



Jammu & Kashmir Bank Limited

IAPMD Department,
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1st Floor National Business Centre
Bandra Kurla Complex
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JKB/AHD/ADV/2025-

Dated: 13-08-2025

E-Auction Sale Notice for Sale of Movable Assets

Notice is hereby given to the public in general and in particular to the Borrower/s that the below described movable property/ies hypothecated/charged to the Jammu and Kashmir Bank Ltd (Hereinafter referred to as the Bank), the physical possession/s of which have been taken by the Bank (Jammu and Kashmir Bank Ltd) as per agreed terms and conditions, will be sold on "As is where is", "As is what is", and "Whatever there is" and "NO COMPLAINT BASIS", for recovery the respective dues details whereof are given below along with interest and other charge thereof due to the Bank from the respective Borrowers.

S. no	Name & Borrower and Guarantors	Account No / Outstanding Dues as on 31-07-2025	Details of Vehicle	Reserve Price and EMD in INR
1	Mr Pathan Aamir khan R/O 117 Saiyed Mohalla B/H Pumping station Allahnagar Behrampur Ahmedabad City Ahmedabad Gujrat 380022 (Borrower)	0147266100000074 Total Rs.2,66,584.10/=	BAXY BINDAS CARGO VERDGE GREEN GJ27TB9639 (Model 2023)	Reserve Price – Rs.1,03,500/- EMD-Rs.10,350/- Bid increase amount Rs.5,000/-
2	Mr Saiyad Ashgarali Rashifali R/o 673/3,113 Dilshad Park nr.Usman Masjid Vejalpur Ahmedabad 380051	0147266100000078 Total Rs.2,24,861.03/=	BAXY BINDAS CARGO DSL BLUE-44926 GJ01TH1747 Model 2023	Reserve Price – Rs.1,03,500/- EMD-Rs.10350 Bid increase amount Rs.5000



3	Mr Khalifa Arbaj Abdulkarim R/o 27 Ram Rahim Nagar No Tenkro Gali No1 Nr Mandal Office Behrampur Ahmedabad	0147266100000072 Total Rs.1,85,802/=	TVS KING ZD225LC F1 ECO GREEN GJ27TE0795 Model 2023	Reserve Price — Rs.1,03,500/- EMD-Rs.10350 Bid increase amount Rs. 5000
4	Mr.Marwadi Kanaiyalal. R/o Kuberbhai Ni Lati Sanand Ahmedabad 382110	0147266100000068 Total Rs.2,04,000.85/=	BAXY BINDAS CARGO DSL AQUA GREEN GJ38WA115 8 Model 2023	Reserve Price — Rs.1,03,500/- EMD-Rs.10350 Bid increase amount Rs. 5000
5	Mr.Shaikh Zakir Hussain. R/O A-3 Imam Baker Residency ,opp sidhiki Masjid Sayed Nadvi Vatva Ahmedabad Gujrat	0147266100000058 Total Rs.2,73,308/=	BAXY BINDAS CARGO DSL BLUE GJ27TE0277 Model 2023	Reserve Price — Rs.1,03,500/- EMD-Rs.10350 Bid increase amount Rs. 5000
6	Mr Parmar Rakesh Bhai R/O 11-169 Municipal Falt (Shiv Shakti) B/H Sumti Nath New Kathwada Road Naroda	0147266100000018 Total Rs.2,50,128.43/=	BAXY BINDAS CARGO M- TEC DSL WITH PLATE FORME GJ01TG8874 Model 2023	Reserve Price — Rs.1,03,500/- EMD-Rs.10350 Bid increase amount Rs. 5000





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7	Mr.DantaniVishalGopal bhai (Borrower) R/O 771-25 GANESHNAGAR BHATHA GAM VASNA AHMEDABAD GUJRAT 380007	0147266100000048 Total Rs. 2,13,144.85/=	BAXY BINDAS CARGO-DSL BLUE (Model 2023)	Reserve Price Rs.1,03,500/- EMD-Rs.10350 Bid increase amount Rs. 5000
Name of the Branch		Jammu and Kashmir Bank Limited, Branch Office-1-Pariseema Complex, C.G.Road Ahmedabad, Gujarat, India.		
Last Date & Time of submission of Bid, Earnest Money Deposit (EMD) and Documents		15-09-2025 up-to 4:00 PM		
Date and Time of e-Auction		16-09-2025 from 02:30 PM to 03:30 PM		
Authorized Officer/Designation		Mr. Arun Kapur/ Chief Manager		
Earnest Money Deposit (EMD) & Other Remittance/s detail/s by RTGS to Account Number		JAMMU AND KASHMIR BANK LTD BRANCH OFFICE: CG ROAD AHMEDABAD. IFSC: JAKA0AHAMAD ACCOUNT NO: 0147070700000001 ACCOUNT NAME: RTGS INTER BANK RECEIPTS ACCOUNT NAME: RTGS INTER BANK RECEIPTS		

The borrower(s)/ are hereby notified to pay the outstanding loan amount as mentioned above along with up to 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, after successful auction, shall be recovered with interest and costs. The interested bidders who may have submitted their EMD not below the 10% of reserve price through online mode/DD before 4.00 pm on 15.09.2025 shall be eligible for participating in the e-auction.

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





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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". To the best of knowledge and information of the UNDERSIGNED, there are no encumbrances on the said hypothecated assets, except specifically disclosed herein. However, the intending bidders should make their own independent enquiries regarding the encumbrances, title of properties put on auction and claims/rights/dues affecting the property, prior to submitting their bid. The undersigned / Bank 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 property/ies put on auction will be permitted to interested bidders upto **15.09.2025 between 02:00 PM to 04:00 PM** with prior permission of the Authorized Officer. Inspection of the documents relating to the Secured Asset will be permitted to the interested bidders or their authorized representatives at Branch Office JAMMU AND KASHMIR BANK LTD ,Branch Office C.G.Road Ahmedabad, 1-Pariseema complex , Gujrat,India upto **15.09.2025, between 2.00 PM to 4.00PM** . 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 on or before **15.09.2025 upto 04.00 PM**. Please note that Cheques 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. (Auction Tiger), Ahmadabad, Mobile No. 9265562818,9265562819,9265562821.Contact Person:Mr.Ram Sharma Mobile no 8000023297 E-mail id: ramprasad@auctiontiger.net/support@auctiontiger.net during office hours on working days.For any query may contact Branch Head B/O C G Road Ahmedabad ,Mr.Arvind Goswami (Cell no 7298106263).E mail: ahamad@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/DD before **15.09.2025** 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 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 In Charge IAPM and the balance **75%** of the sale price on or before **30th day of the sale** or within such extended period as agreed upon in writing by and solely at the discretion of the Bank. 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 Bank nor any of its Officers 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 successful bidder / 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. The successful bidder / purchaser shall be solely responsible for transferring the Secured Asset in his/her/its name.

12) The Bank is not bound to accept the highest offer and the Bank 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.

13) 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.

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

15) 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.





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(16) The failure on the part of bidder to comply with any of the terms and conditions of e-Auction, mentioned 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 therein will result in forfeiture of the amount paid by the defaulting bidder.

(17) Decision of the Bank regarding declaration of successful bidder shall be final and binding on all the bidders. The In Charge IAPM 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 In Charge IAPM 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 In Charge IAPM of the concerned bank branch only.


(18) 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.

(19) 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: 13-08-2025

Place: Mumbai

For Jammu & Kashmir Bank Ltd.


Arun Kapur
Authorised Officer
Zonal Office Mumbai