



The Jammu & Kashmir Bank Ltd.
IAPM Department, Zonal Office Srinagar,
M. A. Road, (Opposite Women's College),
Srinagar-190001, Kashmir.
0194-2452658, Ext.:132; iapmd.kmr@jkbmail.com

'e-AUCTION NOTICE'

(Rule 8 & 9 of the Security Interest (Enforcement) Rules)

IN THE NPA ACCOUNT OF M/S Emm Co. Marketing Agency & Emm Co. Fabrics

The undersigned in exercise of the powers conferred under Section 13(4) of the SARFAESI Act read with Rule 8 to 9 of the Security Interest (Enforcement) Rules, 2002 notify the sale of the secured assets detailed herein-below for realization of the dues on “**as is where is**”, “**as is what is**”, “**whatsoever there is**” and “**no complaint**” basis.

Description of the mortgaged Property (Put on sale)	<ol style="list-style-type: none">1. Residential House along with land measuring 2145 Sq. Ft. falling under Khasra No. 204 min, Khata No. 732 (old 542) and Khewat No. 521 (old 157) situated at Buchwara Dalgate Sringar, standing in the name of Mr. Manzoor Ahmad Bhat (Borrower).2. Residential House along with land measuring 10 Marlas falling under Khasra number 656 min (06 Marlas) of Khata number 1473 of Khewat number 100 and Khasra number 657 min (04 Marlas) of Khata number 1480 of Khewat number 100 situated in Estate Kursu Padshahibagh, Rajbagh Tehsil Srinagar South and District Srinagar, standing in the name of Manzoor Ahmad Bhat (Borrower).
Name of the Borrower	<ul style="list-style-type: none">• M/s Emm Co. Marketing Agency, Prop. Mr. Manzoor Ahmad Bhat• M/s Emm Co. Fabrics, Prop. Mr. Manzoor Ahmad Bhat (Borrower)• Mrs. Zahid-ul-Nisa W/O Nazir Ahmad Dar R/O Daulatabad, Nowpora, Khanyar, Sgr.• Mr. Zulfiqar Ahmad Bhat S/O Mohammad Maqbool Bhat R/O Buchwara, Dalgate, Srinagar.
Amount of secured debt for the recovery of which the property is sold, as on 31.01.2026	Rs. 3,99,85,974.45 (Rupees Three Crores Ninety Nine Lacs Eighty Five Thousand Nine Hundred Seventy Four and Paise Forty Five Only)
Reserve Price	<ol style="list-style-type: none">1. Rs.144.57 lacs (Rupees One Crore Forty Four Lacs Fifty Seven Thousand only).2. Rs.106.37 lacs (Rupees One Crore Six Lacs Thirty Seven Thousand only)
Earnest Money Deposit (EMD)	10% of Reserve price.
Bid Increase Amount	<ol style="list-style-type: none">1) Rs.05.00 Lacs (Rupees Five Lacs).2) Rs.05.00 Lacs (Rupees Five Lacs)
Name of the Branch	Zonal Impaired Assets Branch Srinagar
Last Date & Time of submission of Bid	24.02.2026 (5PM)
Date and Time of e-Auction	25.02.2026 (3PM to 4PM)
Earnest Money Deposit (EMD) & Other Remittance/s details by	THE JAMMU AND KASHMIR BANK LIMITED Business Unit: ZIARB, Srinagar, IFSC CODE: JAKA0ZIARB Account No. 0187070700000001 in the name of SUNDRY



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RTGS to Account Number	DEPOSITS ACCOUNT.
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TERMS AND CONDITIONS:

- i) The E-Auction is being held on "AS IS WHERE IS" and "AS IS WHAT IS" and "WHATSOEVER THERE IS" and "NO COMPLAINT" basis.
- ii) 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 bids. 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.
- iii) It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid.
- iv) Inspection of the documents relating to the properties will be permitted to the interested bidder at Business Unit: ZIARB, Srinagar between 3.00 PM to 5.00 PM up to **18.02.2026**. The bid price shall be absolute in terms and should not be linked to any reference. Conditional bids shall be rejected.
- v) 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.
- vi) The EMD 10% of Reserve Price shall be payable through NEFT/RTGS/DD (EMD remittance details given above) on or before **24.02.2026**. up to 5.00 PM.
- vii) 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/DD details. 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, without which the bid is liable to be rejected.
- viii) 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. at <https://sarfaesi.auctiontiger.net> e-mail Id: support@auctiontiger.net & ramprasad@auctiontiger.net; support@auctiontiger.net & chintan.bhatt@auctiontiger.net, Contact No's: 9265562818/9265562821/6352634834 and for any property related query may contact Branch Impaired Assets Recovery Branch, Zone Srinagar, Mobile No. 9622632968 [Email: ziarsg@jkbmail.com](mailto:ziarsg@jkbmail.com).
- ix) Only buyers holding valid User ID/Password and confirmed payment of EMD through shall be eligible for participating in the online auction process.
- x) The interested bidders who may have submitted their EMD not below the 10% of reserve price of each property/auction before 5.00 P.M. on **24.02.2026** shall be eligible for participating in the e-auction.
- xi) The e-auction of above property 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 multiples 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



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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.

- xii) 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.
- xiii) The successful bidder shall have to deposit 25% of the sale price (inclusive of EMD amount already deposited) immediately of the acceptance of bid price by the Authorized Officer and the balance 75% within 15 days, however the time to deposit 75% may be extended up to 03 months at the discretion of the Secured Creditor/Bank from the confirmation of sale on the request of the successful bidder.
- xiv) 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.
- xv) The Authorized Officer reserves the right to cancel/reject any/all the bids without assigning reasons.

(Authorized Officer)

Place: Srinagar (J&K)
Date: 03.02.2026.