

J&K Bank
Serving To Empower

Jammu and Kashmir Bank Ltd.
Impaired Assets Portfolio Management Department
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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")
Dated: 16.01.2026

- To,
- M/s Sharma General Store, situated at Near HP Gas Agency Samba District Samba (J&K)- 184121 through its Sole Prop. Mr. Pardeep Kumar S/o Late Sh. Anand Parkash. (Borrower/Firm)
 - Mr. Pardeep Kumar S/o Late Sh. Anand Parkash, R/o Ward No. 01, District Samba (J&K)-184121. (Borrower/Mortgagor)
 - Mr. Rakesh Kumar S/o Late Sh. Anand Parkash, R/o Ward No. 01, District Samba (J&K)-184121. (Guarantor)
 - Mrs. Shubh Lata W/o Sh. Pardeep Kumar R/o Chak Manga Rakwal, Near Mansar Gas Agency, Samba (J&K) 184121. (Guarantor)

Dear Sir/Madam,
As you are aware that the Authorised officer of the Bank had issued a demand notice on 06.05.2025 under Section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter called the Act), against secured interest mentioned therein, which has been offered as security by you towards your/borrower's loan facility/ies. Subsequently, the Authorised Officer took possession of the secured asset in the nature of:

Mortgage of property comprising a plot of land measuring 2 Kanals 6 Marlas falling under Khasra no. 93 min /11, Khawat no. 2 min and Khata no.5 min situated at Koteda, Samba standing in the name of Sh. Pardeep Kumar S/o Lt. Sh. Anand Parkash. on 09.01.2026 under Section 13(4) of Act.

Whereas you have failed to satisfy your borrower's liabilities to the Bank even after receipt of notice under Section 13(2) and 13(4) 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 of secured assets for the recovery of the amount due.

You are hereby called upon to discharge in full your liabilities amounting to **Rs. 40,67,095.21 (Rupees Forty Lacs Sixty Seven Thousand Ninety Five and Paise Twenty One Only)** as on 31.12.2025 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 property.

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-3435-P/25 -Dated:- 19/01/2026 Yours faithfully,
Authorised Officer

Union Territory of Jammu and Kashmir
OFFICE OF THE EXECUTIVE ENGINEER PMGSY DIVISION JAMMU
NEAR DGP RESIDENCE BIKRAM CHOWK JAMMU

M/s Gupta Construction Co.
Ward no. 19, Hanuman Chowk
Suratgarh, District Srinantargar.
No: EE/PMGSY/J/5335-37
Dated:-12.01.2026

Subject: - Maintenance of road from L041- Nagrota to Dhamoni Jagir Road, Block- Nagrota, Package No. JK05-196, Phase-XII, Stage-II, District Jammu, Length = 8.200 Kms.

- References:-
(i) This office letter No. EE/PMGSY/J/6478-82 Dt. 10-11-2023.
(ii) This office letter No. EE/PMGSY/J/7054-57 Dt. 19-12-2023.
(iii) This office letter No. EE/PMGSY/J/7685-88 Dt. 03-02-2024.
(iv) This office letter No. EE/PMGSY/J/1131-34 Dt. 02-07-2024.

Sir,
Whereas, the aforesaid project has been sanctioned by the MoRD Government of India under Package No. JK05-196, Phase-XII, Stage-I & II combined.
Whereas, the tenders were floated for the up-gradation of above road by the Office of the Chief Engineer PMGSY (JKRRDA) Jammu vide e-NIT No. CEJ/PMGSY/531 of 2018-19 dated:- 29-06-2018 alongwith SBD indicating all terms and conditions for execution of work on the said road. The completion time period was 15 months including 05 years Maintenance Period after the completion of the construction part.

