



Jammu & Kashmir Bank limited  
CIN: L65110JK1938SGC000048

IAPMD Department,  
Zonal Office Mumbai  
1<sup>st</sup> Floor National Business  
Centre Bandra Kurla Complex  
Bandra (E) Mumbai-400051

T +91 (0)2226384100/200  
E iapmd.mum@jkbmail.com

Ref: JKB/ZOM/IAPM/2025-

Dated: 28-08-2025

**E-AUCTION/SALE NOTICE**

**PUBLIC NOTICE FOR SALE OF PROPERTY MORTGAGED TO THE BANK  
UNDER SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF  
SECURITY INTEREST (SARFAESI) ACT 2002**

Whereas, the Authorized Officer of Jammu & Kashmir Bank Ltd in exercise of powers conferred under SARFAESI Act, 2002 and Security Interest (Enforcement) Rules, 2002, issued a Demand Notice on 05-06-2024 calling upon **Mrs Pooja Sharma W/o: Mr. Parmendra Kumar Sharma Residential Address: Flat No.402, having built up area of 702 sqft 4<sup>th</sup> floor in the building known as New Shree Yash Nidhi Co-op HSG Society Limited, Near GCC Club, Mira Bhayandar, Mira Road (E ) Thane-401107** for payment of its dues, aggregating to **Rs.35,10,360.96 (Rupees Thirty Five Lakh Ten Thousand Three Hundred Sixty & Paisa Ninety Six Only)** as on **31-05-2024** together with future interest and other cost and charges, within a period of 60 days.

Whereas, the Authorized Officer has taken possession of the mortgaged properties mentioned hereinafter under section 13 (4) of SARFAESI Act 2002 on 04.06.2025. Consequent upon failure by the borrower to repay the Bank's dues, the Authorized Officer in exercise of the powers conferred under Section 13(4) of the Act read with rule 8 to 9 of the Security Interest (Enforcement) Rules, 2002 notified the sale of the Secured Asset for realization of the dues on "**as is where is and/or as is what is and whatsoever there is, basis**" and "**no complaint basis**" condition.

Whereas, I the named Authorized Officer in exercise of the powers conferred under Section 13(4) of the Act read with rule 8 to 9 of the Security Interest (Enforcement) Rules, 2002 again notifies the sale of the Secured Asset detailed herein for realization of the dues on "**as is where is and/or as is what is and whatsoever there is, basis**" and "**no complaint/ no recourse basis**" condition.

Name of the Borrower(s)/ Mortgagor(s)/ Guarantor(s)	<b>1. Mrs Pooja Sharma W/o: Mr. Parmendra Kumar Sharma (Borrower &amp; Mortgagor)</b>
Amount in Demand Notice (excluding interest and other expenses from 31- 05-2024)	<b>Rs.35,10,360.96 (Rupees Thirty Five Lakh Ten Thousand Three Hundred Sixty &amp; Paisa Ninety Six Only)</b>
Amount Due as on 31.07.2025(Excluding interest from 01.08.2025 and other expenses incurred)	<b>Rs.38,17,128.18 (Rupees Thirty Eight Lakh Seventeen Thousand One Hundred Twenty Eight &amp; Paisa Eighteen Only)</b>



Registered Office

Corporate Headquarters  
M A Road, Srinagar 190001  
Kashmir, India

T +91(0)194 2481930  
F +91(0)194 2481934

Einfo@jkbmail.com  
Wwww.jkbank.net





**Jammu & Kashmir Bank limited**  
CIN: L65110JK1938SGC000048

**IAPMD Department,  
Zonal Office Mumbai  
1<sup>st</sup> Floor National Business  
Centre Bandra Kurla Complex  
Bandra (E) Mumbai-400051**

T +91 (0)2226384100/200  
E [iapmd.mum@jkbmail.com](mailto:iapmd.mum@jkbmail.com)

Ref: JKB/ZOM/IAPM/2025-

Dated: 28-08-2025

Description of the mortgaged asset (Put on sale)	Flat No.402, having built up area of 702 sqft 4 <sup>th</sup> floor in the building known as New Shree Yash Nidhi Co-op HSG Society Limited, Near GCC Club, Mira Bhayander Road, Mira Road (E) Thane-401107 in the name of Mrs Pooja Sharma W/o: Mr.Parmendra Kumar Sharma
Reserve Price	Rs.71,87,000/- (Rupees Seventy One Lakh Eighty Seven Thousand Only)
Earnest Money Deposit (EMD)	Rs.7,18,700.00 (Rupees Seven Lakh Eighteen Thousand Seven Hundred only)
Bid Increase Amount	Rs.100000/-
Name of the Branch	JAMMU AND KASHMIR BANK LTD, Branch Office- Mohd Ali Road,55,Noor Mahal CHS LTD Mumbai-400003
Authorized Officer/Designation	Mr. Arun Kapur/ Chief Manager
Last Date & Time of submission of Bid, Earnest Money Deposit (EMD) and Documents	03-10-2025 up-to 4:00 PM
Date and Time of e-Auction	04-10-2025 from 02:30 PM to 03:30 PM
Earnest Money Deposit (EMD) & Other Remittance/s detail/s by RTGS to Account Number	JAMMU AND KASHMIR BANK LTD BRANCH OFFICE: Mohd Ali Road IFSC: JAKA0MAROAD ACCOUNT NO: 0368072000000001 ACCOUNT NAME: RTGS INTER BANK RECEIPTS

