



THE KANGRA CO-OPERATIVE BANK LTD.

C-29, Community Centre, Pankha Road, Janakpuri, New Delhi - 110058

Ph. : 011- 25611042, 25611043, 25611044

e-mail : legal@kangrabank.com, legal1@kangrabank.com

Website : www.kangrabank.com

[APPENDIX IVA]

[See proviso to rule 8 (6)]

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

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, mortgagor & Surety that the below described immovable property mortgaged 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, Surety & Branch.	(a) Date of Demand Notice (b) Possession Type/Date. (c) Demand Amount.	Description of Property.	Reserve Price.	(a) Earnest Money Deposit. (b) Bid Increment amount. (c) Date & Time of Inspection. (d) Last date/Time of EMD & KYC Submission. (e) Date/Time of E-Auction.
1.	Sh.Gulfam Ahmed S/o. Sh.Mahmood Ahmed Membership Account No.GP/18/120 Membership No. (55383) (Borrower & Mortgagor)	(a) 19-09-2020 (b)Physical Possession/ 07-11-2025. (c) Rs.44,76,395/- together with further interest, penal interest and other charges as are applicable in the Loan account from time to time, from 19-09-2020 till the date of payment.	ENTIRE FIRST FLOOR AND THIRD FLOOR WITH TERRACE RIGHTS AND ABOVE THEREUPON OF PROPERTY BEARING NO.427, (OLD NO.256), BACK SIDE, MEASURING 167 SQ.YDS., EACH, OUT OF TOTAL AREA MEASURING 300 SQ.YDS., PART OF KHASRA NO. 189/150, SITUATED IN THE AREA OF VILLAGE GARHI JHARIA MARIA, PRESENTLY KNOWN AS SANT NAGAR, EAST OF KAILASH, NEW DELHI-110065. Falling under the Registration of Sub-Registrar V (1), Delhi.	Rupees One Crore and Ninety Lakhs Only (Rs. 1,90,00,000/-)	(a) Rs.19,00,000/- (b) Rs.20,000/- (c) 16-02-2026, 11.00 am. To 4.00 p.m., (d) 27-02-2026 upto 5:30 p.m. (e) 02-03-2026, 3:00 p.m. To 5:00 p.m.
2.	Ms. Shaheen W/o. Sh.Gulfam Ahmed (Surety) Govindpuri Branch.				



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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 publication is also 15 day's notice to the above named borrower, mortgagor & Surety.

DATED : 09-02-2026

PLACE : DELHI

MEENAKSHI VATS

(AUTORISED 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	Sh.Gulfam Ahmed Sh.Mahmood Ahmed	S/o.
Date & Time of Inspection	16-02-2026 & 11:00 a.m. to 4:00 p.m.	
Last date & time for submission of EMD & KYC.	27-02-2026 upto 5:30 p.m.	
Date & Time of Sale/Auction	02-03-2026 & 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 : ENTIRE FIRST FLOOR AND THIRD FLOOR WITH TERRACE RIGHTS AND ABOVE THERE UPON OF PROPERTY BEARING NO.427, (OLD NO.256), BACK SIDE, MEASURING 167 SQ.YDS., EACH, OUT OF TOTAL AREA MEASURING 300 SQ.YDS., PART OF KHASRA NO. 189/150, SITUATED IN THE AREA OF VILLAGE GARHI JHARIA MARIA, PRESENTLY KNOWN AS SANT NAGAR, EAST OF KAILASH, NEW DELHI-110065. Falling under the Registration of Sub-Registrar V (1), Delhi. In the case of Sh. Gulfam Ahmed S/o. Sh.Mahmood Ahmed, Membership account no.GP/18/120 & Membership no.55383.

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, Ellisbridge, 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 : Landline No. 079-61200513/594/577/55 email : Chintan.bhatt@auctiontiger.net support@auctiontiger.net Mr. Ram Prasad Mobile No. 8000023297 (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, 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.
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/Secured Creditor Bank, 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/Secured Creditor Bank. 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 & Rules, 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 mentioned borrower, mortgagor & Surety having fail to repay the loan amounts, hence this notice is hereby given to the above named borrower, mortgagor, surety and the public in general that the bank has already taken possession of the above mentioned property in exercise of powers conferred under section (4) of section 13 of The Securitisation and Reconstruction of the Financial Assets and Enforcement of Security Interest Act, 2002, read with Rule [8] of The Security Interest (Enforcement) Rules, 2002, as well as on the directions issued from the Hon'ble Court of Ld. Additional Sessions Judge (NDPS) and Ld. Designated Special Court under PMLA, 2002, District Court Saket, New Delhi, Vide Order dated 26-09-2025 issued in SC No.528/24 & ECIR No. ECIR/21/DZ/2014 in the case of ED Vs. Niti Sareen and Ors.

MEENAKSHI VATS,
(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.

DELHI.

DATED : 09-02-2026