



Devika Urban Co-operative Bank Ltd.,
P.N.Dogra Market, Udhampur (J&K) – 182101

Ref. No. DUCBL/RN-43/Main/2026-27

Dated : 02.06.2026

NOTICE OF PUBLIC AUCTION

Auction of Immovable property belongs to borrower Sh. Munish Puri & Sh. Rohit Puri both S/O Kuldeep Puran R/O W.No.9, H.No.40, Arya Samaj Gali, Main Bazar, Udhampur mortgaged to Devika Urban Coop. Bank Ltd., P N Dogra Market, Udhampur for sale notice under Rule 8(6) of security Interest (Enforcement) Rules, 2002 (The Rules) under Securitization & Reconstruction of Financial Assets & Enforcement of Security Interest Act 2002 for Recovery of the Secured Debit of Rs.40,68,656/- as on 01.06.2026 plus future interest and other charges.

DETAIL OF THE AUCTION

Date & Time of Auction	Place of Auction	Reserve Price	Earnest Money
16 th June 2026 4.00 PM	Devika Urban Coop. Bank Ltd., P N Dogra Market, Udhampur	Rs.47.00 Lakh	Rs.4.70 Lakh

DESCRIPTION OF IMMOVABLE PROPERTY

Land measuring 2.82 Marla (769 Sq. Ft.) along with constructed house situated at **W.No.9, H.No.40, Arya Samaj Gali, Main Bazar, Udhampur.**

AUCTION TERM AND CONDITIONS

1. The persons interested to participate in the auction to purchase the property shall deposit 10% of the reserve price by way of demand draft/CDR in favour of "Devika Urban Coop. Bank Ltd., Udhampur" drawn on any bank payable at Udhampur can be deposited in the office of Authorized Officer by or before 16.06.2026 upto 2.00PM.
2. The property would be sold to the person who offers the highest bidder shall be declared as successful bidder.
3. The successful bidder shall have to pay 25% of the bid amount including earnest money of the day of opening of tender or not later than next working day and balance amount (75% of the sale consideration) within 15 days thereafter.
4. Intending purchasers who desire to inspect the property/secured asset can contact the concerned branch on any working day between 10.30 AM to 5.00PM by or before 15.06.2026.
5. The purchaser shall be liable for payment of local taxes, duty & any other statutory dues and stamp duty on the documents to be executed for effecting the sale, registration charges etc.
6. The sale of the property/secured asset shall be on 'As Is Where Is' basis.
7. The decision of the bank regarding sale of the property is final, binding and unquestionable.
8. The bank reserves the right to cancel or postpone the sale without assigning any reason.

Sd/-

Authorized Officer
Dated : 02.06.2026