



DAULATPUR CHOWK BRANCH, TF#01976-265034, Zonal Office, AMB (HP) TF#01976-260441, Head Office: DHARAMSHALA-176215. EMAIL: mgr.dpc.014@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) 13-03-2026, UPTO 16:00 HRS.

LAST DATE & TIME OF SUBMISSION OF EMD & DOCUMENTS (ON LINE) 14-03-2026, UPTO 16:00 HRS.

Date & Time of Inspection of Property from 07.03.2026 to 11.03.2026 from 11:00 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 mortgaged to the Secured Creditor, the physical 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. For Detailed Terms and Conditions of the Sale, Please refer to the link provided in Secured Creditor's website <https://www.bankeauctions.com>

Name of the Borrower(s) / Guarantors

Borrower(s): Sh. Vipin Kumar S/O Sh. Maru Ram, Ward No. 4, Daulatpur Chowk, Tehsil Ghanari Dist, Una (H.P) PIN-177204

Guarantor(s): 1. Sh. Sanjay Kumar S/O Sh. Khajan Singh, Ward No. 3, Daulatpur Chowk, Tehsil Ghanari Distt Una (H.P) PIN-177204, 2. Sh. Ravinder Kumar S/O Sh. Gian Chand Ward No. 5 V.P.O Babehar Tehsil Ghanari Distt Una (H.P) PIN-177204

Amount outstanding as on the date of notice U/S 13(2) of SARFAESI Act served upon borrowers and guarantors on 16-03-2021

Rs. 11,67,244/- (Rs. Eleven lakh sixty seven thousand two hundred and forty four only) as on 18-02-2021 (inclusive of interest up to 17-02-2021) plus future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges, etc. accrued thereafter,

DESCRIPTION OF IMMOVABLE PROPERTIES TAKEN INTO PHYSICAL POSSESSION ON 25-07-2023	RESERVE PRICE Rs. 10,60,000/-	EMD 1,06,000/-	Bid Increment Amount Rs. 15,000/-
All that part and parcel of land and building on a plot measuring 481-68 barg decimeters being 1339/10780 share out of total land measuring 3877-91 barg decimeters bearing Khewat no. 551 Khatauni No.664 Khasra No. 94,132,136,139 As Per Jamabandi For The Year 2014-2015 Situated In Up Mohal Bari Tehsil Ghanari Distt Una (H.P) Owned By Sh. Vipin Kumar S/O Sh. Maru Ram And Mortgaged To The Bank Vide Registered Mortgaged Deed No. 1161/2018 Dated 29-09-2018 Registered In The O/O Sub Registrar Amb. <u>And</u> All that part and parcel of land and building on a plot admeasuring 198-85 Barg Decimeters being 44052/497520 share of total land measuring 2245-83 Barg Decimeters comprised in Khewat no 550, Khatauni no. 663, Khasra no.141,143,144,145,146,1157 kitta 6 situated in Up Mohal Bari as per Jamabandi for the year 2014-2015, owned by Sh. Vipin Kumar S/O Sh. Maru Ram, ward no. 4, Daulatpur Chowk Mortgaged to the Bank wide registered mortgaged deed no1327 dated 17-11-2018 registered in the o/o Sub Registrar Amb.			

TERMS & CONDITIONS:

- I. The interested bidders shall submit their EMD amount 10% of the Reserve Price (as mentioned above) through **NEFT/ RTGS in the Account No. 50056123174, Name of the Beneficiary: RTGS Account, KCCB Daulatpur chowk, Name of Bank: The Kangra Central Cooperative Bank Ltd. Branch Office DAULATPUR CHOWK, IFSC Code: KACE0000014.** Please note that the Demand Drafts/Banker's Cheques drawn payable at **Daulatpur Chowk (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.**

- II. 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 Shri Samar Vijay Singh (M.: 94184-59520, 89886-00214)** Branch Manager The KCC Bank Limited ,Branch Office DAULATPUR CHOWK, E-mail: **zoamb@kccbhp.bank.in**, during working days , in office hours.
- III. 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** (Aaadhar Card/ Passport) with a copy of PAN CARD and Mobile Number to the authorised officer, along with hard copy of the documents.
- IV. 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.
- V. 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.
- VI. 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 **liable to 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.
- VII. To the best of the knowledge & information of the Authorized Officer, there are no encumbrances on the property/ies. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction and claims / rights / dues / effecting the property, prior to submitting their bid.
- VIII. The purchaser shall bear the applicable Stamp Duty / Duties / GST / Transfer Charges / Fee etc. and also all the taxes rate assessment charges fee etc. owing to anybody.
- IX. For detailed Terms and Conditions of the sale, please refer to link provided in THE KANGRA CENTRAL CO-OPERATIVE BANK LTD., the Secured Creditor's website (i) <https://www.kccb.in> (ii) www.bankeauctions.com.
- X. **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**
- XI. **This publication is also 15 days notice under rule 8(6) of the security interest (enforcement) rules 2002 to the above borrowers & guarantors**
- XII. 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.
- XIII. 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.

Authorised Officer

Dated: 18.02.2026