

**Ref No. JKB/AMID/ANG/25-26-75**

**Dated:13.01.2026**

**E-Auction/Sale notice for sale of movable property**

Notice is hereby given to the public in general and in particular to the Borrower that the below described movable property hypothecated/charged to the Jammu and Kashmir Bank Ltd, within its Branch Office Kheeribal/Secured Creditor (Hereinafter referred to as the Bank), the physical possession of which has been taken by the Bank (Jammu and Kashmir Bank Ltd), will be sold on "As is where is", "As is what is", " Whatever there is" and "NO COMPLAINT BASIS" on 30-01.2026 for recovery of Rs.25,72,072.30/-DR/- (Rupees Twenty Five Lacs Seventy Two Thousand Seventy Two and Paise Thirty Only) outstanding as on 31.12.2025, along with interest and other charge thereof w.e.f 01-01-2026, due to the Bank (Secured Creditor) from Mohd Rafeeq Khan S/O Abdul Qayoom Khan R/O Checki Ishar Dass Devipora Anantnag (Borrower). The reserve price will be Rs 21, 34,350/= (Rupees Twenty One Lac Thirty Four Thousand Three Hundred Fifty only) and the earnest money deposit will be Rs.2,13,435/= (Rupees Two Lac Thirteen Thousand Four Hundred Thirty Five Only).

**(Description of the movable property intended to be Sold/Auctioned)**

Mahindra Furio Truck bearing Registration No. JK03P-1591

For detailed terms and conditions of the sale, please refer to the Bank's website i.e. [www.jkbank.com](http://www.jkbank.com) or <https://sarfaesi.auctiontiger.net>.

Date: 13.01.2026

Place: ANANTNAG

  
Authorized Signatory

**TERMS AND CONDITIONS**

- 1) **The Auction/ sale of supra secured is being held on "AS IS WHERE IS" and "AS IS WHAT IS BASIS" and "WHATSOEVER THERE IS BASIS and NO COMPLAINT BASIS"**. To the best of knowledge and information of the secured creditor, there are no encumbrances on the said Secured Asset, except specifically disclosed herein. However, the intending bidders should make their own independent enquires regarding the encumbrances, title of property/ies put on auction and claims/rights/dues affecting the property, prior to submitting their bid. The 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 **Secured Asset** put on auction will be permitted to interested bidders upto 29.01.2026 between 10.00 AM to 4.00 PM with prior permission of the secured creditor. Inspection of the documents relating to the Secured Asset will be permitted to the interested bidders or their authorized representatives at **Branch Kheeribal of the Jammu and Kashmir Bank (Bank)**, between 2.00 PM to 4.00 PM up to 29.01.2026. The bid price shall be absolute in terms and should not be linked to any reference. Conditional bids shall be rejected. The successful bidder shall pay the GST/Applicable taxes over and above the final sale consideration.
- 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 on or before 29.01.2026 upto **04.00 PM**. Please note that **Cheques shall not be accepted as EMD amount. Earnest Money Deposit (EMD) & Other Remittance/s by NEFT/ RTGS shall be made to Account Number : \_0574090470000002; Account Name: E-Auction Parking Account, IFSC CODE: JAKA0KHERBL**. 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.08000023297, 9978591888/ 9265562818/9265562821/9374519754, Contact No. 079-68136837/68136880. 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 P.M. of 29.01.2026** shall be eligible for participating in the e-auction. The e-auction of above property would be conducted exactly on **30.01.2026** from **03.00 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 Rs.10, 000/- (Rupees Ten Thousand Only). 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 **05 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 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 **15<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. All the bidders shall necessarily participate in the e-auction and in case of default the EMD Deposit shall be forfeited at the sole discretion of bank.
- 10) The successful bidder / purchaser shall bear all 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. in respect of the Secured Asset owing to anybody including the applicable GST.. The successful bidder shall have to bear any tax on account of the sale over and above the bid amount. The successful bidder shall also have to bear any premium/premia for insurance of the secured asset over and above the bid amount. The successful bidder / purchaser shall be solely responsible for transferring the Secured Asset in his/her/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.



Authorized Officer  
J&K Bank

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

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.

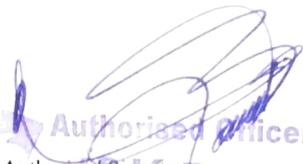
(15) The bid once submitted by the bidder, cannot be cancelled/ withdrawn and the bidder shall be bound to participate in bidding process. The failure on the part of bidder to comply with any of the terms and conditions of e-Auction, mentioned therein will result in forfeiture of the amount paid by the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

(16) Decision of the undersigned/Secured Creditor regarding declaration of successful bidder shall be final and binding on all the bidders. The undersigned/Secured Creditor 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 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 Jammu & Kashmir Bank 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.

Date: 13/01/2026

Place: ANANTNAG

  
Authorised Officer  
Authorised Signatory  
J&K Bank