

**STRESSED ASSET RESOLUTION BRANCH**

**4<sup>TH</sup> FLOOR, ZILA PARISHAD OFFICE PREMISES, KUTCHERY ROAD, RANCHI-834001 (JHARKHAND)**

Ref No. - SARB/2025-26/18

Date: 07.08.2025

**SALE NOTICE**  
**FOR E-AUCTION OF IMMOVABLE PROPERTY**

**(BORROWER) Mr. Minhaj Alam** alias Minhaj Ansari S/o Late Md. Ishak, At- Mohanpur, Near Baba Clinic, District- Giridih, Jharkhand, Pin - 815316

**(Guarantor) Md. Nisar S/o Late Md. Ishak**, At- Mohanpur, Near Baba Clinic, District- Giridih, Jharkhand, Pin - 815316

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower and Guarantor that the below described immovable property mortgaged/charged to the Secured Creditor, the Physical possession of which has been taken by the Authorized Officer of Jharkhand Rajya Gramin Bank, the Secured Creditor, will be sold on "**As is Where is**", "**As is What is**" and "**Whatever there is**" basis on **25-08-2025 (Date of Sale)** for recovery of **Rs.15,43,749.75/-** (Rupees Fifteen Lakh Forty Three Thousand Seven Hundred Forty Nine and Seventy Five Paisa only) as on 07-08-2025 due to the Jharkhand Rajya Gramin Bank, SARB, Ranchi from **Mr. Minhaj Alam alias Minhaj Ansari (Name of the Borrower), S/O Late MD Ishak**, with further interest together with all other costs, incidental expenses and charges.

**Description of the immovable property:**

- Name of Mortgagor: 1. Mr. Minhaj Alam alias Minhaj Ansari S/o Late Md. Ishak  
2. Md. Nisar S/o Late Md. Ishak  
Add: Mohanpur, Near Baba Clinic, District- Giridih, Jharkhand, Pin - 815316
- Property Details: **Registered Sale Deed No-11737 Dated 24.12.2001, Mouza – Mohanpur, Touzi No- 15/11, Halka no-08, P.S No -92 of Giridih P.S., Khewat No 01, Khata No- 18, Plot No- 227, Area – 4.00 Decimal**

**Bounded by:**

On the North by Land of Vendor & 6' Road  
On the South by Boundary wall of Md. Nisar Alam  
On the East by House of Md Shamsheer Alam  
On the West by Land, boundary wall of Murtaza Khatun & house of Md. Fahim



बेटी बचाओ, बेटी पढ़ाओ

94 927 54 000

ho@jrgb.in

jrgbank.in

f i n p y / jrgbofficial

For Property Inspection:

Contact No.- 7992419038, E-Mail – [sarb@jrjb.in](mailto:sarb@jrjb.in)

Encumbrances known to the Bank if any: Nil.

### Details of Sale:

|                                                                        |                                                                                                                                                                                                                        |                                                                                     |  |
|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|--|
| <b>Reserve Price: Rs.14,00,000.00/-</b><br>(Rupees Fourteen Lakh Only) |                                                                                                                                                                                                                        | <b>Earnest Money Deposit (EMD): Rs.1,40,000.00/-</b> (One Lakh Forty Thousand Only) |  |
| <b>Date &amp;Time of e-auction</b>                                     | <b>25-08-2025; From 11:00 AM to 02:00 PM</b><br>With auto time extension of 10 minutes each till sale is completed.                                                                                                    |                                                                                     |  |
| <u>EMD Remittance:</u>                                                 | EMD being the 10% of Reserve price to be transferred/deposited by bidders in <b>Account No. - 92251005429</b> , Name- SUNDRY CREDITORS, SARB (0542), Jharkhand Rajya Gramin Bank, <b>(IFSC Code No. SBIN0RRVCGB)</b> . |                                                                                     |  |
| Bid Multiplier                                                         | Rs.10,000/-                                                                                                                                                                                                            |                                                                                     |  |
| Website Address for E-Auction                                          | <a href="https://sarfaesi.auctiontiger.net">https://sarfaesi.auctiontiger.net</a>                                                                                                                                      |                                                                                     |  |
| <b>Details of Auction agency</b>                                       |                                                                                                                                                                                                                        |                                                                                     |  |
| Name and Address                                                       | M/s. e- Procurement Technologies Limited, Auction Tiger, Ahmedabad, Gujrat.                                                                                                                                            |                                                                                     |  |
| Bidder Support Contact No.                                             | Mobile No. -9722778828,9265562818,9265562821,<br>Landline- 079 – 6813 6891/6842/6837/6875                                                                                                                              |                                                                                     |  |
| Email                                                                  | support@auctiontiger.net , Praveen.thevar@auctiontiger.net                                                                                                                                                             |                                                                                     |  |

For detailed terms and conditions of the sale, please refer to the Auctions link provided in the Jharkhand Rajya Gramin Bank, the Secured Creditor's website <https://jrjb.in>.

