

THE TERMS AND CONDITIONS OF SALE TO BE UPLOADED ON THE WEBSITE OF THE SECURED CREDITOR.

Property will be sold on "AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS" Basis

01	Name and Address of the Borrower	1) <u>Sh Zakir Hussain S/o Sh Abdul Majid R/o Village Kotli Mian Fateh Tehsil RS Pura, Distt Jammu 181132</u> 2) <u>Smt Saleema Begum W/o Sh Abdul Majid R/o Village Kotli Mian Fateh, Tehsil RS Pura Distt Jammu 181132</u>
02	Name and address of Branch, the secured creditor	State Bank of India Stressed Assets Recovery Branch Administrative Office, Bahu Plaza, Jammu email ID-sbi.05273@sbi.co.in
03	Description of the immovable secured assets to be sold	Property ID: SBIN000527342 Property Measuring 12 marlas under khasra no 507/300 min(old) 680 min (new), khewat no 217 min & khata No 661 min situated at village Kotli Mian Fateh Teshil R S Pura Distt Jammu in the name of Smt Saleema Begum . Registered mortgage vide 112 dt 30.01.2014 registered in the court of sub Registrar R S Pura on 31.01.2014. UNDER BANK'S PHYSICAL POSSESSION
04	Details of the encumbrances know to the secured creditor	Not Known by the Bank. The intending bidder is advised to satisfy himself/herself by local enquiry and by visiting offices of Revenue Department and from own sources before participating in the auction process. Please also refer to point no 13.
05	The secured debt for recovery of which the property is to be sold	<u>Rs. 66,21,760.00 (Rupees Sixty Six Lakh Twenty One Thousand Seven Hundred Sixty Only) as on 03.01.2026</u> and further also liable to pay future interest w.e.f 04.01.2026 as agreed rate and other incidental charges applicable due to the secured creditor
06	Deposit of earnest money	<u>Rs.2,60,000.00(Rupees Two Lakh Sixty Thousand Only) to be deposited on or before 27.01.2026 by 23:59 Hrs.</u>
07	Reserve price of the immovable secured assets: Account/ Wallet in which EMD to be remitted. Last Date and Time within which EMD to be remitted	<u>Rs.26,00,000.00 (Rupees Twenty Six Lakh Only)</u> Bidders own wallet Registered with M/s. PSB Alliance Pvt. Ltd. on its e-auction site https://baanknet.com by means of RTGS/NEFT/INB. 27.01.2026 23:59 Hrs
08	Time and manner of payment	The successful bidder shall deposit 25% of sale price, after adjusting the EMD already paid, immediately, i.e. on the same day or not later than next working day, as the case may be, after the acceptance of the offer by the Authorised Officer, failing which the earnest money deposited by the bidder shall be forfeited. The Balance 75% of the sale price is payable on or before the 15th day of confirmation of sale of the secured asset or such extended period as may be agreed upon in writing between the Secured Creditor and the e-Auction purchaser not exceeding three months from the date of e-Auction. In case of failure to deposit the amount as mentioned above with I the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and authorised officer shall have the liberty to conduct the fresh auction/ sale of the property and the defaulting bideerr shall not have any claim over the forfeited amount and the property. This amount (excluding EMD) is to be remitted to A/c 38354956766, IFSC SBIN0014501 SBI Bank: SARB COLLECTION ACCOUNT, JAMMU
09	Time and place of public e-Auction or time after	Date: 28.01.2026 through e-auction.

