

दि कूर्माचल नगर सहकारी बैंक लिमिटेड
The Kurmanchal Nagar Sahkari Bank Ltd.



(पंजीकृत कार्यालय: नैनीताल)

(Regd. Office : NAINITAL)

Dated : 24.08.2026

पत्रांक :- 5960/08/2026

ANNEXURE-E

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES
"APPENDIX- IV-A [See proviso to Rule 8 and 9]

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 8 & 9 of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s), Mortgagor (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, possession of which has been taken by the Authorised Officer of THE KURMANCHAL NAGAR SAHKARI BANK LTD. Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" basis for recovery of dues in below mentioned account/s. The details of Borrower/s/Mortgagor/Guarantor/s/Secured Asset/s/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below -

Name of Account/Borrowers/Directors/Guarantors/Proprietor/Partners/Mortgagers	A- Date of Demand Notice B- Amount as per Demand Notice C- Date of (Symbolic) Possession
Borrowers: - 1. M/s Vikas Traders, Through its Proprietor Mr. Vikas Arora S/o Mr. Shashi Bhushan Dua, C/o Ghas Mandi, Kashipur, District- US Nagar, Uttarakhand. 2. Mr. Vikas Arora S/o Mr. Shashi Bhushan Dua, R/o H.No. 163, Ward 14, Singhan, Kashipur, District- US Nagar, Uttarakhand. Mortgagor/Guarantors: 3. Mrs. Beena Dua W/o Mr. Shashi Bhushan Dua, Address: H.No. 163, Ward 14, Singhan, Kashipur, District- US Nagar, Uttarakhand. 4. Mr. Sandeep Kumar Agarwal S/o Mr. Om Prakash Agarwal, Address: H.No. 656, Ward No.18, Mohalla- Manav Vihar, Katoratal, Kashipur, District- US Nagar, Uttarakhand. 5. Mr. Ishu Dua S/o Mr. Ashvani Kumar Dua, Address: Ward No. 13, Moh. Garj, Mukharji Nagar, Kashipur, District- US Nagar, Uttarakhand	A- 12/09/2025 B- Rs.24,49,979.21/- (Rupees Twenty-Four Lakhs Forty-Nine Thousand Nine Hundred Seventy-Nine and Paise Twenty-One Only) as on 31/08/2025, plus interest & Other Charges C- 27/11/2025.
Details of Property & Name of Owner	1. Minimum Reserve Price 2. Earnest Money Deposit in Rs. 3. Date, & Time of E-Auction 4. Bid Increase Amount 5. Status of Possession (Symbolic) 6. Property Inspection date & Time.



All that part and parcel of property bearing a piece of land of House No. 265/167, area admeasuring 162.30 Sq. Mtr., Tehsil-Kashipur, Distt. U.S. Nagar, which was originally acquired through Sale Deed No. 4146 dated 29-11-2001. This deed was executed by Shri Dinesh Chandra Agarwal S/o Late Shri Ram Roop Agrawal in favor of Smt. Beena Dua W/o Shri Shashi Bhushan Dua and is recorded at Bahi No. 1, Zild No. 1148, pages 285-288, at Serial No. 4146 at the Sub-Registrar's Office, Kashipur (District-U.S. Nagar). Bounded and butted as under: (As per sale deed) East- Rasta Nagar Palika West- House of Shakti Chand North- Rasta Nagar Palika South- Property of Devendra Chandra Singhal Subsequent Partial Sale: After obtaining permission from the bank to sell, Smt. Beena Dua W/o Shri Shashi Bhushan Dua sold a portion of the mortgaged property, specifically land of House No. 265/167, admeasuring 97.60 Sq. Mtr., to Shri Manoj Arora S/o Shri Ram Swaroop Arora. This transaction was completed through a sale deed dated 28.03.2024, which is registered in Bahi No. I, Zild No. 8051, pages 399-424, at SI No. 3130 dated 28.03.2024, in the office of the Sub-Registrar Kashipur (District-U.S. Nagar). As a result of this sale, only 64.70 Sq. Mtr. of land from the original property remains in the name of Smt. Beena Dua. As per co relative reading of sale deed dated 29.11.2001 and sale deed dated 28.03.2024 the boundaries of the property as per actual are - Bounded and butted as under: East- Rasta Nagar Palika West- House of Manoj Arora North- Rasta Nagar Palika South- Property of Nirmala Singhal	7. Last Date of Submission of prescribed tender/bid forms and KYC 1. Rs.13,53,000/- (Rupees Thirteen Lakhs Fifty-Three Thousand Only) 2. Rs.1,36,000/- (Rupees One Lakh Thirty-Six Thousand Only) 3. 06/10/2026 11:00 AM to 02:00 PM 4. Rs. 15,000/- (Rupees Fifteen Thousand Only) 5. SARFAESI Symbolic 6. 25/09/2026, 11:00 AM to 04:00 PM 7. 01/10/2026
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For detailed terms and conditions of sale, please refer to the link provided in <https://kurmanchalbank.bank.in/> and sarfaesi.auctiontiger.net Also, prospective bidders may contact the authorized officer on Mobile 8077272447, and Email ID - kashipur@kurmanchalbank.bank.in rm.tarai@kurmanchalbank.bank.in

STATUTORY 30 DAYS SALE NOTICE UNDER SARFAESI ACT 2002



The borrowers/guarantors/mortgagors are hereby notified to pay the sum as mentioned above along with up-to-date interest and ancillary expenses before date of auction, failing which the property will be auctioned/sold and balance dues, if any, will be recovered with interest and cost.