- 1) The E-Auction is being held on "AS IS WHERE IS" and "AS IS WHAT IS BASIS" and "WHATSOEVER THERE IS BASIS and NO COMPLAINT BASIS/ NO RECOURSE 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.



Registered Office

Corporate Headquarters  
M A Road, Srinagar 190001  
Kashmir, India

T +91(0)194 2481930  
F +91(0)194 2481934

E [info@jkbmail.com](mailto:info@jkbmail.com)  
W [www.jkbank.net](http://www.jkbank.net)





Jammu & Kashmir Bank limited  
CIN: L65110JK1938SGC000048

IAPMD Department,  
Zonal Office Mumbai  
1<sup>st</sup> Floor National Business  
Centre Bandra Kurla Complex  
Bandra (E) Mumbai-400051

T +91 (0)2226384100/200  
E iapmd.mum@jkbmail.com

Ref: JKB/ZOM/IAPM/2025-

Dated: 28-08-2025

- 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 property/ies put on auction will be permitted to interested bidders on Bank's working days upto 03-10-2025 between 02:00 PM to 04:00 PM with prior permission of the Authorized officer. Inspection of the documents relating to the properties will be permitted to the bidders or their authorized representatives at **Branch Office JAMMU AND KASHMIR BANK LTD, Branch Office Mohd Ali Road, 55-Noor Mahal Co-operative Housing Society, Mumbai Maharashtra , India- 400003**, upto 03-10-2025 between 02:00 PM & 04:00 PM. 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 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 (EMD remittance details given above) on or before **03-10-2025**. 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. 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. (Auctiontiger), Ahmadabad Mobile Number : 9265562818, 9265562819, 9265562821 Contact Person : Mr. Ram Sharma Mob No: 8000023297, E-mail id: ramprasad@auctiontiger.net/ support@auctiontiger.net, and for any property related query may contact Branch Head B/O Mohd Ali Road, Mr. Shakeel Ahmad Bhat (Cell# +91-9070000871) Email: [maroad@jkbmail.com](mailto:maroad@jkbmail.com)
- 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 before **03-10-2025** shall be eligible for participating in the e-auction. The e-auction of above properties would be conducted exactly on the scheduled



Registered Office

Corporate Headquarters  
M A Road, Srinagar 190001  
Kashmir, India

T +91(0)194 2481930  
F +91(0)194 2481934

E [info@jkbmail.com](mailto:info@jkbmail.com)  
W [www.jkbank.net](http://www.jkbank.net)





Jammu & Kashmir Bank limited  
CIN: L65110JK1938SGC000048

IAPMD Department,  
Zonal Office Mumbai  
1<sup>st</sup> Floor National Business  
Centre Bandra Kurla Complex  
Bandra (E) Mumbai-400051

T +91 (0)2226384100/200  
E iapmd.mum@jkbmail.com

Ref: JKB/ZOM/IAPM/2025-

Dated: 28-08-2025

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 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 **48 hours** of the acceptance of bid price by the Authorized Officer and the balance **75%** of the sale price on or before **30<sup>th</sup> 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. The successful bidder shall have to bear any tax on account of the sale over and above the bid amount.
- 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.
- 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.



Registered Office

Corporate Headquarters  
M A Road, Srinagar 190001  
Kashmir, India

T +91(0)194 2481930  
F +91(0)194 2481934

Einfo@jkbmail.com  
Wwww.jkbank.net



**Jammu & Kashmir Bank limited**  
CIN: L65110JK1938SGC000048

**IAPMD Department,  
Zonal Office Mumbai  
1<sup>st</sup> Floor National Business  
Centre Bandra Kurla Complex  
Bandra (E) Mumbai-400051**

T +91 (0)2226384100/200  
E [iapmd.mum@jkbmail.com](mailto:iapmd.mum@jkbmail.com)

**Ref: JKB/ZOM/IAPM/2025-**

**Dated: 28-08-2025**

13) Participation in the bid shall be deemed to be acceptance of the terms and conditions specified in the e-auction by the bidders/intending purchaser.

**Date: 28-08-2025  
Place: Mumbai**

**For Jammu & Kashmir Bank Ltd.**  
**Arun Kapur**  
**Authorised Officer**  
**Zonal Office Mumbai**