

Sakeena reaffirms Govt's commitment to equitable development across all sectors

■ STATE TIMES NEWS
ANANTNAG: Minister for Health and Medical Education, Social Welfare and Education Sakeena Itoo on Saturday laid the foundation stone of Government Degree College (GDC) Mattan and new building for Primary Health Centre (PHC) Mattan, with an aim to expand access to higher education and better healthcare facilities to public, which form the core of Governance of present Government led by Omar Abdullah. MLA Shangan-Anantnag East Reyaz Ahmad Khan; MLA Anantnag West, Abdul Majid Bhat Larni; Director Social Welfare Kashmir, Director Colleges, Director School Education Kashmir, Director Coordination new GMCs, Director Health Services Kashmir, other senior officers of district administration, students and large number of locals were also present on the occasion.

Addressing a mammoth gathering after laying foundation stone for college building, Minister Sakeena reaffirmed the government's commitment to ensuring equitable development across all sectors, especially in rural and semi-urban regions. "Education and health form the backbone of a progres-



Education Minister Sakeena Itoo laying foundation stone of GDC Mattan on Saturday.

sive society. Establishing a degree college and a full-fledged health centre in Mattan reflects our vision to empower the youth of this area and around it with quality learning opportunities as well as ensuring accessible healthcare for every citizen", she stated.

Minister Sakeena further remarked that education is the most powerful weapon which can bring positive changes in the world. The Minister highlighted that the college building will be equipped with modern classrooms, laboratories, library and other advanced facilities, in order to promote holistic learning and provide new academic opportunities for the youth. During the address, the Minister also highlighted various achievements of the Government, adding that significant strides have been made

ample number of posts in these departments have been referred to recruiting agencies, adding that vacancies of Principals in all Colleges have been filled almost to provide better learning environment for the students. The Minister further said that Doctors, Lecturers, Assistant Professors, Paramedical staff has been recruited in last one year and posted in deserving areas to provide best and quality educational and health care services to the students and locals.

Nagrota by-election: EO conducts third inspection of expenditure registers

■ STATE TIMES NEWS
JAMMU: The third Expenditure Register Accounts Reconciliation Inspection was conducted on Saturday by Expenditure Observer, Ashish Yadav along with Assistant Expenditure Observer, Dr Nippun Gupta and the election expenditure monitoring team.

The inspection took place at the PWD Guest House, Gandhi Nagar, as per the notice dated October 24, 2025, issued by the Returning Officer, 77-Nagrota Assembly Constituency, for inspection of expenditure registers. During the meeting, the expenditure registers were thoroughly reconciled, and contesting candidates and their authorised election agents were briefed on the prescribed norms and guidelines related to election expenditure. They were advised to avoid cash

transactions and ensure that all financial dealings are made exclusively through the designated Election Expenditure Bank Account within the prescribed expenditure ceiling.

Further, directions were issued in accordance with the provisions of the Representation of the People Act, 1950. Contesting candidates and election agents were further advised to complete their records and submit the registers to the designated authorities as per the Election Commission of India (ECI) guidelines.

All ten contesting candidates attended the meeting and appreciated the cordial conduct of the team under the supervision of the Expenditure Observer for providing proper guidance in line with ECI norms.

Dy CM reviews progress of works on Sanat Nagar Flyover



Dy CM Surinder Choudhary during visit to site of under-construction Sanat Nagar Flyover.

speed up the pace of works and ensure timely completion of works on this much-awaited flyover so that it can be dedicated to public use within this month. He said that the project holds great significance for easing traffic congestion and improving road connectivity in Srinagar city.

Speaking on the occasion, the Deputy Chief Minister said the government is fully committed to completing all languishing and ongoing projects across Jammu and Kashmir in the shortest possible time.

"Several projects that were pending for years have now been completed, including the Qamarwari Bridge, while many others are in their final stages. At the same time, new projects are being launched, like the widening of Boulevard Road to further improve road infrastructure and provide better facilities to the people," he said.

