

ONLINE E – AUCTION SALE OF ASSET**KOTAK MAHINDRA BANK LIMITED**

REGISTERED OFFICE: 27 BKC, C 27, G-BLOCK, BANDRA KURLA COMPLEX, BANDRA (E), MUMBAI, MAHARASHTRA, PIN CODE - 400 051

BRANCH OFFICE: Kotak Mahindra Bank Limited. 7th Floor, Plot No.7, Sector-125, Noida, Uttar Pradesh-201313

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 UNDER RULE 8(5) READ WITH PROVISIO TO RULE 8 (6) OF THE SECURITY INTEREST (ENFORCEMENT) RULE, 2002.

NOTICE IS HEREBY GIVEN TO THE PUBLIC IN GENERAL AND IN PARTICULAR TO THE BORROWER (S) AND GUARANTOR (S) WHOSE DETAILS ARE GIVEN IN BELOW MENTIONED TABLE 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 Kotak Mahindra Bank Limited (hereinafter referred to as “The Bank/KMBL”) ON 10.07.2025 AND SUBSEQUENT TO THE ASSIGNMENT OF DEBT IN ITS FAVOUR BY Citifinancial Consumer Finance India Limited (hereinafter referred to as “CCFIL”) TO KOTAK MAHINDRA BANK, WILL BE SOLD ON “AS IS WHERE IS”, “AS IS WHAT IS”, AND “WHATEVER THERE IS” BASIS FOR REALIZATION OF BANK’S DUES.

DESCRIPTION OF THE IMMOVABLE PROPERTY WITH KNOWN ENCUMBRANCE, IF ANY

All that Piece and Parcel of property bearing Flat No.143, Block No. B, 2nd and 3rd Floor in Layout Plan, Sarita Vihar, New Delhi-110076.

BORROWER/S & GUARANTOR/S NAME & ADDRESS	1.DATE & TIME OF E-AUCTION 2.LAST DATE OF SUBMISSION OF EMD 3.DATE & TIME OF THE PROPERTY INSPECTION	RESERVE PRICE EMD OF THE PROPERTY BID INCREMENT
1. Mr. Pankaj Bhalla (Borrower) S/o Late Inder Dev Bhalla (As Borrower and Legal Heir of Co-Borrower Late Nandi Bhalla) 2. Mrs. Anuradha Bhalla (Co-Borrower) W/o Mr. Pankaj Bhalla Both At: Flat Bearing No.143, Block No. B, 2nd and 3rd Floor in layout plan of Sarita Vihar, New Delhi-110076 LOAN ACCOUNT NO. 10096390 TOTAL OUTSTANDING: Rs.2,32,19,153/- (Rupees Two Crore Thirty Two Lakh Nineteen Thousand One Hundred Fifty Three Only) as of 25.06.2026 along with future interest applicable from 26.06.2026 until payment in full and other charges.	1) E-AUCTION DATE :- 23.07.2026 BETWEEN 12:00 PM TO 1:00 PM WITH UNLIMITED EXTENSION OF 5 MINUTES 2.) LAST DATE OF SUBMISSION OF EMD WITH KYC IS :- 22.07.2026 UP TO 6:00 P.M. (IST.) 3.) DATE OF INSPECTION:- 20.07.2026 BETWEEN 11:00 AM TO 4:00 PM (IST)	RESERVE PRICE Rs.2,40,00,000/- (Rupees Two Crore Forty Lakh Only) EMD: Rs.24,00,000/- (Rupees Twenty Four Lakh Only) BID INCREMENT – RS. 1,00,000/- (RUPEES One Lakh Only) & IN SUCH MULTIPLES.

THE EARNEST MONEY HAS TO BE DEPOSITED BY WAY OF DD IN FAVOUR OF "KOTAK MAHINDRA BANK LIMITED" PAYABLE AT **Delhi** OR NEFT/RTGS IN THE ACCOUNT OF "KOTAK MAHINDRA BANK LIMITED ACCOUNT NO **RAR476723** AND IFSC CODE- KKBK0000631 , BRANCH KALINA POINT MUMBAI , BRANCH CODE 0641.

THE BORROWER'S ATTENTION IS INVITED TO THE PROVISIONS OF SUB SECTION 8 OF SECTION 13, OF THE SARFAESI ACT, IN RESPECT OF THE TIME AVAILABLE, TO REDEEM THE SECURED ASSET.

PUBLIC IN GENERAL AND BORROWERS IN PARTICULAR PLEASE TAKE NOTICE THAT IF IN CASE AUCTION SCHEDULED HEREIN FAILS FOR ANY REASON WHATSOEVER THEN SECURED CREDITOR MAY ENFORCE SECURITY INTEREST BY WAY OF SALE THROUGH PUBLIC E - AUCTION.

IN CASE OF ANY CLARIFICATION/REQUIREMENT REGARDING ASSETS UNDER SALE, BIDDER MAY CONTACT **THE BANK'S IVR NO. (+91-9152219751) FOR CLARIFICATIONS. BIDDER MAY ALSO CONTACT** Mr. Somesh Sundriyal (Mob No.+919910563402), Mr. Nakul Gupta (Mob No +918700867857), Mr. Akash Saxena (Mob No.8860001910) for clarifications.

FOR DETAILED TERMS AND CONDITIONS OF THE SALE, PLEASE REFER TO THE LINK [HTTPS://WWW.KOTAK.COM/EN/BANK-AUCTIONS.HTML](https://www.kotak.com/en/bank-auctions.html) PROVIDED IN KOTAK MAHINDRA BANK'S WEBSITE I.E. WWW.KOTAK.COM AND/OR ON [HTTPS://BANKAUCTIONS.IN/](https://bankauctions.in/)

PLACE: Delhi

DATE: 25.06.2026

**AUTHORIZED OFFICER
KOTAK MAHINDRA BANK LIMITED**