Place: Ranchi  
Date : 07.08.2025

Authorised Officer  
(Chief Manager, SARB)



बेटी बचाओ, बेटी पढ़ाओ

94 927 54 000

ho@jrjb.in

jrjb.in

f i n t p y / jrjbofficial

## **THE TERMS AND CONDITIONS OF SALE**

(TO BE UPLOADED ON THE WEBSITE OF THESECURED CREDITOR)

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

|   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                |
|---|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Name and address of the Borrower                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | <b>Mr. Minhaj Alam</b> alias Minhaj Ansari S/o Late Md. Ishak, At-Mohanpur, Near Baba Clinic, District- Giridih, Jharkhand, Pin – 815316                                                                                       |
| 2 | Name and address of Branch, the secured creditor                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | STRESSED ASSET RESOLUTION BRANCH, JHARKHAND RAJYA GRAMIN BANK,<br><br>4 <sup>TH</sup> FLOOR, ZILA PARISHAD OFFICE PREMISES, KUTCHERY ROAD, RANCHI-834001 (JHARKHAND)                                                           |
| 3 | <p>Description of the immovable secured assets to be sold.</p> <ul style="list-style-type: none"> <li>Name of Mortgagor: 1. Mr. Minhaj Alam alias Minhaj Ansari S/o Late Md. Ishak<br/>2. Md. Nisar S/o Late Md. Ishak<br/><br/>Add: Mohanpur, Near Baba Clinic, District- Giridih, Jharkhand, Pin - 815316</li> <li>Property Details: <b>Registered Sale Deed No-11737 Dated 24.12.2001, Mouza – Mohanpur, Touzi No- 15/11, Halka no-08, P.S No -92 of Giridih P.S., Khewat No 01, Khata No- 18, Plot No- 227, Area – 4.00 Decimal</b></li> </ul> <p><b>Bounded by:</b></p> <p>On the North by Land of Vendor &amp; 6' Road</p> <p>On the South by Boundary wall of Md. Nisar Alam</p> <p>On the East by House of Md Shamsheer Alam</p> <p>On the West by Land, boundary wall of Murtaza Khatun &amp; house of Md. Fahim</p> |                                                                                                                                                                                                                                |
| 4 | Details of the encumbrances known to the secured creditor.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Nil                                                                                                                                                                                                                            |
| 5 | The secured debt for recovery of which the property is to be sold                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | <b>Rs.15,43,749.75/-</b> (Rupees Fifteen Lakh Forty Three Thousand Seven Hundred Forty Nine and Seventy Five Paisa only) as on 07-08-2025 with further interest together with all other costs, incidental expenses and charges |



|   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|---|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 6 | <p><u>Deposit of earnest money:</u></p> <p>EMD being the 10% of Reserve price i.e <b>Rs.1,40,000.00/-</b> (One Lakh Forty Thousand Only) to be transferred/deposited by bidder in:<br/> <b>Account No. - 92251005429</b>, Name- SUNDRY CREDITORS, SARB (0542), Jharkhand Rajya Gramin Bank, <b>(IFSC Code No. SBIN0RRVCGB)</b>.</p> <p>Interested bidder may deposit pre-bid EMD before the close of e-auction. Credit of pre-bid EMD shall be given to the bidder only after receipt of payment in the Bank account and updation of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.</p> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 7 | <p>(i) Reserve price of the immovable secured assets</p> <p>(ii) <b>Bank account</b> in which EMD to be remitted.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <p><b>(i) Rs.14,00,000.00/-</b><br/>(Rupees Fourteen Lakh Only)</p> <p><b>(ii) Account No. - 92251005429</b>, Name- SUNDRY CREDITORS, SARB (0542), Jharkhand Rajya Gramin Bank, <b>(IFSC Code No. SBIN0RRVCGB)</b>.</p>                                                                                                                                                                                                                                              |
|   | (iii) <b>Last Date and Time</b> within which EMD to be remitted:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | (iii) Please refer to item 6 above                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 8 | Time and manner of payment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | The <b>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</b> , as the case may be, after the acceptance of the offer by the Authorized Officer, failing which the earnest money deposited by the bidder shall be forfeited. The Balance <b>75% of the sale price is payable on or before the 15th day of confirmation of sale of the secured Asset</b> . |
| 9 | Time and place of public e-Auction or time after which sale by any other mode shall be completed.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <b>25-08-2025; From 11:00 AM to 02:00 PM</b><br>With auto time extension of 10 minutes each till sale is completed.                                                                                                                                                                                                                                                                                                                                                  |