Later, the Deputy Chief Minister also visited the Nowgam Bridge to inspect the condition of the road facility.

Aijaz Asad reviews implementation of RDD schemes

■ STATE TIMES NEWS
ANANTNAG: Secretary, Rural Development Department (RDD) and Panchayati Raj, Mohammad Aijaz Asad, today conducted comprehensive review of implementation of Rural Development schemes across Anantnag district.

During the meeting, the Secretary reviewed the progress of major programmes like MGNREGA, PMAY-G, NRLM, IWMP, and RGSA, besides assessing targets and achievements made under the UT Capex budget.

The meeting was attended by DG Rural Sanitation, Anu Malhotra; Mission Director NRLM, Shubhra Sharma; Director RDD Kashmir, Shabir Hussain Bhat; Director Panchayati Raj, Sham Lal; CEO IWMP, Rajnish Kumar; ACD Anantnag, ACP, BDOs and other senior officers.

The Secretary held detailed deliberations with the ACD, ACP, BDOs, and field officials, directing them to focus on time-bound achievement of all scheme-specific targets.

Reviewing MGNREGA for the current fiscal, it was informed that 20.21 lakh person-days have been generated.

The Secretary emphasized that MGNREGA is fundamentally a livelihood security programme and directed the district administration to ensure optimal utilization of available workforce so that every household seeking employment receives its entitled workdays without delay. He stressed that creation of durable and productive assets must remain central to MGNREGA planning.

Citing the development of a Play Field at Brad Block, Khoveripora as a model of community-focused asset creation, he instructed officials to prioritize works with long-term economic benefits in water conservation, land development, and rural infrastructure, while ensuring strict adherence to quality and technical standards.

Calling for stronger scheme convergence, the Secretary said that assets created under MGNREGA like compost pits and segregation sheds should complement Swachh Bharat Mission-Gramin (SBM-G). He also emphasized that individual-beneficiary works should align with NRLM to enhance agricultural productivity and support livelihoods.

Reviewing PMAY-G, it was informed that 10,324 houses have been completed, marking 94% progress. Appreciating the district's performance, the Secretary directed officers to ensure early completion of all sanctioned houses and expedite disbursement of pending instalments to beneficiaries to achieve the goal of Housing for All in rural Anantnag.

THE JAMMU & KASHMIR BOARD OF SCHOOL EDUCATION
Academic Division, Rehari Colony, Jammu-Tawi /New Campus, Bemina, Srinagar (J&K)
e-mail: diecroacad@jkbose.co.in FAX:-0191-2952817, 0194-2494522 www.jkbose.nic.in

EXTENSION NOTIFICATION
PRADHAH MANTRI UCHCHATAR SHIKSHA PROTSAHAH (PM-USP) YOJANA- CENTRAL SECTOR SCHEME OF SCHOLARSHIP FOR COLLEGE AND UNIVERSITY STUDENTS (PM-USP CSSS)
Inviting ONLINE application for Fresh Batch 2025, 1st Renewal or Batch 2024, 2nd Renewal of Batch 2023 and 3rd renewal of Batch 2022 on National Scholarship Portal.

In continuation to this office notification issued vide No:- F (Acad-C-Scho)/PMUSPCSSS/25, dated: 28-08-2025 it is notified for information of all the concerned that the last date for submission of online scholarship applications under Pradhan Mantri Uchchatar Shiksha Protsahan (PM-USP) Yojana- Central Sector Scheme of Scholarship for College and University Students (PM-USP CSSS) sponsored by the Department of Higher Education, Ministry of Education (MOE), New Delhi through the Jammu and Kashmir Board of School Education on National Scholarship Portal (<http://scholarships.gov.in>) is extended upto 15th of November, 2025. The students who have passed their Higher Secondary Examination, Part-II (Class 12th) Session Annual, Regular 2025 (J&K and Ladakh- Hard Zone & Soft Zone) falling within Top 20 percentile and follow the eligibility criteria can apply online for the scholarship.

