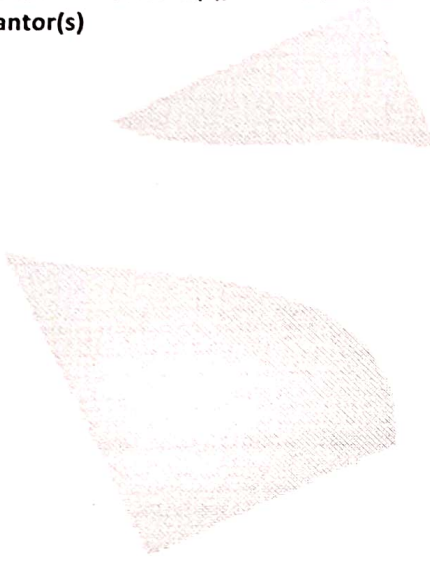


E-AUCTION SALE NOTICE
PUBLIC NOTICE FOR SALE OF IMMOVABLE PROPERTIES MORTGAGED TO THE BANK UNDER
SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST
ACT 2002(NO. 54 OF 2002) SARFAESI ACT.

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 (Factory land and residential plot) under section 13(4) of SARFAESI Act 2002 and the Bank has decided to sell these properties, described here in below against their names, on "as is where is" and "as is what is" and "no complaint" condition, under rule 8 to 9 of the Security Interest (Enforcement) Rules, 2002.

Name of the Borrower(s)/ Mortgagor(s)/ Guarantor(s) 	<ol style="list-style-type: none"> 1. M/s Hindustan Packaging Industry, Plot No. 132 & 155, SICOP Industrial Complex, IID Centre, Govindsar, Distt. Kathua (J&K), a partnership concern of following persons: (Borrowing Firm) 2. Sh Gursimran Partap Singh Bawa S/o Sh Surjit Singh Bawa R/o 86, Mirpur Colony ,Pathankot,(Punjab) (Borrower/Partner/Mortgagor) 3. Sh Harjeet Singh S/o Sh Mohinder Singh R/o Vill. New Gugran,P.O. Sujanpur, Tehsil: Pathankot(Punjab) (Borrower/Partner/Mortgagor) 4.S. Surjit Singh Bawa S/o Lt S. Joginder Singh Bawa R/O H No.-B-21/233, W.No. 26, 86 Mirpur Colony Pathankot (Punjab) (Guarantor) 5. S. Malkit Singh S/o S. Mohinder Singh R/o Vill New Gugran, P.O. Sujanpur, Teh & Distt Pathankot (Punjab) (Guarantor) 6. Sh Sukhbir Singh S/o Sh Jagjit Singh R/o W. No. 17, Manke Talab, Kathua (J&K) (Guarantor/Mortgagor)
Amount of Demand Notice dated 25.07.2023 (excluding interest and other expenses from 01.07.2023)	Demand Notice dated 25.07.2023 for Rs.71,79,014.97
Outstanding as on 31.03.2025	Rs. 90,69,898.97 plus future interest & charges w.e.f. 01.04.2025.
Description of the Mortgaged assets	<p>PROPERTY No.1: Registered mortgage of lease hold right of 2 kanals of land bearing plot no. 132 & 155 situated at IID Centre, SICOP, Govindsar, Kathua along with all kinds of factory building and other constructions raised thereupon.</p> <p>PROPERTY No.2: Mortgage of plot of land measuring 16 Marlas bearing khasra no. 246 min, khewat no. 186 and khata no. 567 situated at Mauza Taraf Manjali, Tehsil and Distt. Kathua standing in the name of Sh. Sukhbir Singh S/o Sh. Jagjit Singh.</p>

For The Jammu & Kashmir Bank Ltd.

Authorised Officer

Impaired Assets Portfolio Management Department
Zonal Office, Kathua.
NHW-44, Near Forest Protection office, Kathua -184102 J&K
T: +91-1922-234663, +91-1922-238586
E:amid.zojtwo@jkbmail.com



Reserve Price fixed (in lacs)	PROPERTY No. 1: Rs.49.30 Lacs (Rupees Forty Nine Lac Thirty Thousand Only) for Industrial Plot. PROPERTY No.2: Rs 37.40 Lacs (Rupees Thirty Seven Lac Forty Thousand Only) for Residential Property.
EMD (in lacs) 10%	PROPERTY No.1: Rs.4.93 Lacs (Rupees Four Lac Ninety Three Thousand Only) . PROPERTY No.2: Rs 3.74 Lacs (Rupees Three Lac Seventy Four Thousand Only).
Bid Increase Amount	Rs. 50000/- (Rupees Fifty Thousand Only)
Name of the Branch	The Jammu and Kashmir Bank Ltd , Branch Office : Govindsar Distt Kathua. (J&K) Landline : 01922-233165 email:-govind@jkbmail.com Mr Anoop Singh (Branch Head) Mobile No.: 9796589555
Authorized Officer/Designation	Mr. Jagdeep Kumar Chief Manager Mobile No. 9596885222
Last Date & Time of submission of EMD and Documents	04.06.2025 up to 04.00 P.M
Date and Time of e-Auction	05.06.2025 between 12.00 P.M to 03.00 P.M
EMD REMITTANCE DETAILS BY RTGS TO ACCOUNT NUMBER	Account No. 0144072000000001 Account Name : RTGS Inter Bank Receipts, IFSC CODE: JAKA0GOVIND

TERMS & CONDITIONS:-

- (1) The E-Auction is being held on "AS IS WHERE IS" & "AS IS WHAT IS BASIS" and "No Complaint basis". To the best of knowledge and information of the Authorized Officer, there are no encumbrances on the mortgaged 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 the mortgaged 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 04.06.2025. 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. 1. Copy of the NEFT/ RTGS challan. 2. Copy of PAN card, 3. Proof of identification (KYC) viz. copy of Voter ID

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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 , 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 have submitted their EMD not below the 10% of reserve price through ONLINE mode before 4.00 P.M. on 04.06.2025 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/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 24 hours of the acceptance of bid price by the Authorized Officer 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, can not 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.

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(16) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. The Authorised 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, GST 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.

(17) Special Instructions, Bidding in the last moment should be avoided in the bidders own interest and neither the 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.)

Date: 28.04.2025
Place: Kathua

For The Jammu & Kashmir Bank Ltd.
Authorized Officer
Authorised Officer