

Ref: 61

Dated: 23-10-2025

E-AUCTION/SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

E-AUCTION/ SALE NOTICE FOR SALE OF PROPERTY MORTGAGED TO THE BANK UNDER SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST (SARFAESI) ACT 2002 AND SECURITY INTEREST (ENFORCEMENT) RULES, 2002

Notice is hereby given to public in general and in particular to Borrower, Mortgagor and Guarantor(s) that the below described immovable property mortgaged to Jammu & Kashmir Bank Ltd Branch Zirpora and Bijbehara (hereinafter referred to as the Bank/ Secured Creditor), the Possession of which has been taken over by one of the Authorised Officer of the Bank/ Secured Creditor in exercise of powers conferred under **Securitization & Reconstruction of Financial Assets & Enforcement of Security Interest Act 2002 (the Act) and Security Interest (Enforcement) Rules, 2002 (the Rules)**, will be sold on "As is where is, As is what is, Whatever there is and Without recourse basis", as per the particulars given hereunder.

Name of the Borrower(s)/ Mortgagor(s)/ Guarantor(s)	i). Mr. Mehraj ud din Paul S/O Gh Mohd Paul R/O Zirpora Bijbehara (Borrower/ Mortgagor). ii) Mr. Parvaiz Ahmad Dar S/o Abdul Samad Dar R/o Zirpora Bijbehara (Guarantor) iii) Mr. Farooq Ahmad Mir S/o Abdul Kabir Mir R/O Gund Nasir (Guarantor)
Amount in Demand Notice in respect of Housing Loan Facility (excluding interest and other expenses) Amount Due as on 30-09-2025 (Excluding interest from 01-10-2025) in respect of Housing Loan Facility Legal and other Charges Due as on 01-10-2025, in respect of Housing Loan Facility	Rs.17,87,384/-(Rupees Seventeen lakhs Eighty Seven Thousand Three Hundred Eighty Four Only) Rs.19,73,368/- (Rupees Nineteen lakhs Seventy Three Thousand Three Hundred Sixty Eight Only) Rs. 19,037.00 (Rupees Nineteen Thousand Thirty Seven Only)
Description of the mortgaged Property/ Secured Asset (Put on sale)	Residential House alongwith Land underneath and appurtenant thereto measuring Six (06) Marla Six (06) Sirsaie falling under Khasra No. 772min situated at mouza Zirpora Tehsil Bijbehara district Anantnag
Reserve Price	Rs. 62,74,800/= (Rupees Sixty Two lac Seventy Four Thousand Eight Hundred only)
Earnest Money Deposit (EMD)	Rs 6,27,480/- (Rupees Six lac Twenty Seven Thousand Four Hundred Eighty only)
Bid Increase Amount	Rs. 20,000/- (Rupees Twenty Thousand Only)
Name of the Branch	Branch office Zirpora
Authorized Officer/Designation	Mr. Ab Rehman Najar Designation Chief Manager Authorised officer Contact No.01932222440
Last Date & Time of submission of Bid, Earnest Money Deposit (EMD) and Documents	24-11-2025 up to 04.00 P.M

Authorised Officer
J&K Bank

**Impaired Assets Portfolio Management Department,
Zonal Office Anantnag
Bakshiabad, Anantnag-192101 email: amid.zoksou@jkbmail.com**

Date and Time of e-Auction	25.11.2025 between 01.00 P.M to 04.00 P.M
Earnest Money Deposit (EMD) & Other Remittance/s detail/s by RTGS to Account Number	Account No. 1224070700000003 Account Name : E Auction Account (Sundry Pointing) IFSC CODE: JAKA0EZIRIP

The online auction will be conducted on website (URL Link- "<https://sarfaesi.auctiontiger.net>") of our auctioning agency M/s e-Procurement Technologies Limited (Auction tiger). The interested bidders shall submit their offer through website <https://sarfaesi.auctiontiger.net>. The EMD 10% of RESERVE PRICE shall be payable through NEFT/RTGS/DD on or before 04:00 PM of 24.11.2025. For any Clarifications with regards to inspection, terms and conditions of the auction or submission of bids etc kindly contact Jammu and Kashmir bank Ltd Branch office Zirpora or the Authorised Officer.

