

**Jammu and Kashmir Bank Ltd**  
**Impaired Assets Portfolio Management Department**  
**Zonal Office Kathua**  
**NHW-44, Near Forest Protection office, Kathua -184102 J&K**  
**T: +91-1922-238586F: +91-1922-238586**  
**E:amid.zojtwo@jkbmail.com**



**E-AUCTION SALE NOTICE**

**PUBLIC NOTICE FOR SALE OF IMMOVABLE PROPERTIES MORTGAGED TO THE BANK UNDER  
SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST  
ACT 2002(NO. 54 OF 2002) SARFAESI ACT.**

Whereas, the borrower/s named hereunder have defaulted to Jammu & Kashmir Bank Ltd and owe the sums as indicated herein below and further interest thereon, Jammu & Kashmir Bank Ltd, through its Authorized Officer, had taken possession of the mortgaged properties under section 13(4) of SARFAESI Act 2002 and the Bank has decided to sell the properties, described here in below against their names, on "as is where is", "as is what is", "Whatever there is" and "without recourse basis "under rule 8 to 9 of the Security Interest (Enforcement) Rules, 2002.

<b>Name of the Borrower(s)/ Mortgagor(s)/ Guarantor(s)</b>	<ol style="list-style-type: none"> <li>1. M/s Universal Trading Co.situated at Near SICOP Industrial Complex Birpur,Bari Brahmana Tehsil Bari Brahmana Distt. Samba (UT of J&amp;K) Pin. 181133 through its Sole Prop. Mrs. Rajani Kumari Wd/o Mr.Narinder Sharma (Borrower Firm)</li> <li>2. Mrs. Rajani Kumari Wd/o Late Mr.Narinder Sharma R/o H.No.335, Sarwal Last Morh Sarwal Jammu (UT of J&amp;K) Pin-180005 (Sole Proprietor/Legal heir)</li> <li>3. Mr. Omaansh S/o Late Mr.Narinder Sharma through his mother and natural guardian Mrs. Rajani Kumari Wd/o Mr.Narinder Sharma R/o H.No.335, Sarwal Last Morh Sarwal Jammu (UT of J&amp;K) Pin-180005 (Legal heir)</li> <li>4. Miss. Aaradhya Sharma D/o Late Mr.Narinder Sharma through her mother and natural guardian Mrs. Rajani Kumari Wd/o Mr.Narinder Sharma R/o H.No.335, Sarwal Last Morh Sarwal Jammu (UT of J&amp;K) Pin-180005 (Legal heir)</li> <li>5. Meena Sharma W/o Sh.Lok Nath Sharma R/o H.No.609, Narwal Pain Satwari Jammu (UT of J&amp;K) Pin-180003 (Guarantor)</li> <li>6. Sanjeev Kumar S/o Sh. Lok Nath Sharma R/o H.No.609, Narwal Pain Satwari Jammu (UT of J&amp;K) Pin-180003 (Guarantor)</li> </ol>
<b>Amount of Demand Notice dated 05.10.2024 (excluding interest and other expenses from 01.10.2024)</b>	Demand Notice dated 05.10.2024 for Rs 6,18,20,647.77 (Six Crore Eighteen Lacs Twenty thousand Six Hundred Forty Seven and Paise Seventy Seven Only)
<b>Outstanding as on 30.11.2025</b>	Rs. 6,99,22,146.77 (Six Crores Ninety Nine Lacs Twenty Two Thousand One Hundred Forty Six and Paise Seventy Seven Only ) plus future interest & charges w.e.f. 01.12.2025
<b>Description of the mortgaged/ hypothecated assets</b>	a) Mortgage of land measuring 02 Kanal and 08 Marlas falling under Khasra No.1642 min, Khewat No.137 min, Khata No.428 min situated at Village Birpur (Adjoining SICOP Industrial Complex Bari Brahmana) Tehsil Bari Brahmana & District Samba belonging to Lt.Sh.Narinder Sharma S/o Sh.Prithivi Raj Sharma and devolved upon Mr.Omaansh (Son), Miss. Aaradhya Sharma (daughter) & Ms Rajani Kumari (widow) of Lt. Sh. Narinder Sharma.