Place: Nainital

Date: 24/08/2026.



(Authorised Officer)

THE KURMANCHAL NAGAR SAHKARI BANK LTD.

Copy Forward to Borrower/Mortgagor/Guarantors: -

Borrowers: -

1. M/s Vikas Traders, Through its Proprietor Mr. Vikas Arora S/o Mr. Shashi Bhushan Dua, C/o Ghas Mandi, Kashipur, District- US Nagar, Uttarakhand.
2. Mr. Vikas Arora S/o Mr. Shashi Bhushan Dua, R/o H.No. 163, Ward 14, Singhan, Kashipur, District- US Nagar, Uttarakhand.

Mortgagor/Guarantors: -

3. Mrs. Beena Dua W/o Mr. Shashi Bhushan Dua, Address: H.No. 163, Ward 14, Singhan, Kashipur, District- US Nagar, Uttarakhand.
4. Mr. Sandeep Kumar Agarwal S/o Mr. Om Prakash Agarwal, Address: H.No. 656, Ward No.18, Mohalla- Manav Vihar, Katoratal, Kashipur, District- US Nagar, Uttarakhand.
5. Mr. Ishu Dua S/o Mr. Ashvani Kumar Dua, Address: Ward No. 13, Moh. Ganj, Mukharji Nagar, Kashipur, District- US Nagar, Uttarakhand

TERMS AND CONDITIONS FOR SALE OF ASSET THROUGH ONLINE E-AUCTION UNDER SARFAESI ACT 2002

1. E-Auction for the aforesaid secured asset/s is being held on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS", and "WHATEVER THERE IS BASIS" and will be conducted "Online". The Auction will be conducted through the "THE KURMANCHAL NAGAR SAHKARI BANK LTD." approved online auction service provider "Auction Tiger".
2. Date of E-Auction for the above secured asset is on dated (mentioned in above) at the web portal <https://sarfaesi.auctiontiger.net> from (Time & Date mentioned in above) with unlimited extensions of 5 Minutes each. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All participants/bidders are required to submit their bids online on the web portal of online auction service provider "Auction Tiger" and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. Bids submitted in any other format /incomplete bids are liable to be rejected.
3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. Date of Inspection of the Immovable Property is from (Time & Date mentioned in above).
5. Last Date of Submission of Bids/Tender Forms along with aforementioned EMD in the prescribed tender/bid forms and KYC is (Time & Date mentioned in above) at the Branch Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond the last date will be considered as invalid and shall accordingly be rejected. No



interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002 or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.

6. The Balance 75% of the sale price/bid price shall have to be paid within 15 (fifteen) days of confirmation of the sale by the Secured Creditor Bank, or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the Secured Creditor Bank shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer to Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from the auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid email id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization after the sale proceeds are adjusted to the outstanding amount. It is hereby made clear that the above outstanding amount is exclusive of TDS Calculation and other charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. The Borrower, Co-Borrower (s) and Mortgager (s) have been given **30 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002** (as per the revised guidelines in the Gazette of India notification dated 03/11/2016) to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to **THE KURMANCHAL NAGAR SAHKARI BANK LTD.** in full before the date of sale, auction is liable to be stopped.
12. Tender/Bids forms are available at the above-mentioned Branch Office or available at the portal of Auction Tiger. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
13. The properties/secured assets will not be sold below the Reserve Price set by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
14. Prospective intending bidders may contact the Service Provider on the details mentioned below to avail online training on participating in the e-auction. **M/s E- Procurement Technologies Ltd / Auction Tiger, B - 704, Wall Street - II, Opp. Orient Club, Nr. Gujrat College, Ellis Bridge, Ahmedabad - 380006, Gujrat (India). Contact Nos. Mr. Maulik Shrimali - 9173528727, maulik.shrimali@auctiontiger.net.** However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
15. The immovable property will be sold to the highest tenderer/Bidder in E- Auction.



Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.

16. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves/ itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
17. The sale is subject to confirmation by the Secured Creditor Bank. If the Borrowers pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded. .
18. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
19. THE KURMANCHAL NAGAR SAHKARI BANK LTD. is not responsible for any liabilities whatsoever pending upon the property as mentioned above. The Property shall be auctioned on 'As Is Where Is Basis, As Is What Is Basis' and 'Whatever There Is Basis' at a Reserve Price as mentioned above.
20. The loan foreclosure amount includes all interest and charges, which varies from day to day and are subject to changes. Other charges (if any) shall be calculated at the time of closure of the loan.
21. Earnest Money Deposit (EMD) shall be deposited through DD or RTGS/NEFT fund transfer to credit of 'THE KURMANCHAL NAGAR SAHKARI BANK LTD' Account No. 00780380000124, IFSC Code: HDFC0000078, Branch - HDFC, Hazrat Ganj, Lucknow, Uttar Pradesh.
22. The Demand Draft should be made in favor of "The Kurmanchal Nagar Sahkari Bank Limited".
23. The EMD Amount of unsuccessful bidder will be returned on closure of the E- Auction / Sale Proceedings through RTGS / NEFT (Account Details required).
24. On compliance with terms of sale, AO shall issue 'Sale Certificate' in favor of the purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above. For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 24/08/2026

Place: Nainital

THE KURMANCHAL NAGAR SAHKARI BANK LTD.
Authorized officer