Whereas Notice to proceed with the work issued to contractor M/s Gupta Construction Co. Regd. Office Ward No. 19, Hanuman Chowk Suratgarh, District- Sri Ganganagar by the worthy Chief Engineer PMGSY (JKRRDA) Jammu vide No. CEJ/PMGSY/21468-77 Dt. 29-10-2018 for Rs. 726.49 Lacs (Construction Part = Rs.670.68 Lacs + Maintenance Part = Rs. 55.80 Lacs) along-with SBD by accepting all the terms and conditions laid down in SBD for execution of the said road work. The work for construction part stands completed on 25-06-2022 and the road is in 4th year of its maintenance period.

Whereas, as reported by the concerned Assistant Executive Engineer that the contractor has been directed many times for the maintenance of road under DLP. Whereas, this office issued notices from time to time for maintenance of the said road through the above referred letters along with final notice. It is worthwhile to mention here that you are not maintaining the roads and the public of the area is approaching this office for maintenance, as the BT surface has been badly damaged and it is difficult to ply the vehicles smoothly on this road.

As such you are once again directed to mobilize your men and machinery and carry out routine maintenance work immediately to keep the roads free from all defects for smooth plying of vehicular traffic within 03 days positively. As you know that as per the SBD terms and conditions, in absence of maintenance of roads the work shall be put to fresh tenders at your own risk and cost and the amount involved shall be recovered from your firm +20% extra as penalty. Further you shall be debarred to participate in future tendering for next 02 years as per the directions/guidelines of NRIDA if you fail to restore the road within 03 days positively.

DIP/J-10344/25
Dated:- 19/01/2026
Sd/-
Executive Engineer
PMGSY Division
Jammu

Government of Jammu and Kashmir
Directorate of Employment, J&K.
3B A Samundar Bagh Estate, Baramulla
Jammu
Phone No. 0194-2486827
Fax: 0194-2475209
(Website: www.jkpsc.nic.in)
Employment Group: English/Arabic
Jammu
Ph. No. 0194-2486827
Fax: 0194-2438440
Email: dir_employment_jk

Subject: Appointment Order for Contractual Engagement with the positions of Business Helpline Lead Manager & Business Helpline Expert under Mission YUVA J&K.

ORDER No. 12-JK(ED) of 2026
Dated: 16.01.2026

Whereas, applications were invited for key contractual roles for Business Helpline under Mission YUVA vide this office Advertisement Notification No. 01 of 2025 dated 25.10.2025 in pursuance of Para 3.1.3 (B5) of DPR of Mission YUVA approved by Administrative Council and issued vide Order No 46 L&E of 2024 dated 16.8.2024 followed by minutes of Apex Committee meeting issued vide No. PS/L&E/2025 dated 15/11/2025; **AND**

Whereas, in response to the said notification, 591 candidates applied for the posts through online mode; **AND**

Whereas, after scrutiny of documents by internal review committee and Selection Oversight Committee, a provisional merit list was notified for seeking objections from the concerned vide this office Notification No. ED/Plan/MISSIONYUVA/3941-44 dated 12.12.2025; **AND**

Whereas, in response to notification dated: 12.12.2025, various objections/representations were received from the candidates within the stipulated time, the objections received were examined and disposed of by the Selection Oversight Committee after due scrutiny of records and supporting documents; **AND**

Whereas, on the basis of academic merit, 31 candidates were shortlisted and were called for interview held on 02.01.2026; **AND**

Whereas, the selection oversight committee, selected 10 candidates.

