



The Kangra Central Co-operative Bank Limited

B.O RAKKAR, Tele Phone No. 01970-279224
EMAIL: mgr.rkr.044@kccbhp.bank.in

**E-AUCTION
NOTICE**

**PUBLIC NOTICE FOR E-AUCTION FOR SALE OF MOVABLE/IMMOVABLE PROPERTIES ON 09-06-2026 TUESDAY FROM 11:00 HRS. TO 13:00 HRS.
LAST DATE & TIME OF SUBMISSION OF EMD & DOCUMENTS ALONG WITH DEMAND DRAFT (HARD COPY) ON 08-06-2026, MONDAY UPTO 16:00 HRS.
LAST DATE & TIME OF SUBMISSION OF EMD & DOCUMENTS (ON LINE) ON 08-06-2026 MONDAY UPTO 05.00 P.M.)
DATE & TIME OF INSPECTION OF PROPERTY From : 01-06-2026 TO 06-06-2026 FROM 01:00 P.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 Movable / 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 movable/immovable property/ies charged / 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. will be sold on "AS IS WHERE IS", "AS IS WHAT IS" BASIS on 09-06-2026 TUESDAY 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	Description of the Property	Amount Outstanding As On Date Of Notice	Reserve Price	
			Earnest Money Deposit	Bid Increment Amount
Borrower(s) : Sh. Manohar Lal S/o Sh. Birbal, Village Nichali Bharoli, P.O. Bharoli Jadid, Tehsil Rakkar, District Kangra – (H.P.). Guarantor (s) 1. Smt. Santosh Kumari W/o Shri Manohar Lal, Village Nichali Bharoli & P.O. Bharoli Jadid, Tehsil. Rakkar, (Distt. Kangra - HP). 2. Shri Manu Kumar S/o Shri. Birbal, Village Nichali Bharoli & P.O. Bharoli Jadid, Tehsil. Rakkar, (Distt. Kangra - H.P.).	A) All that part and parcel of land & building on a piece of land admeasuring 00-02-49 hect being 5/18 share of total land area 00-08-96 hect comprised in Khewat No. 205 Min, Khatauni No. 222, Khasra No. 790,796, 830 Kita 3, area situated in Mahal Jhikli Bharoli, Mauja Kaloha, Tehsil Rakkar, Distt. Kangra as per Jamabandi for the year 2012-2013 owned by Sh. Manohar Lal S/o Sh. Birbal vide sale deed No. 347/2015 dated 03-12-2015 registered with Sub Registrar Rakkar, Distt. Kangra (HP) & mortgaged in favour of the KCC Bank vide Registered Mortgage deed no.369/2016 dated 19-01-16 registered with the sub registrar Rakkar, Distt. Kangra (H.P.).	Rs. 10,47,480/- (Rs. Ten Lakh Forty Seven Thousand Four Hundred Eighty Only) as on 12-07-2018 inclusive of interest up to 11.07.2018 plus further interest and incidental expenses , costs, charges etc, accrued thereafter	Rs. 9,58,708/-	Rs. 95,870/-
			Rs. 9,600/-	
Borrower(s) : Sh. Sanjeev Kumar S/o Sh. Tirth Ram, Village Rajiana, P.O Garli, (DISTT. KANGRA -H.P.). Guarantor (s) 1.Sh. Arvind Sharma S/o Sh. Kundan Lal Sharma, Village Rajiana P.O Suhin, Tehsil Rakkar Distt. Kangra (HP). 2. Sh. Rajeev Sharma S/o Sh. Devraj Sharma, Village Upper Charol, P. O. Pragpur, Tehsil Dehra, Distt. Kangra (H.P.).	B) All that part and parcel of land & building on a piece of land admeasuring 00-01-74 comprised in Khewat No. 193, Khatauni No. 211 , Khasra No. 795 , Situated in Mahal Jhikli Bharoli, Tehsil Rakkar, Distt. Kangra as per Jamabandi for the year 2007-08. Owned by Sh. Manohar Lal S/o Sh. Birbal & mortgaged in favour of the Bank vide Registered Mortgage deed no. 238/2013 dated 27/09/2013 registered with the sub registrar Rakkar, Distt. Kangra (HP). Bank's charge has since been recorded and notified as per the provisions of CERSAI.	Rs. 12,22,634/- (Rs. Twelve Lakh Twenty Two Thousand Six Hundred Thirty Four Only) as on 26.03.2019 inclusive of interest up to 25.03.2019 plus Further interest & other charges accrued thereupon .	Rs. 13,63,230/-	Rs. 1,36,323/-
			Rs. 13,700/-	
Bank's charge has also been recorded & notified as per the provisions of CERSAI.				

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.: 50056589485, NAME OF THE BENEFICIARY: RTGS ACCOUNT KCCB RAKKAR, Name of Bank: The Kangra Central Cooperative Bank Ltd. Branch Office RAKKAR, IFSC Code: KACE0000044. Please note that the Demand Drafts/Banker's Cheques drawn payable at Rakkar (H.P.) in favour of The Kangra Central Co-Operative Bank Limited, Rakkar, 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., Udyog Vihar, Phase-2, Gulf Petrochem Building No. 301, Gurgaon, Ph. 0124-4302020, MOBILE 72919-61125, 72919-61126 or E-mail ID: support@bankeauctions.com.

I. For any property related query the prospective bidders may Contact, the Contact Persons :- **Sh. Rakesh Singh Minhass , Assistant General Manager (Ph. 8988600431 The KCC Bank Limited, Zonal Office Dadasiba or Sh. Rakesh Kumar , M.: 88940-34111, Ph: 01970-279224) Branch Manager, THE KCC BANK LIMITED, BRANCH OFFICE RAKKAR, E-mail: mgr.rkr.044@kccb.in, during working days, in office hours.**

II. 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.

III. 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 05.00 P.M. on 08-06-2026, shall only be eligible for participating in the e-bidding process .

IV. 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.

V. 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.

VI. 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.

VII. 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.

VIII. 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) <https://ibapi.in> (iii) www.bankeauctions.com.

IX. 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.

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

XI. 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.

XII. This is also notified that the property mentioned is located in the Kangra 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.

Dated : 07.05.2026

Place: Rakkar (Distt. Kangra, H.P.)

Authorised Officer