Besides, it is also notified for information of all the concerned candidates of 1st Renewal of Batch 2024, 2nd Renewal of Batch 2023 and 3rd renewal of 2022, who are in receipt of Central Sector Scheme of Scholarship (CSSS) for College and University Students, can also apply online for their respective renewal instalments on National Scholarship Portal by or before 15th of November, 2025. The application after successful completion will be validated online by the University/ College/Institutions in which the student is studying at graduate/Post Graduation level.

No:- F (Acad-C-Scho)/PMUSPCSSS/25
Dated:- 06-11-2025
DIP/J-2527-P/25
Dated:- 08-11-2025

Sd/-
Director Academic State
National Officer CSSS

The Jammu and Kashmir Board of School Education, Jammu

NOTIFICATION

It is hereby notified for information of all the Heads of Institutions of Govt./Pvt. affiliated High/Higher Secondary Schools falling under the jurisdiction of winter zone areas of Jammu Division that they shall submit the internal Assessment Awards to their respective Sub/Branch Offices of JKBOSE Jammu Division by or before 13-11-2025 of the candidates who are going to appear in forthcoming examination pertaining to HSP-(11th Class) Session Annual Regular 2025 (Winter Zone) as per prescribed format.

The Head of the concerned Sub/Branch offices shall compile the award as per the centre Notice and submit the same to this office of Assistant Secretary, Secrecy-II, JD by or before 17-11-2025

The Head of the institutions shall follow the following instructions with proper care and concern before the submission of internal assessment awards to prevent any inconvenience to any stakeholder in future:-

- The marks are to be awarded on duly prescribed format which can be downloaded from Official Website of JKBOSE i.e. www.jkbose.nic.in.
- The award must be legible and error free, cutting and overwriting and use of whiter in any case shall not be accepted.
- The Roll No's of ABSENT candidates must be reflected in the assessment as "Absent". No Roll number shall be left blank in any case.
- The Internal Assessment awards must be submitted in duplicate under proper signature of Subject's Examiner/s duly attested by the Head of the concerned Institution.
- The entire internal assessment practical awards must be routed to the Divisional Office, Jammu through the concerned Sub/Branch Offices; no internal assessment will be accepted through the medium of email or by post.
- The assessment awards shall mention the complete examination Roll No. of the candidates.
- All the Heads of the Institutions (Govt/Private) of Jammu Division shall ensure that they have submitted internal awards of all the candidates and also maintain Internal Assessment record (Candidate wise, subject wise) of their respective Institutions duly signed by the concerned, Examination Incharge and Principal/HOI for future consultations, if any, by BOSE authorities.

In case the above Instructions are not followed and not submitted within the stipulated period, the responsibility shall squarely lie upon the Head of the Institution concerned and no request shall be entertained without imposing post examination penalty as admissible under BOSE norms.

No:-F(Secrecy-II-Noti.Int.)B/JD/25
Dated:- 06-11-2025
DIP/J-2511-P/25
Dated: 08.11.2025

Sd/-
Joint Secretary
Secrecy,JD

e-NIT No: 02- PDA of 2025 dated: 07 .11.2025
&
e-NIT No: 01- PDA of 2025 dated: 07 .11.2025
Short term notice

For and on behalf of the Lt. Governor of the Union Territory of J&K, Chief Executive Officer Patnitop Development Authority Kud, invites tenders from the eligible contractors/firmsthrough e-tendering mode for Collection of parking fee and Management of Parking at Bus Stand Sanasar for a period of one year and Operation and Management of Lake View Tourist Complex (Budget Accommodation) at Sanasar for a period of ten years for the assets detailed below:

S. No.	Name of Job	Minimum Reserved Bid	Earnest Money	Cost of Tender Document	Period of Contract
1	Collection of Parking Fee and Management of Parking at Bus Stand Sanasar.	Rs. 06.20 lakhs (Rupee Six Lacs Twenty Thousand)	Rs. 31000.00	Rs. 2000/-	One year With effect from 15.12.2025 to 14.12.2026. However, actual period of contract starts from date of agreement.
2	Operation and Management of Lake View Tourist Complex (Budget Accommodation) at Sanasar for a period of ten years.	Rs. 6,00,000.00 (Rupee Six Lacs only).	Rs. 30000.00	Rs. 2,000.00	Ten Years

- The bidding documents are available and can be seen/downloaded from the website <http://jktenders.gov.in> from 11.11.2025 (10:00 AM) to 01.12.2025 (04:30 PM)
- The bids shall be deposited in electronic format on the website <http://jktenders.gov.in> from 11.11.2025 (10:00 AM) to 01.12.2025 (04:30 PM)
- The technical bids received will be opened on 03.12.2025 at 11:00 AM and the date and time for opening of financial bids (online) will be notified after evaluation of technical bids is completed.
- The financial bid(s) of only those bidders shall be opened whose technical bids are declared qualified by the Committee.
- Complete bidding process will be online. Bid documents containing complete detail of qualifying criteria for bidder, specifications & other conditions are available on the website <http://jktenders.gov.in>.
- Bids shall be accompanied with cost of tender document in the shape of bank receipt there by indicating the name of the work duly credited in Jammu and Kashmir Bank Limited, Kud in Account No. 082704050000001. The earnest money/bid security in shape of CDR/FDR shall be pledged in the name of "Accounts Officer, PDA, Kud" and shall have to be made/prepared between the dates of 11.11.2025 to 01.12.2025.
- Full details along with terms and conditions of the E-nit(s) can be seen/downloaded from <http://jktenders.gov.in>.
No. PDA/Adm-537/1331-36
Dated: 07.11.2025

DIP/J-2523-P/25
Dated:- 08/11/2025

Sd/-
Chief Executive Officer
PDA, Kud

J&K Bank The Jammu & Kashmir Bank Ltd
Impaired Assets Portfolio Management Deptt., Zonal Office Jammu, Rail Head Complex, Panama Chowk, Jammu-180012
Tel:-(0191)-2471020-25

Ref No:- JKBIAPMD/2025/25- Date:02.09.2025

- M/s. Fancy Selection C/O Near Irrigation Office, Canal Road, Jammu (Borrower Firm) through its proprietor Mr. Ramesh Kumar S/o Sh. Hukam Chand R/O H.No.868, Krishna Nagar, Jammu, J&K(UT)
- Mr. Ramesh Kumar S/o Sh. Hukam Chand R/O H.No.868, Krishna Nagar, Jammu, J&K(UT) (Borrower/ Proprietor)
- Mr. Dev Rattan Dubey S/o Sh. Ramakant Dubey R/O H.No-255, Kailash Nagar, Jammu (Guarantor)
- Mr. Nikhil Gupta S/o Mr. Naresh Kumar Gupta R/O H.No-220, Lalpat Nagar, Canal Road, Jammu (Guarantor)
- Mr. Kasturilal (Deceased) S/O SHHUKAM CHAND (Mortgagor Cum Guarantor) through his legal heirs namely
i. Smt. Kanta Devi W/O Lt. Sh. Kasturilal C/O Narinder Mahajan S/O Sh. Ganesh Mahajan, R/O K.C. Enclave, Lane No.-1, Near K.C. Public School, Paloura, Jammu (Wife)
ii. Smt. Isha Mahajan D/O Lt. Sh. Kasturilal & W/O Sh. Narinder Mahajan R/O K.C. Enclave, Lane No.-1, Near K.C. Public School, Paloura, Jammu (Daughter)
iii. Smt. Dimple Mahajan D/O Lt. Sh. Kasturilal & W/O Sh. Mangat Ram R/O H.No.-842/1, Kuchranjodh Singh, KotraBaghian, Amritsar, Punjab (Daughter)

Subject: Notice for Redemption of the property in terms of right vested with Borrower under Section 13(8) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI Act, 2002")

As you are aware that the Authorised officer of the Bank has issued a Demand/Recall notice on 18.12.2024 against secured interest mentioned therein, which has been offered as security by you towards your/borrower's loan facilities.