Now, therefore, on the basis of profile marks and marks awarded by the Interview Panel, the following candidates are hereby engaged on contractual basis for the posts of Business Helpline Lead Manager and Business Helpline Expert under Mission YUVA:-

S.No	Name of the Candidate	Parentage Mr.	Address	Post
1	Ms. Qurat ul Ain	Ghulam Mohi Ud Din	Hakabazar Hariparbat Hawal, Srinagar	Business Helpline Lead Manager
2	Mr. Sheikh Aatif	Tariq Ahmad Sheikh	Nusoo Badragund, Anantnag	Business Helpline Lead Manager
3	Ms. Mehnaz Tariq	Tariq Ahmad Zarger	Baba Mohalla Bijbehara, Anantnag	Business Helpline Expert
4	Mr. Arfat Bashir Dar	Bashir Ahmad Dar	Marazigund, Watergam, Baramulla	Business Helpline Expert
5	Mr. Umair Riyaz	Riyaz Ahmad Malik	Bongam, Shopian	Business Helpline Expert
6	Mr. Junaid Rashid	Abdul Rashid Lone	Magarmal Bagh, Srinagar	Business Helpline Expert
7	Mr. Mohammad Rameez Wani	Mohammad Yousuf Wani	Chattabal Patli Pora Bala, Srinagar	Business Helpline Expert
8	Mr. Aaqib Ayash Kaar	Ghulam Mohammad Kaar	Rainawari, Khanyar, Srinagar	Business Helpline Expert
9	Mr. Mehran Ganai	Nisar Ahmed Ganai	Haveli Mohallah Nagar Bhaderwah Dodga	Business Helpline Expert
10	Ms. Princy Rajput	Rabinder Singh	Ext-09, Sector - A, Sainik Colony, Jammu	Business Helpline Expert

1) Nature of Engagement
The engagement shall be purely contractual and governed by Mission YUVA Operational Guidelines. The appointment shall not confer any right to permanent absorption or continuation beyond the approved project period.

2) Duration of Contract and Renewal

- The initial engagement period shall be 11 months from the date of joining.
- Performance shall be reviewed as per predefined KPI's of Mission YUVA.
- Renewal for an additional 11 months may be granted based on satisfactory performance and approval of the competent authority, subject to the project life cycle.

3) Roles and reporting
The selected candidates shall perform duties and report as prescribed in Mission YUVA Operational Guidelines for Business Helpline.

4) Terms and conditions

- The selected candidates shall report to the Director Employment, J&K within 07 days of issuance of this order for allotment of division, along with the following original documents for verification and completion of joining formalities:
 - Domicile certificate
 - Date of Birth Certificate
 - All qualification documents
 - Experience Certificates
 - Undertaking
 - Character Certificate issued by competent authority
- Failure to report within stipulated time shall be construed as unwillingness to join and shall render the appointment liable to cancellation without any further notice and subsequently candidates from the waiting list shall be considered in his/her place.
- Monthly consolidated remuneration shall be paid as per Mission YUVA norms, subject to verification of all documents.
- Engagement shall be subject to verification of character, antecedents and document authenticity.
- The appointees shall give an undertaking in the shape of an Affidavit to the effect that if on verification, his/her Qualification/ Date of Birth/ Domicile certificate/experience certificate or any other document, if any, from the concerned issuing authorities are found to be fake/ forged, the claim of the appointee for appointment as Business Helpline Lead Manager/ Business Helpline Expert shall be deemed to have been cancelled ab-initio and legal action as warranted under rules shall be initiated against him/her.
- The appointee shall maintain utmost integrity, discipline and confidentiality in official duties.

5) Termination of contract
The contract may be terminated at any time under the following circumstances:

- Poor performance or failure to meet KPIs.
- Misconduct, indiscipline, or violation of code of conduct.
- Submission of false or misleading documents.
- Unauthorized absence exceeding seven consecutive working days.
- Activities inconsistent with the objectives of Mission YUVA.

