



The Kangra Central Co-op. Bank Ltd.

HEAD OFFICE : DHARAMSHALA, DISTT. KANGRA (H.P.) - 176215

Mubarikpur Branch (District Una - H.P.) Ph.: 01976-264351, Zonal Office Amb, H.O. Dharamshala (Distt. Kangra), E-mail: 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 14.06.2026 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/ Symbolic (whichever is applicable) possession of which has been taken by the Authorized Officer of THE KANGRA CENTRAL CO-OPERATIVE BANK LTD. Secured Assets, 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 amounts as mentioned against each account.

Name of the Borrower(s) / Guarantors

Borrower(s):- Sh. Rakesh Kumar S/O Sh. Om Parkash, R/O Village Bhanjal Upper, P.O. Sunkali Tehsil Amb, Distt Una (H.P).

Guarantor(s):- 1. Sh. Nirmal Chand S/o. Sh. Mirchi Ram, Ward No. 4 Mubarikpur, Tehsil Amb, Distt Una (H.P).

2). Sh. Vijay Kumar S/o. Sh. Tara Chand, Ward No. 3 Amlehar P.O. Sunkali, Tehsil Amb, Distt Una (H.P).

3. Sh. Wattan Chand S/o. Sh. Bidhi Singh, Vill. Takoli, P.O. Chowar, Tehsil Amb, Distt Una (H.P).

4. Sh. Brij Mohan S/o. Sh. Tirath Ram, V.P.O. Ram Nagar Nakroh, Tehsil Amb, Distt Una (H.P).

Amount outstanding as on the date of notice U/S 13(2) of SARFAESI Act served upon borrowers and guarantors ON 22.09.2014

Rs. 3,26,150/- (Rupees Three Lakh Twenty Six Thousand One Hundred Fifty only) HBA A/C No. 50057523636 as on 22/09/2014 plus future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges, etc. accrued thereafter.

Rs. 7,31,396/- (Rupees Seven Lakh Thirty One Thousand Three Hundred Ninety Six only) HBA A/C No. 50056445647 as on 22/09/2014 plus future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges, etc. accrued thereafter.

DESCRIPTION OF IMMOVABLE PROPERTIES	Reserve Price / EMD /Bid Increment Amount
All that part & parcel of Land & Building Situated at Mouja Bhanjal, Tehsil Amb, Distt. Una (H.P) comprised in K/K no. 295min/461min., Khasra no. 565 area measuring 00-01-70Hect (3/12 part of 0-06-79 hect) in the name of Sh. Rakesh Kumar S/O Sh. Om Parkash as per mortgage deed No. 11399 on 08.11.2013 and as per deed No. 2214 on 23.08.2013 as per jamabandi 2010-2011. (Under Physical Possession Of The Bank)	Rs. 5,85,000/- Rs. 58,500/- Rs. 10,000/-

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.: 50071276688, Name of the Beneficiary: RTGS Account KCCB Mubarikpur, Name of Bank: The Kangra Central Cooperative Bank Ltd. Branch Office Mubarikpur, IFSC Code: KACE0000128. Please note that the Demand Drafts/Banker's Cheques drawn payable at Amb (HP) in favour of The Kangra Central co-operative Bank limited 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. Sanjeev Kumar Sharma (M.: 98166-27239)**, Ph.: 01976-264351) Branch Manager The KCC Bank Limited ,Branch Office Mubarikpur, 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** (Aadhar 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 or any other which he / they should assess and enquire before giving the bid. The Bank, however, has no knowledge of any encumbrances.

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) www.kccb.in (ii) www.bankeauctions.com.

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 alongwith 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.

PLACE: ZONAL OFFICE AMB

DATED: 18.02.2026

(AUTHORISED OFFICER)
THE KANGRA CENTRAL CO-OP. BANK LTD.