Subsequently, the Authorised Officer took possession of the secured assets in the nature of all part and parcels of property residential cum commercial building at Canal Road, Jammu measuring 525 Sq. Ft. at ground floor and 435 Sq. Ft. at first floor (i.e. North-107°-2', South-107°-9', East-49°-6' and West-49°-6' standing in the name of both the mortgagors (1) Mr. Ramesh Kumar S/O Sh. Hukam Chand & 2. Lt. Kasturilal Gupta S/O Sh. Hukam Chand deceased through his legal heirs (Smt. Kanta Devi W/O Lt. Sh. Kasturilal C/O Narinder Mahajan S/O Sh. Ganesh Mahajan, R/O K.C. Enclave, Lane No.-1, Near K.C. Public School, Paloura, Jammu (Wife) ii. Smt. Isha Mahajan D/O Lt. Sh. Kasturilal & W/O Sh. Narinder Mahajan R/O K.C. Enclave, Lane No.-1, Near K.C. Public School, Paloura, Jammu (Daughter) iii. Smt. Dimple Mahajan D/O Lt. Sh. Kasturilal & W/O Sh. Mangat Ram R/O H.No.-842/1, Kuchranjodh Singh, KotraBaghian, Amritsar, Punjab (Daughter) under Section 13(4) of Act.

Whereas you have failed to satisfy your /borrower's liabilities to the Bank even after receipt of Demand notice under Section 13(2) of the Act. Therefore, the Bank in exercise of its rights granted under the Act and Rules made thereunder, intends to initiate process of sale for recovery of the amount due.

You are hereby called upon to discharge in full your liabilities amounting to Rs.51,52,611.50/- (Rupees Fifty One Lacs Fifty Two thousand Six Hundred Eleven Paise Fifty only) as on 31.08.2025 with interest, costs and other charges from within 30 days from the date of this notice, failing which, the Bank shall proceed to realize the outstanding by sale of the mortgaged/Hypothecated property through Auction of the vehicle under provisions of SARFAESI Act 2002.

May note that your right to redeem the mortgaged property shall extinguish on the date the Bank issues notice of sale as per Act and Rules made thereunder.

DIP/J-2515-P/25
Dated:- 08/11/2025

Sd/-
Authorised Officer

J&K Bank The Jammu & Kashmir Bank Ltd
Impaired Assets Portfolio Management Deptt., Zonal Office Jammu, Rail Head Complex, Panama Chowk, Jammu-180012
Tel:-(0191)-2471020-25

Ref No:- JKBIAPMD/2025/25- Date:09.09.2025

- Smt. Aneeta Sharma w/o Late Sh. Shiv Kumar R/o Bandwal Colony JourianDistt, Jammu ,
- Vishal Sharma minor through mother Aneeta Sharma W/o Late Sh. Shiv Kumar R/o Bandwal Colony JourianDistt, Jammu ,
- Vivek Sharma minor through mother Aneeta Sharma W/o Late Sh. Shiv Kumar R/o Bandwal Colony JourianDistt, Jammu
- Legal Heirs of Late Sh. Shiv Kumar S/o Sh. Both Rai R/o Bandwal Colony Jourian, Jammu
- Mr. Ashok Kumar S/o Mr. Ram Dass R/o Bandwal Colony, Jourian.
- Mr. Sudhi Sharma W/o Mr. VidyaSagar Sharma R/o 801-A, Last Mohr, Gandhi Nagar, Jammu

Subject: Notice for Redemption of the property in terms of right vested with Borrower under Section 13(8) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI Act, 2002")

As you are aware that the Authorised officer of the Bank has issued a Demand/Recall notice on 22.12.2022 against secured interest mentioned therein, which has been offered as security by you towards your/borrower's loan facilities.