The MD Mission YUVA/Director Employment, may terminate the services of any Business Helpline Personnel at any time during the contract period, with appropriate notice as per contractual agreement.
All other terms and conditions shall remain governed strictly under Mission YUVA operational Guidelines for Business Helpline.
No- ED/Plan/Mission YUVA/2025/4722-53
Dated:- 16.01.2026
DIP/J-10359/25
Dated:- 19/01/2026
Sd/-
(Shahzad Alam) IAS
Director Employment cum
Mission Director Mission Yuva

Government of UT Jammu & Kashmir
OFFICE OF THE CHILD DEVELOPMENT PROJECT OFFICER GHAGWAL

Advertisement Notification No. 01 of 2026 Dated: 09.01.2026
Subject: Advertisement for Recruitment of Sanginis (Anganwadi Workers) and Sahayikas (Anganwadi Helpers) in Anganwadi Centres of POSHAN Project Ghagwal- PHASE-I of 2025-26.
Reference: 1. Government order No 222-JK(SWD) of 2022 Dated:30.11.2022
2. Government Order No.103-JK(SWD) of 2023 dated: 28.04.2023
3. SWD/CDS/42/2022 Dated: 14.08.2022
4. MD/Poshan/47270-77 Dated: 24.12.2025

Approval has been accorded, vide letter No: 103-JK (SWD) of 2023 Dated: 28.04.2023 for filling up of various vacancies of Sanginis (Anganwadi Workers) and Sahayikas (Anganwadi Helper) in Anganwadi Centres of POSHAN Project Ghagwal, as per the details given below:

Sr. No.	Name of Project	Name of Post	No. of Post
1	Ghagwal	SANGINI / AWW	08
		SAHAYIKA / AWH	05
Total			13

Applications are invited in the Prescribed Proforma in Annexure "A" from the eligible candidates for engagement as Anganwadi Worker on Honorarium basis in aforementioned posts of Anganwadi Centres. The important dates/details with regard to the posts are as under:

- Date of commencement for submission of application 12.01.2026
- Last date for submission of applications is 28.01.2026
- Annexure B- Name of the Post, Location/Ward, Qualification and Criteria for selection
- Annexure C- Affidavit.

ANNEXURE 'A'
Format of Application

- Name of POSHAN Project _____
- Name of Anganwadi Centre _____
- Post applied for _____
- Name of the Candidate _____
- Father's Name _____
- Husband's Name _____
- Residence _____
- Ward No. _____
- Address for correspondence _____
- Contact No. _____
- Date of Birth _____
- Age as on 01.01.2024 _____
- Academic Qualification: _____

Sr.No.	Examination passed	Board/University	Year of Passing	Marks Obtained	Total Marks	Percentage

14. Do the candidate belong to Retiring AWW/AWH (YES/NO)
15. Document Attached: _____
Signature of the candidate _____
Date: _____

ANNEXURE 'B'
Detail of Vacant Posts (AWW/AWH) along with name and location of AWC.

a). Vacancies of Sanginis (Anganwadi Worker):

S.NO	NAME OF THE DISTRICT	NAME OF THE PROJECT	NAME OF PANCHAYAT/ MUNICIPALITY WARD	VACANCY OF SANGINIS/ ANGANWADI WORKERS	
				NO. OF PANCH WARD/ M.WARD	NAME OF AWC
1	Samba	Ghagwal	Ghagwal	W.no.7	Randhwal A
2			Mawa	W.no.2	Mawa A
3			Sanoora	W.no.4	Sanoora B
4			Ratwana	W.no.7	Ratwana B
5			Rajpura	W.no. 5	Rajpura A
6			Harsath	W.no.3	Harsath A
7			Tapyal	W.no.1	Rai
8			Kathua	Ghagwal	Kootah

b). Vacancies of Sahayikas (Anganwadi Helper):

S.NO	NAME OF THE DISTRICT	NAME OF THE PROJECT	NAME OF PANCHAYAT/ MUNICIPALITY WARD	VACANCY OF SAHAYIKAS / ANGANWADI HELPERS	
				NO. OF PANCH WARD/ M.WARD	NAME OF AWC
1	Samba	Ghagwal	Madoon	W.no.6	Paloor Camp
2			Jatwal	W.no.5	Balooni
3			Harsath	W.No.3	Harsath A
4			Kootah	W.no. 10	Patta
5			Kathua	Ghagwal	Chhan Khaterian