	which sale by any other mode shall be completed	10:30 Hrs to 16.00 Hrs
10	The e-Auction will be conducted through the Bank's approved service provider	M/s. PSB Alliance Pvt. Ltd. at the web portal https://baanknet.com
11	(i) Bid increment amount: (ii) Auto extension: (iii) Bid currency & unit of measurement	Rs. 50000.00 Unlimited extension of 5 minutes each INR
12	Date and Time during which inspection of the immovable secured assets to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number	Date: 15.01.2026 Time: 11:30Hrs to 13:00 Hrs Name: Manoj Gupta (Authorized officer) Mobile No. 9781810666
13	Other conditions	<p>(a). The Bidders should get themselves registered on https://baanknet.com by providing requisite KYC documents and registration fee as per the practice followed by M/s. PSB Alliance Pvt. Ltd. well before the auction date. The registration process takes minimum of two working days. (Registration process is detailed on the above website).</p> <p>(b). The Intending bidder should transfer his EMD amount on or before 27.01.2026 upto 23:59 hrs by own wallet registered with M/s. PSB Alliance Pvt. Ltd. on its E-auction site. https://baanknet.com by means of NEFT/ RTGS/INB transfer from his bank account.</p> <p>The intending bidder should submit the evidence of EMD deposit like UTR number along with Request letter for participation in the e-Auction, self-attested copies of (i) Proof of Identification(KYC) Viz ID card/Driving Licence/Passport etc., (ii) Current Address -proof of communication, (iii) PAN card of the bidder (iv) Valid e-mail ID (v) Contact number(mobile/Land line of the bidder etc., to the Authorised Officer of State Bank of India, SARB, Jammu , Administrative Office, Bahu Plaza , Jammu 180012</p> <p>Proof of remittance of EMD and other documents of KYC, scanned copies of the original of these documents can also be submitted to branch e-mail id(sbi.05273@Sbi.co.in)</p> <p>(c) Names of Eligible Bidders will be identified by the State Bank of India, Stressed Assets Recovery Branch, Jammu to participate in online e-auction on the M/s. PSB Alliance Pvt. Ltd. portal.</p> <p>(d) The successful bidder shall be required to submit the final prices, quoted during the e-auction as per the annexure after the completion of the e-auction, duly signed and stamped as token of acceptance without any new condition other than those already agreed to before start of e-auction.</p> <p>(e) During e-Auction, if no bid is received within the specified time, State Bank of India at its discretion may decide to revise opening price / scrap the e-Auction process / proceed with conventional mode of tendering.</p> <p>(f) The Bank / service provider for e-Auction shall not have any liability towards bidders for any interruption or delay in access to the site irrespective of the causes.</p>

		<p>(g) The bidders are required to submit acceptance of the terms & conditions and modalities of e-Auction adopted by the service provider, before participating in the e-Auction.</p> <p>(h) The 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. The failure on the part of bidder to comply with any of the terms and conditions of e-Auction, mentioned herein will result in forfeiture of the amount paid by the defaulting bidder.</p> <p>(i) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.</p> <p>(j) 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.</p> <p>(k) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.</p> <p>(l) 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.</p> <p>(m) The EMD of the unsuccessful bidder will be refunded to their respective wallet maintained with M/s. PSB Alliance Pvt. Ltd. . The Bidder has to place a request with M/s. PSB Alliance Pvt. Ltd. for refund of the same back to his bank account. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).</p> <p>(n) The Authorised Officer is not bound to accept the highest offer and the Authorised officer has absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the auction without assigning any reason thereof. The sale is subject to confirmation by the secured creditor.</p> <p>(o) In case of forfeiture of the amount deposited by the defaulting bidder, he shall neither have claim on the property nor on any part of the sum for which may it be subsequently sold.</p> <p>(p) The successful bidder shall bear all the necessary expenses like applicable stamp duties/additional stamp duty/transfer charges, Registration expenses, fees etc. for transfer of the property in his/her name.</p> <p>(q) 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.</p> <p>(r) In case of any dispute arises as to the validity of the bid (s), amount of bid, EMD or as to the eligibility of the bidder, authority of the person representing the bidder, the interpretation and decision of the Authorised Officer shall be final. In such an eventuality, the Bank shall in its sole discretion be entitled to call of 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.</p> <p>(s) 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 auction will be entertained.</p>
14	Detail of pending litigation if any, in respect of property proposed to be sold.	Civil Suit has been filed by the borrower/Guarantor, however no interim orders / stay is passed by the court regarding auction of the said property.

Date: 06.01.2026
Place: Jammu

**AUTHORISED OFFICER,
SARB Jammu**