Subsequently, the Authorised Officer took possession of the secured assets in the nature of Mortgage of All part and parcel of land measuring 01 kanal with house constructed thereupon falling under Kharsa No. 332 khewat no 67 and khata no 242 in the name of Late Shiv Kumar under Section 13(4) of Act.

Whereas you have failed to satisfy your /borrower's liabilities to the Bank even after receipt of Demand notice under Section 13(2) of the Act. Therefore, the Bank in exercise of its rights granted under the Act and Rules made thereunder, intends to initiate process of sale for recovery of the amount due.

You are hereby called upon to discharge in full your liabilities amounting to Rs.14,40,626.41/- Rupees Fourteen Lacs Forty Thousand Six Hundred Twenty Six and Paise Forty One only) as on 31.08.2025 with interest, costs and other charges from within 30 days from the date of this notice, failing which, the Bank shall proceed to realize the outstanding by sale of the mortgaged property through Auction of the vehicle under provisions of SARFAESI Act 2002.

May note that your right to redeem the mortgaged property shall extinguish on the date the Bank issues notice of sale as per Act and Rules made thereunder.

DIP/J-2512-P/25
Dated:- 08/11/2025

Sd/-
Authorised Officer

J&K Bank The Jammu & Kashmir Bank Ltd
Impaired Assets Portfolio Management Deptt., Zonal Office, Panama Chowk, Jammu-180012
Tel:-(0191)-2471020-25

Ref No:- JKBIAPMD/2025/25- Date:26.09.2025

- M/s. Mayswood Cladding C/o Shop No.1, Opposite Gurudwara Singh Sahib, Main Digiana Camp, Gangyal, Jammu
- Mr. Sunil Gosain S/o Sh. Rattan Lal R/O H.No.158, Lane No.02, Greater Kailash, Jammu
- Mr. Gurpreet Singh S/o Sh. Dalip Singh R/O 442/02, Narwal Pal, Alorasatwari, Jammu
- Mr. Rasvinderkour W/O Mr. Gurdev Singh R/O 442/02, Narwal Pal Alorasatwari, Jammu
- Mr. Gurpreet Singh S/o Sh. Sulakhan Singh R/O Near GPS Enterprises, Marbal Market, East Extension, Trikuta Nagar, Jammu

Subject: Notice for Redemption of the property in terms of right vested with Borrower under Section 13(8) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI Act, 2002")

As you are aware that the Authorised officer of the Bank has issued a Demand/Recall notice on 14.11.2024 and published in English Newspaper State Times on 24.01.2025 and in Hindi Newspaper Dainik State Samachar on 23.01.2025 against secured interest mentioned therein, which has been offered as security by you towards your/borrower's loan facilities.

Subsequently, the Authorised Officer took possession of the secured assets in the nature mortgage of "All part and parcels of plot of land measuring 18 marlas comprising of double storied industrial building falling under Kharsa No:-01 min, Khewat No:-01 min, and Khata No:-01 min situated at MauzaSeohara, Bishnah, District Jammu, standing in the name of (1) Mr. Sunil Gosain S/o Sh. Rattan Lal Rand (2) Mr. Gurdev Singh S/o Sh. Dalip Singh" under Section 13(4) of Act.

Whereas you have failed to satisfy your /borrower's liabilities to the Bank even after receipt of Demand notice under Section 13(2) of the Act. Therefore, the Bank in exercise of its rights granted under the Act and Rules made thereunder, intends to initiate process of sale for recovery of the amount due.

You are hereby called upon to discharge in full your liabilities amounting to Rs.78,04,169.01 (Rupees Seventy Eight Lac Four Thousand One Hundred Sixty Nine and Paise One Only) as on 31.08.2025 with interest, costs and other charges within 30 days from the date of this notice, failing which, the Bank shall proceed to realize the outstanding by sale of the mortgaged/Hypothecated property through Auction of the vehicle under provisions of SARFAESI Act 2002.

