

[See proviso to rule 8 (6)]

E-Auction Sale Notice for Sale of below mentioned Immovable Secured Asset under The Securitisation and Reconstruction of the Financial Assets & Enforcement of Security Interest Act, 2002, read with proviso to rule 8 (6) of The Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the Public in General and in particular to the below mentioned borrower, Co-mortgagor & Legal heir of Co-mortgagor & Surety that the below described immovable property mortgaged/charged to The Secured Creditor, the physical possession of which has been taken by the Authorised officer of The Secured Creditor, will be sold on **“AS IS WHERE IS”, “AS IS WHAT IS” AND “WHATEVER THERE IS” BASIS THROUGH “SALE BY e-auction (under SARFAESI Act & Rules, 2002)”** as per brief particulars given hereunder:-

S.No.	Name of Borrower, Mortgagor & Branch.	(a) Date of Demand Notice (b) Possession Type/Date. Demand Notice Amount.	Description of Property.	Reserve Price.	(a) Earnest Money Deposit. (b) Bid Increment amount. (c) Date & Time of Inspection. (c) Last date/Time of EMD & KYC Submission. (d) Date/ Time of E-Auction.
1.	Smt. Jyoti Bajwa W/o. Sh. Late Sh.Ajay Bajwa, JP/17/946 (50683) Loan account no. 00028110006711, 00028110006736, 00028070008598, (Borrower, Co-Mortgagor & Legal Heir of Co-Mortgagor & Surety) Sh.Sahil Bajwa S/o. Late Sh.Ajay Bajwa (Legal Heir of Co-Mortgagor & Surety) Branch Jagatpuri	(a) 13-10-2023 (b) Physical/02-08-2024. (c) Rs.17,11,814/- together with further interest, penal interest and other charges as are applicable in the Loan account from time to time, from 30-09-2023 till the date of payment.	BUILT UP SHOP ON GROUND FLOOR, UPTO CEILING LEVEL, WITH ALL FIXTURES AND FITTINGS FITTED THEREON, WITH CONNECTION OF ELECTRICITY IN RUNNING CONDITION WITH METER, TOGETHER WITH PROPORTIONATE, IMPARTIABLE, UNDIVIDED OWNERSHIP RIGHTS OF THE LAND THEREUNDER, BUILT ON PORTION OF PROPERTY BEARING NO.A-7/28, MEASURING AREA OF PLOT 14.86-SQ.MTRS., (8 X 20') HAVING ITS PLINTH COVERED AREA 14.86-SQ.MTRS., SITUATED IN THE ABADI OF DLF.COLONY KNOWN AS KRISHAN NAGAR, IN THE AREA OF VILLAGE GHONDLI, ILLAQA SHAHDARA, DELHI-110051 AND BOUNDED AS EAST : GALLI, WEST : PORTION OF THE SAID PROPERTY, NORTH : PROPERTY OF OTHERS, SOUTH : SHOP OF OTHERS BUILT ON PORTION OF THE SAID PROPERTY.	Rupees Seventeen Lakhs Fifty Thousand Only (Rs. 17,50,000/-)	(a) Rs.1,75,000/- (b) Rs.10,000/- (c) 29-08-2026 11.00 am. To 4.00 p.m., (d) 02-09-2026 upto 5:30 p.m. (e) 04-09-2026, 3:00 p.m. To 5:00 p.m.

For detailed Bid/Tender form, terms and conditions of the said sale, please refer to the link provided in **THE KANGRA CO-OPERATIVE BANK LTD., HEAD OFFICE AT C-29, COMMUNITY CENTRE, PANKHA ROAD, JANAKPURI, NEAR JANAK CINEMA, NEW DELHI-110058**, The Secured Creditor Bank's website, i.e., www.kangrabank.com.

The auction will be conducted through the Bank's approved service provider M/s. e-Procurement Technologies Limited (Auction Tiger), and for detailed Bid/Tender form, terms and conditions of the said sale and procedure of submission of Bid/Tender, are available from their website at <https://sarfaesi.auctiontiger.net>

STATUTORY NOTICE AS PER RULE 8(6) & RULE 9 (1) OF SARFAESI ACT, 2002

This notice also be considered as a notice to the above named borrower/mortgagor of said loan, to pay the dues in full before the date of sale, failing which the property will be sold on the above mentioned Sale/Auction date. **This publication is also 15 day's notice to the above named borrower & mortgagor.**

DATED: 12-08-2026
PLACE : DELHI

HARISH SHARMA
AUTHORISED OFFICER
THE KANGRA CO-OPERATIVE BANK LTD.
HEAD OFFICE AT C-29, COMMUNITY CENTRE,
PANKHA ROAD, JANAKPURI, NEW DELHI-110058,
PHONE NO. 9013568418, 9013568419.



The Kangra Co-operative Bank Ltd.
Head office at C-29, Community Centre, Pankha Road,
Janakpuri, New Delhi-110058.

