notice as per Enforcement of Security Interest and Recovery of Debt Laws. Miscellaneous Provision Amendment Act 2016, no. 44 of Rule 6 Clause b in Sub Rule.

This publication is also 15 Days Notice under Rule 8(6) of the Security Interest (Enforcement) Rules 2002 to the above Borrowers & Guarantors.

The borrowers / 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 properties will be auctioned / sold and balance dues, if any, will be recovered with interest and cost.

This is also notified that the property mentioned falls in the Una Distt of Himachal Pradesh, the permission under Section 118 of the H.P. Tenancy and Land Reforms Act, 1972, IF REQUIRED , shall have to be obtained by the purchaser themselves. The Bank holds no responsibility in this regard.

Date: 18-02-2026

Place: ZO Amb

Authorised Officer