Eligibility:

- For Anganwadi Workers
- The candidate must be domicile of the UT of J&K.
- Women candidates in the age group of 18-37 years shall be eligible.
- The candidate should be a resident of the electoral ward where Anganwadi Centre is situated. Name in the voter list for the ward shall be considered as the proof of residence of the candidate. In case the name of the candidate appears in the voter list along with her parents, then she must provide certificate of being unmarried issued by the concerned Tehsildar. Where ever, there is any dispute as to residence for any reason, then a residence proof certifying the ward of residence from the concerned SDM/ACR shall be considered.
- Minimum qualification for Anganwadi Worker shall be 10+2 and maximum graduation. In case no 10+2 pass candidate is available in the ward, 10+2 pass candidate from the adjoining ward shall be considered which would require prior approval of Mission Director, Mission POSHAN.
- In case suitable candidate is not available for adjoining ward, candidate from the nearest ward within the ward can be considered subject to the approval of the MD, Mission POSHAN.
- Weightage shall be given on the basis of marks obtained in 10+2 and selection shall be done purely on merit basis and not other criteria to be considered.
- In case of tie in merit of the eligible candidate, candidate with higher age will be preferred.
- Candidate with qualification higher than graduation shall not be considered.

A. Anganwadi Helpers

- The selection of Helper shall be restricted to the electoral ward where Anganwadi Centre is located.
- Women candidates in the age group of 18-37 years shall be eligible.
- The candidate must be domicile of the UT of J&K.
- Minimum qualification for Anganwadi Helper shall be matriculation.
- In case no matriculate candidate available in the ward, candidates with qualification not less than 8th standard shall be considered.
- The committee shall select the most destitute/neediest married woman of the ward as helper from amongst those who fulfil the qualification criteria. In case no married candidate is available, unmarried candidate may be considered.
- In case eligible candidate is available within the family of retiring AWWs/AWHs, the said candidate shall qualify for additional two percent points.

Document Verification

- The candidate who is shortlisted for Document verification will be required to appear for Document Verification along-with the original documents as well as self-attested Photostat copy of each document as per the Advertisement Notification. The candidate must be in possession of the prescribed academic qualification and other document like Domicile Certificate, on or before the last date of submission of application form.
 - Marks sheet(s)/Diploma/Degree of the qualification prescribed for the post as per Advertisement Notification.
 - Date of Birth/Matriculate Certificate.
 - Domicile Certificate.
 - Unmarried Certificate (where required)
- Candidates have to bring two passport size recent color photographs and one original Photo ID proof. Photo ID Proof can be:
 - Aadhaar Card
 - Voter ID card
- The candidate who are supposed to furnish various certificate issued by or before the prescribed cut-off date, shall be required to produce them at the time of Document Verification or as may be sought by the Committee; in case of failure, the committee shall take necessary decision which shall be final.

ANNEXURE 'C'
All applicants to submit affidavit stating following facts:
1. All Documents submitted are correct, without any mismatch, scanning, duplicate or fallacious in nature. If found incorrect or in any of the above stated situation the candidature of deponent may be cancelled and liable to action under law.
2. Maximum qualification is Graduation for vacancy of Anganwadi worker and Class X for Anganwadi Helper and this is as per facts and onus of proving it to be true lies with the deponent.
3. The deponent has read the HR policy no. 222-JK(SWD) of 2022 dated: 30.11.2022 and it is well versed with all salient features of the policy and shall be applicable to the deponent in case of selection as Anganwadi worker/ Anganwadi Helper.
4. If at any point of time any adverse/false found in my selection, I will forfeit my selection.
No.- CDPO/G/2025-26/ 923-33
Date: 09.01.2026
DIP/J-10360/25
Dated:- 19/01/2026
Sd/-
Child Development Project Officer
Ghagwal