Name of Borrower	Smt.Jyoti Bajwa W/o. Late Sh.Ajay Bajwa
Date & Time of Inspection	29-08-2026 & 11:00 a.m. to 4:00 p.m.
Last date & time for submission of EMD & KYC.	02-09-2026 upto 5:30 p.m.
Date & Time of Sale/Auction	04-09-2026 & 3:00 p.m to 5:00 p.m.

Terms and Conditions of the E-auction are as under :-

Detailed Terms and condition for Sale of the Mortgaged Property/Secured Asset Namely : BUILT UP SHOP ON GROUND FLOOR, UPTO CEILING LEVEL, WITH ALL FIXTURES AND FITTINGS FITTED THEREON, WITH CONNECTION OF ELECTRICITY IN RUNNING CONDITION WITH METER, TOGETHER WITH PROPORTIONATE, IMPARTIABLE, UNDIVIDED OWNERSHIP RIGHTS OF THE LAND THEREUNDER, BUILT ON PORTION OF PROPERTY BEARING NO.A-7/28, MEASURING AREA OF PLOT 14.86-SQ.MTRS., (8 X 20') HAVING ITS PLINTH COVERED AREA 14.86-SQ.MTRS., SITUATED IN THE ABADI OF DLF.COLONY KNOWN AS KRISHAN NAGAR, IN THE AREA OF VILLAGE GHONDLI, ILLAQA SHAHDARA, DELHI-110051 AND BOUNDED AS EAST : GALI, WEST : PORTION OF THE SAID PROPERTY, NORTH : PROPERTY OF OTHERS, SOUTH : SHOP OF OTHERS BUILT ON PORTION OF THE SAID PROPERTY, In the case of Smt.Jyoti Bajwa W/o. Late Sh.Ajay Bajwa, Membership account no. JP/17/946 & Membership no.50683.

1. The auction will be conducted through the Bank's approved service provider M/s e-Procurement Technologies limited (Auction Tiger). Intending bidders may avail training for online bidding from M/s e-Procurement Technologies Ltd., B-704/705, Wall Street-II, Opp. Orient Club, Near Gujarat College, Ellis bridge, Ahmedabad-380006, Gujarat, Monday-Friday 10:00 AM - 7:00 PM (Saturday -10:00 AM - 06:00 PM. Closed on 2nd& 4th. Saturday & All Sunday's); Contact:LandlineNo.079-61200513/594/577/55email: Chintan.bhatt@auctiontiger.netsupport@auctiontiger.netMr.Chintan Bhatt Mobile No.9978591888(O) 079-68136851, email:chintan.bhatt@auctiontiger.net.

2. Prior to submitting the bids/tenders, bidders may obtain Bid/ Tender form, Information about the said Sale/Auction, it's Terms & Conditions and procedure of submission of Bid/Tender, from Bank's Authorised Officer, **The Kangra Co-operative Bank Ltd. Head office at C-29, Community Centre, Pankha Road, Janakpuri, New Delhi-110058.Phone No.9013568418, 9013568419, 9810487548, 8920040076**, on Monday to Saturday from 10:00 AM - 5:30 PM (Closed on 2nd& 4th Saturday & All Sunday's) OR on our Bank's website at www.kangrabank.com. and also at website of technology partner e-Procurement Technologies Ltd. At <https://sarfaesi.auctiontiger.net>

3. Inspection of the subject property will be available on date and time specified above. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property, the rights, title, interest & claims, dues affecting the property in respect of the property put on sale auction. The Authorised Officer/Secured Creditor Shall not be responsible in any way for any third party claims/rights/dues. Objections of any kind in this regard shall not be entertained.

4. All statutory/non statutory dues, taxes, GST, surcharge, rate, assessments, charges, fees, TDS, claims, Applicable stamp duty, Transfer and Registration Charges etc. Pertaining to auctioned property & its sale, will be the responsibility of the auction purchaser only.

5. Earnest Money Deposit (EMD) shall be deposited either through Demand Draft/Pay Order/Bankers Cheque/NEFT/RTGS. Name of the A/C.: **The Kangra Co-operative Bank Head Office, IFSC Code : KANG0000003, Account No.: 00030200005028**, Sender to Receiver Information/Remarks: mention the Name of the Borrower. The EMD amount shall not carry any interest.

6. Physical/scanned copies of Bank Receipt with UTR for EMD remitted and KYC documents should reach the Authorised Officer at above Bank address or on email id : legal@kangrabank.com, and legal1@kangrabank.com **at least two working days prior to the Auction date.**

7. The property will not be sold below the Reserve Price mentioned In the Sale/Auction Notice. The bidder shall improve their further offers in multiple of amounts indicated under "Bid increment" in the Sale/Auction Notice. If a bid is placed in the last 5 minutes of the closing time, the process will get extended for further 5 minutes for unlimited time. On closure of e-Auction process, the bidder who submits the highest bid amount shall be declared as Successful Bidder. The Authorised Officer may conduct an Open Bidding process/further negotiations thereafter to decide the successful bidder and sale/auction amount.