The Authorized Officer is not bound to accept the highest offer and the Authorized Officer has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.

For detailed terms and conditions of the Auction/sale please visit <https://www.jkbank.com> or <https://sarfaesi.auctiontiger.net>

STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8 (6) READ WITH RULE 9 OF THE SARFAESI ACT, 2002

The borrower/ mortgagor (s) are again hereby notified to pay a sum of Rs. 57,63,338/- which includes balance outstanding in respect of loan account no. 0091020100000928 , along with upto date interest and ancillary expenses before the date of e-auction and get the property redeemed, failing which the property will be auctioned/sold and balance dues if any will be recovered with interest and costs.

Date: 23-10-2025

Place: ANANTNAG


AUTHORIZED OFFICER
J&K Bank

**Impaired Assets Portfolio Management Department,
Zonal Office Anantnag
Bakshiabad, Anantnag-192101 email: amid.zoksou@jkbmail.com**

**TERMS AND CONDITIONS IN RESPECT OF E-AUCTION/ SALE NOTICE DATED
FOR SALE OF IMMOVABLE PROPERTY MORTGAGED TO THE JAMMU & KASHMIR BANK
LTD BRANCH Mehind IN CREDIT FACILITY/IES AVAILED BY Mr. Mehraj ud Din Paul s/o Gh Mohd
Paul R/o Zirpora Bijbehara (BORROWER)**

1) The Auction is being held on "**As is where is, As is what is, Whatever there is and NO COMPLAINT BASIS**". To the best of knowledge and information of the Authorized officer, there are no encumbrances on the properties, except specifically disclosed herein. However, the intending bidders should make their own independent enquiries regarding the encumbrances, title of property/ies put on auction and claims/rights/dues affecting the property, prior to submitting their bid. The Authorized Officer/Secured Creditor shall not be responsible in any way for any third party claims/rights/dues. The bidders shall satisfy themselves as to the description, condition or accuracy of the details regarding the property/ies given hereinabove.

2) It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The physical inspection of Mortgaged property/ies put on auction will be permitted to interested bidders on Bank's working days between 2.00 PM to 4.00 PM up to 24.11.25 **with** prior permission of the Authorized officer. Inspection of the documents relating to the properties will be permitted to the interested bidders or their authorized representatives at **Branch Office Zirpora** between 2.00 PM to 4.00 PM upto 24.11.25. The bid price shall be absolute in terms and should not be linked to any reference. Conditional bids shall be rejected.

3) The interested bidders shall submit their offer through website <https://sarfaesi.auctiontiger.net> (the user ID and password can be obtained free of cost by registering name with "<https://sarfaesi.auctiontiger.net>") through their login ID and Password. The EMD 10% of RESERVE PRICE shall be payable through NEFT/RTGS/DD (EMD remittance details given above) on or before 04:00 PM on 24.11.25. Please note that Cheques shall not be accepted as EMD amount. The Prospective Bidder(S) must also submit signed copy of Registration Form and Bid Terms and Conditions form etc at Jammu and Kashmir bank Ltd **Branch office Zirpora on or before 04.00 P.M 24.11.25.**

4) After Registration by the bidders in the web-site, the intending purchaser/ bidder is required to get the copies of following documents uploaded in the web-portal before last date of submission of the bid(s) viz. i) Copy of the NEFT/RTGS/challan. ii) Copy of PAN card/Aadhar Card iii) Proof of identification (KYC) viz. copy of Voter ID Card/Driving License/ Passport etc. iv) Copy of proof of address, v) Duly Filled up & Signed Copy of Annexure II & III attached to the Tender form, without which the bid is liable to be rejected.

5) The Interested bidders who require assistance in creating login ID and password, uploading data, submitting bid, training on e-bidding process etc., may avail online training on E-Auction from M/s e-procurement Technologies Ltd. (Auction Tiger), Ahmadabad. Contact Person; Mr. Ram Sharma ,Mobile No. 9265562818/9265562821/6352634834. E-Mail ID: ramprasad@auctiontiger.net , support@auctiontiger.net during office hours on working days.