|    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                          |
|----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|
| 10 | The e-Auction will be conducted through the Bank's approved service provider. e-Auction tender documents containing e-Auction bid form, declaration etc., are available as Annexures at the end and also on the secured creditors website & service provider website.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | (i) <a href="https://jrghbank.in">https://jrghbank.in</a> .<br>(ii) <a href="https://sarfaesi.auctiontiger.net">https://sarfaesi.auctiontiger.net</a>    |
| 11 | (i) Bid increment amount:<br>(ii) Auto extension: (limited / unlimited)<br>(iii) Bid currency & unit of measurement                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | (i) Rs.10,000.00/- (Rupees Ten Thousand Only).<br>(ii) 25-08-2025; From 11:00 AM to 02:00 PM<br>With auto time extension of 10 minutes each.<br>(ii) INR |
| 12 | 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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | On Bank Working Days<br>Time: Between 11.00 AM and 5.00 PM<br><br>Name: RAHUL ANAND (7992419038)                                                         |
| 13 | <p><b><u>Other Terms and Conditions:</u></b></p> <p>1. E-auction is being held on "As is where is, "As is what is, "Whatever there is" basis and will be conducted "On Line" through <a href="https://sarfaesi.auctiontiger.net">https://sarfaesi.auctiontiger.net</a> . The auction will be conducted through Bank's approved auction service provider M/s. e-Procurement Technologies Ltd. i.e Auction tiger, B-704, Wall Street-II, Opp. Orient Club, Near Gujarat College, Ellis Bridge, Ahmedabad -380 006. Gujarat (India).</p> <p>2. The intending bidder should submit bid in <b>Bid Form &amp; Declaration (Format attached herewith)</b> i.e. details of bidder &amp; declaration along with self-attested KYC copies of (i) PAN Card of the bidder (ii) Current Address proof for communication, Voter ID Card/Driving License/Passport along with evidence for EMD deposit like UTR number. The intending purchasers/bidders are required to deposit EMD through NEFT/RTGS in Account number given above. Bidders have to submit the bid details &amp; KYC on or before the last date &amp; time of submission of bid given herein above. Bids received afterwards will not be considered and said bidders will not be eligible to participate in e-Auction. Bidders have to submit the Bid &amp; KYC documents along with evidence for EMD deposit like UTR number to Authorized officer on address given above before last date &amp; time of submission of bid given above. Scanned copies of the original of these documents can also be submitted through e-Mail id of Bank given herein above.</p> |                                                                                                                                                          |



3. On verification of bids & KYC documents, eligible Bidders will be identified by Authorized officer and their details will be provided to Auction Tiger who will in turn provide User ID & Password to respective eligible bidders for participation in e-Auction on <https://sarfaesi.auctiontiger.net>. Afterwards, eligible bidder may avail online training on e-Auction from Auction Tiger prior to the date of e-Auction. Auction Tiger Support Help Desk Numbers 9265562818/ 9265562821 OR send Email to support@auctiontiger.net, Praveen.thevar@auctiontiger.net to get login credentials and e Auction training.

4. Bidders shall hold a valid email ID (**e-mail ID is absolutely necessary for the intending Bidder**) as all the relevant information and allotment of ID & password by Auction Tiger may be conveyed through e-mail.

5. Neither the Authorized Officer/Bank nor M/s. e-Procurement Technologies Ltd.-Auction Tiger will be held responsible for any Internet Network problem/Power failure/ any other technical lapses/failure etc. In order to ward off such contingent situation, the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction event.

6. The Bid price to be submitted shall be equivalent or above the reserve price. The property will not be sold below the reserve price. The bid quoted below the reserve price shall be rejected. On line auction will start on highest bid amount received from Bidders. During e-auction bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and by minimum increase in the bid amount given in the table to the last higher bid of the bidders. The bidders shall increase their bids in multiples of the amount specified in the public sale notice/Terms and condition of Sale, **Unlimited extension of 10 Minutes time will be given in case of receipt of bid in last ten minutes**. Ten minutes will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.

7. Intending Bidders are advised to properly read the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction and follow them strictly.