8. The successful bidder shall, immediately but not later than next working day after sale, deposit 25% of the final bid amount [Including EMD before bid]. If the successful bidder fails to pay 25% amount within the prescribed time herein above, the EMD shall be forfeited without any notice. After deposit of 25% and confirming the sale by the Authorised Officer, the bidder shall have to pay remaining amount i.e. 75% of the bid amount on or before 15th working day from the date of confirmation of sale or within such extended period as may be agreed upon in writing solely at the discretion of the Authorised Officer.

9. If the remaining amount is not paid within the time prescribed in the confirmation letter, the amount deposited so far would be forfeited without any notice and property shall be put to re-auction. The defaulting bidder shall have no claim/right in respect of property/amount. The EMD amount of unsuccessful bidder will be refunded on closure of the e-auction/sale proceeding as per instructions provided in the Auction Bid Form.

10. The sale is subject to confirmation of the Authorised Officer. Sale Certificate will be issued in the name of the purchaser(s)/applicant(s) only and will not be issued in any other name(s).

11. The Authorised Officer has absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the auction at any stage without assigning any reasons thereof.

12. The sale shall be subject to rules/conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act,2002.

13. Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither The Kangra Co-operative Bank Ltd. nor the service provider will be responsible for any lapses/failure (internet failure, power failure etc.) on the part of the Secured Creditor/Authorised Officer/Vendor in such cases. In order to ward off such contingent situation, the bidders are requested to make all the necessary arrangement/alternatives such as back-up power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

14. The above named borrower & mortgagor's attention is also invited to provision of Sub-Section (8) of Section 13 of the SARFAESI Act, in respect of time available, to redeem the above mentioned property.

DELHI.

DATED: 12-08-2026

**HARISH SHARMA,
AUTHORISED OFFICER,
THE KANGRA CO-OPERATIVE BANK LTD.
HEAD OFFICE AT C-29,COMMUNITY CENTRE,
PANKHA ROAD,JANAKPURI,NEW DELHI-110058
PHONE NO. 9013568419, 9013568418.**

**THE KANGRA CO-OPERATIVE BANK LIMITED HEAD OFFICE AT, C-29,
COMMUNITY CENTRE, PANKHA ROAD, JANAKPURI, NEW DELHI-110058.**

E-AUCTION TENDER/BID FORM FOR PURCHASE OF Immovable Property Namely: BUILT UP SHOP ON GROUND FLOOR, UPTO CEILING LEVEL, PROPERTY BEARING NO.A-7/28, MEASURING AREA OF PLOT 14.86-SQ.MTRS., (8 X 20') HAVING ITS PLINTH COVERED AREA 14.86-SQ.MTRS., SITUATED IN THE ABADI OF DLF.COLONY KNOWN AS KRISHAN NAGAR, IN THE AREA OF VILLAGE GHONDLI, ILLAQA SHAHDARA, DELHI-110051. Reserve Price Amount Rs.17,50,000/- & EMD Amount Rs.1,75,000/-, Last date of bid submission is 02-09-2026, Bid opening date is 04-09-2026.



Photo

1. Name of the Tenderer/bidder/Purchaser : _____
2. Father's/Husband's Name : _____
3. Age :- _____
4. Present address (Both residential & official address):- _____

5. Phone/Mobile Nos. : _____
6. Present profession/business/service : _____
7. Tender/bid price : _____ (Rupees _____)

8. Detail of EMD as mentioned in the E-Auction Sale Notice :-
Rs. _____ (Rupees _____
_____) by way of Demand Draft/ Pay order/ Bankers
Cheque/ NEFT/RTGS No. _____ dated _____
drawn on _____, in favour of
_____ payable at _____.
9. Membership No. with branch, if the tenderer(s)/bidder(s)/purchaser(s) is a member of the bank : _____
10. E-mail ID : _____

(Signature of tenderer/bidder/purchaser)

(Contd---2)

11. PAN NO. _____ & Aadhar No. _____

12. The EMD amount of unsuccessful bidder will be refunded on closure of the e-auction/sale proceedings on the same day regarding the Demand Draft/Bankers Cheque/Pay Order EMD deposits and on the next working day regarding the NEFT/RTGS EMD deposits.

13. I, hereby certify that my above tender/bid is based as mentioned in the E-Auction Sale Notice dated 12-08-2026. I further certify that I have carefully gone through all these terms and conditions and have also inspected the above mentioned property in person and got every information that was required by me. I have accepted all the terms and conditions of E-Auction Sale Notice dated 12-08-2026 unconditionally.

14. Bank account detail to which EMD amount to be returned:

Bank A/C No. : _____

IFSC Code No.: _____

Branch Name : _____

Signature of Tenderer/Bidder/Purchaser.

Place :- _____

Date:- _____

Name :- _____