6) Only buyers holding valid User ID/Password and confirmed payment of EMD through NEFT/RTGS shall be eligible for participating in the online auction process.

7) The interested bidders who may have submitted their **EMD not below the 10% of reserve price** through online mode/DD before 04:00 PM on 24.11.25 shall be eligible for participating in the e-auction. The e-auction of above properties would be conducted exactly on **25.11.25 between 01.00 P.M to 04.00 P.M** by way of inter-se bidding amongst the bidders. The bidders shall improve their offer in multiple of amount mentioned under the column "Bid Increase Amount" against the 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 (not below the reserve price) on closure of online auction 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 Authorized Officer and Secured Creditor.

8) 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. The successful bidder shall have to deposit **25% of the sale price**, adjusting the EMD already paid, within **next working day** of the acceptance of bid price by the Authorized Officer and the balance **75%** of the sale price on or before **15th day of the sale** or within such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer which may not exceed 90 days from the date of auction. In case of default in payment by the successful bidder, the amount already deposited by the Bidder shall be liable to be forfeited and the property shall be put to re-auction and the defaulting bidder shall have no claim/right in respect of property/amount.

9) The prospective qualified bidders may avail online training on e-auction from **M/S E-Procurement Technologies Ltd.** prior to the date of e-auction. Neither the Authorized Officer/Bank nor M/s. e-procurement technologies Ltd shall be liable for any network problem and the interested bidders to ensure that they are technically well equipped for participating in the e-Auction event.

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10) The purchaser shall bear the applicable stamp duties/additional stamp duty/transfer charges, fees, applicable GST charges etc. and also all the statutory/non statutory dues, taxes, rates, assessments, charges, fees etc. owing to anybody. The successful bidder shall have to bear taxes on account of the sale over and above the bid amount. **The successful bidder shall be solely responsible for transfer of supra Secured Asset in his/her/their/its name.**

11) The Authorized Officer is not bound to accept the highest offer and the Authorized Officer has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof. NOC or any requisite document from any concerned authority for registration of Conveyance Deed has to be obtained by the purchaser only.

12) The bidders are advised to go through the detailed terms and conditions of e-auction available on the website of **M/S E-Procurement Technologies Ltd. <https://sarfaesi.auctiontiger.net>** before submitting their bids and taking part in e-auction.

13) The publication is subject to the force majeure clause.

14) The sale certificate shall be issued after receipt of entire sale consideration and confirmation of sale by secured creditor. The sale certificate shall be issued in the name of the successful bidder. No request for change of name in the sale certificate other than the person who submitted the bid / participated in the e-Auction will be entertained.

(15) The bid once submitted by the bidder, cannot be cancelled/ withdrawn and the bidder shall be bound to buy the property at the final bid price. The failure on the part of bidder to comply with any of the terms and conditions of e-Auction, mentioned therein will result in forfeiture of the amount paid by the defaulting bidder.

(16) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. The Authorised Officer shall be at liberty to cancel the e-Auction process / tender at any time, before declaring the successful bidder, without assigning any reason. The conditional bids may be treated as invalid. Please note that after submission of the bid/s, no correspondence regarding any change in the bid shall be entertained. The payment of all statutory / non- statutory dues, taxes, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only. In case of any dispute arises as to the validity of the bid (s), amount of bid, EMD amount, the eligibility of the bidder, authority of the person representing the bidder etc, the interpretation and the decision of the Authorised Officer shall be final in such an eventuality, the Bank shall in its sole discretion be entitled to call off the sale and put the property to sale once again on any date and at such time as may be decided by the Bank. For any kind of dispute, bidders are required to contact the concerned authorised officer of the concerned bank branch only.

(17) **Special Instructions** Bidding in the last moment should be avoided in the bidders own interest. Neither The Jammu & Kashmir Ltd. nor Service provider will be responsible for any lapse/failure (Internet failure/power failure etc.). In order to ward-off such contingent situations bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent such situation & are able to participate in the auction successfully.


AUTHORIZED OFFICER
J&K Bank