May note that your right to redeem the mortgaged property shall extinguish on the date the Bank issues notice of sale as per Act and Rules made thereunder.

DIP/J-2513-P/25
Dated:- 08/11/2025

Sd/-
Authorised Officer

J&K Bank The Jammu & Kashmir Bank Ltd
Impaired Assets Portfolio Management Department Zonal Office Kathua, (J&K)
Serving To Empower
T: +91-1922-238586, E: AMID_ZOJTWO@JKBMAIL.COM

Registered office Corporate Headquarters M.A. Road, Srinagar 190001 Kashmir, India
T +91 (0)194 2481 930-35, F +91 (0)194 248 1928, CIN: L65110JK1938SGC000048 E: info@jkbmail.com, W: www.jkbank.net

POSSESSION NOTICE

Whereas, the undersigned being the Authorised Officer of the Jammu & Kashmir Bank Ltd. under the Securitization And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of powers conferred under Section 13 (2) read with Rule 3 of Security Interest (Enforcement) Rules 2002, issued a Demand Notice dated 03/06/2025, calling upon the borrowers/ Guarantors, 1. M/s Shukla Hardware Shop situated at Ward No. 6, Near HP Gas Agency, Teshil Bani, Distt. Kathua through its Prop. Mrs. Chander Kanta W/o Sh. Ganesh Dutt (Borrower Firm), 2. Mrs. Chander Kanta W/o Sh. Ganesh Dutt R/o Ward No. 6, Near HP Gas Agency, Teshil Bani, Distt. Kathua (Borrower), 3. Mr. Jyoti Parshad Sharma S/o Sh. Anant Ram, R/o Ward No. 1, Near GPS Gowali, Dhaggar, Teshil Bani, Distt. Kathua (Guarantor), 4. Sh. Rohit Gupta S/o Sh. Raj Kumar R/o Ward No. 8, Near Foot Bridge, Teshil & Distt. Kathua (Guarantor) to repay the amount mentioned in the notice, being Rs. 50,34,828.59 (Rupees Fifty Lac Thirty Four Thousand Eight Hundred Twenty Eight & Paise Fifty Nine only) as on 31.05.2025 along with interest w.e.f. 01.06.2025 within 60 days from the date of receipt of the said notice.

The borrower/s having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken physical possession of the property described herein below in exercise of power conferred on him / her under section 13 (4) of the said Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002, on this 7th day of November of the Year 2025.

The borrower/s in particular and the public in general is hereby cautioned not to deal with the property/ies and any dealing with the property/ies will be subject to the charge of the Jammu & Kashmir Bank Ltd B/U HIRANAGAR MORH of an amount of Rs. 52,43,617.59 (Rupees Fifty Two Lac Forty Three Thousand Six Hundred Seventeen & Paise Fifty Nine Only) as on 31.10.2025 together with future interest thereon from 01.11.2025 and other charges incurred or to be incurred.

The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

DESCRIPTION OF THE MOVABLE ASSETS

Hypothecated of Goods Carrier Make TATA MOTORS LTD. Model TATA LPT 4830 BS VI 10x2 bearing Registration No. JK 08 N 9599, Chassis No. MAT566013P1J27463, Engine No. B6.7B62300D02132J64326197 Model 2023 In the name of M/s Shukla Hardware Shop situated at Ward No.6, Near HP Gas Agency, Teshil Bani, Distt. Kathua through its Prop. Mrs. Chander Kanta W/o Sh. Ganesh Dutt R/o Ward No. 6, Near HP Gas Agency, Teshil Bani, Distt. Kathua.

DIP/J-2516-P/25
Date: 07.11.2025 Place: Kathua **Authorised Officer, (J & K Bank Ltd.)**