8. The successful Auction Purchaser / Bidder shall have to deposit **25% (Twenty Five Percent) of the bid amount** (i.e. including EMD amount deposited earlier) **immediately on finalization/conclusion of Auction i.e. on the same day or not later than next working day**. The balance amount of bid purchase price payable shall be paid by the successful Auction Purchaser/Bidder to the Authorized Officer **on or before the fifteenth day of confirmation of sale** of the property or such extended period as may be agreed upon in writing between the purchaser and the secured creditor, in any case not exceeding three months. In case of failure to deposit the amount as mentioned above within the stipulated time, the amount deposited by successful bidder will be **forfeited** to the Bank and Authorized Officer shall have the liberty to conduct a fresh auction/ sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property.





9. Default of Payment: **Default of payment** of 25% of bid amount (less EMD) on the same day or the next working day as stated above and/ or 75% of balance bid amount within the stipulated time shall render **automatic cancellation** of sale without any notice. The **EMD** and any other **monies paid** by the successful bidder shall be **forfeited** to the Bank by the Authorized Officer.

10. The EMD of the unsuccessful bidder will be returned on the closure of the e-auction sale proceedings through RTGS/NEFT without interest.

11. In case of Immovable property, payment of sale consideration by the successful bidder to the Bank will be subject to TDS under Section 194-1A of income Tax Act 1961 and TDS is to be made by the successful bidder only at the time of deposit of remaining 75% of the bid amount.

12. The successful Auction Purchaser / Bidder shall have to pay applicable Goods & Service Tax (GST) over and above the sale amount to the Bank.

13. On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per Rules. **The purchaser shall bear the stamp duties, including those of sale certificate, registration charges, all statutory dues payable to Government/any authority, Taxes, GST and rates and outgoing, both existing and future relating to properties.**

14. No request for inclusion/substitution of names, other than those mentioned in the bid. in the sale certificate will be entertained. The Sale Certificate will be issued only in the name of the successful bidder.

15. The Sale Certificate will not be issued, pending operation of any stay injunction/restraint order passed by the DRT/DRAT/High Court or any other court against the issue of Sale Certificate. **Further no interest will be paid on the amount deposited during this period.** The deposit made by the successful-bidder, pending execution of Sale Certificate will be kept in non-interest bearing deposit account. **No request for return of deposit either in part or full/cancellation of sale will be entertained.** In case of stay of further proceedings by DRT/DRAT/High Court or any other Court, the auction may either be deferred or cancelled and persons participating in the sale shall have no right to claim damages, compensation or cost for such postponement or cancellation against Authorized officer/ Bank.

16. The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale/modify any terms and conditions of the sale without any prior notice and without assigning any reason including calling upon the next highest bidder to perform in case the earlier bidder fails to perform.



17. The Intending purchaser can inspect the property on date and time mentioned above at his/her expense. For inspection about the Title document & other documents available with the Bank, the intending bidders may contact Stressed Asset Resolution Branch during office hours prior at least two days before auction date.

18. The property is being sold on "**As is where is**", "**As is what is**" and "**Whatever there is**" basis and the intending **bidders should make their own discreet independent inquiries** & verify the concerned Registrar/SRO/Revenue Records/ RTO/ other Statutory authorities regarding the encumbrances and claims/rights/dues/ charges of any authority such as Sales Tax, Excise/GST/Income Tax besides the Bank's charge and shall satisfy themselves regarding the, title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc. over the property before submitting their bids.

The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party encumbrances/ claims/rights/dues. No claim of whatsoever nature regarding the property put for sale charges/encumbrances over the property or on any other matter etc., will be entertained after submission of the online bid.

19. The Bank does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the property offered for sale. The Authorized Officer/ Secured Creditor shall not be responsible for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/local authority/Co-operative Housing Society or any other dues, taxes, levies, fees, transfer fees if any in respect of and/or in relation to the sale of the said property. Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.

20. The Authorized Officer will be at liberty to amend/ modify/ delete any of the conditions as may be deemed necessary in the light of facts and circumstances of each case. The Bank/ Authorized Officer has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale/modify any terms and conditions of the sale without any prior notice and assigning any reason. Bidders shall be deemed to have read and understood all the conditions of sale and are bound by the same. No counter offer/conditional offer/conditions by the bidder and/or successful-bidder will be entertained. Words and expressions used herein above shall have the same meanings respectively assigned to them in SARFAESI Act 2002 and the Rules framed thereunder.





21. The sale is subject to confirmation by the Secured Creditor Bank.

22. The sale is subject to conditions /Rules/Provisions prescribed in the SARFAESI ACT 2002 and Security Interest (Enforcement) Rules, 2002 Rules framed there under and the terms & conditions mentioned above.

Date: 07.08.2025

Authorized Officer

Place: Ranchi