For The Jammu & Kashmir Bank Ltd.

Authorized Officer

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	b) Mortgage of land measuring 01 Kanal along with building and shed constructed thereupon falling under Khasra No.1642, Khewat No.137, Khata No.431 situated at Village Birpur (Adjoining SICOP Industrial Complex Bari Brahmana) Tehsil Bari Brahmana & District Samba belonging to Lt. Sh. Narinder Sharma S/o Sh.Prithivi Raj Sharma and devolved upon Mr.Omaansh (Son), Miss. Aaradhya Sharma (daughter) & Ms Rajani Kumari (widow) of Lt. Sh. Narinder Sharma.
Reserve Price fixed (in lacs)	Rs 3,29,00,000.00 (Three Crore Twenty Nine Lacs only)
EMD	Rs 32,90,000.00 (Thirty Two Lacs Ninety Thousand Only)
Bid Increase Amount	Rs. 50000/- (Rupees Fifty Thousand Only)
Name of the Branch	The Jammu and Kashmir Bank Ltd, Branch: IC Bari Brahmana email:- estate@jkbmail.com Umesh Sharma (Branch Manager) Ph.: 9796400133
Authorized Officer/Designation	Mr. Jagdeep Kumar Chief Manager Mobile No.9596885222
Last Date & Time of submission of EMD and Documents	20.01.2026 up to 04.00 P.M
Date and Time of e-Auction	21.01.2026 between 12.00 P.M to 03.00 P.M
EMD REMITTANCE DETAILS BY RTGS TO ACCOUNT NUMBER	Account No. 0230072000000001 Account Name : RTGS Inter Bank Receipts IFSC CODE: JAKA0ESTATE

**TERMS & CONDITIONS:-**

(1) The E-Auction is being held on "AS IS WHERE IS", "AS IS WHAT IS", "WHATEVER THERE IS" and "WITHOUT RECOURSE BASIS". To the best of knowledge and information of the Authorized Officer, there are no encumbrances on the property/ies. 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.

(2) It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders on Banks working days.

(3) The interested bidders shall submit their offer along with EMD 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/Transfer (EMD remittance details given above) on or before 4.00 P.M on 20.01.2026. Please note that Cheques / Demand Drafts shall not be accepted as EMD amount.

(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. 1. Copy of the NEFT/ RTGS challan. 2. Copy of PAN card, 3. Proof of identification (KYC) viz. copy of Voter ID Card/ Driving License/ Passport etc., 4. Copy of proof of address, 5. 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), Ahmedabad: Contact Person; Mr. Ram Sharma ,Mobile No. 9978591888/ 9265562818/9265562821/9374519754, Contact No. 079-68136837/68136880. E-Mail ID: [ramprasad@auctiontiger.net](mailto:ramprasad@auctiontiger.net), [support@auctiontiger.net](mailto:support@auctiontiger.net), during office hours on working days.

For the Jammu &amp; Kashmir Bank Ltd.

Authorised Officer



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(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 have submitted their EMD not below the 10% of reserve price through ONLINE mode before **4.00 P.M. on 20.01.2026**, shall be eligible for participating in the e-auction. The e-auction of above properties would be conducted exactly on the scheduled date & time as mentioned above 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/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 immediately on the same day or not later than the next working day of the e-auction 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. 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.

(10) The purchaser shall bear the applicable stamp duties/additional stamp duty/transfer charges, fees etc. and also all the Statutory/ non statutory dues, taxes, rates, assessments, charges, fees etc. owing to anybody.

(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 Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders. The Authorized 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 once to the eligibility of the bidder, authority of the person representing the bidder, interpretation and the decision of the Authorized 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 authorized officer of the concerned bank branch only.

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(17) Special Instructions, Bidding in the last moment should be avoided in the bidders own interest and 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.

(For detailed term & conditions please refer to website <https://sarfaesi.auctiontiger.net> M/s E-procurement Technologies Ltd.)

For The Jammu & Kashmir Bank Ltd.

  
Authorized Officer  
Authorised Officer

Date: 09.12.2025  
Place: Kathua (J&K)