

Banks should provide opportunity of hearing before declaration of account as fraud: SC

NEW DELHI, Mar 27: Telangana high court, a bench of Chief Justice DY Chandrachud and Justice Hima Kohli said the classification of an account as fraud not only results in reporting the crime to investigating agencies, but also has other penal and civil consequences for the borrowers.

Upholding a 2020 order of the

The apex court said the principles of natural justice demand that the borrowers must be served a notice, and given an opportunity to explain the conclusions of the forensic audit report.

"Consistent with the principles of natural justice, the lender banks should provide an opportunity to a borrower by furnishing a copy of the audit reports and allow the borrower a reasonable opportunity to submit a representation before classifying the account as fraud."

"A reasoned order has to be issued on the objections addressed by the borrower," the bench said.

The judgement was delivered on pleas relating to the Reserve Bank of India (Frauds Classification and Reporting by Commercial Banks and Select FIs) Directions 2016 which were challenged before different high courts primarily on the ground that no opportunity of being heard is envisaged to borrowers before classifying their accounts as fraudulent.

Elaborating on the consequence

quences when a borrower's account is declared fraud, the apex court said this virtually leads to a credit freeze for the borrower, who is debarred from raising finance from financial markets and capital markets.

The top court said the bar from raising finances could be fatal for the borrower leading to its 'civil death' in addition to the infraction of their rights under Article 19(1)(g) of the Constitution.

"Since debarment disentitles a person or entity from exercising their rights and/or privileges, it is elementary that the principles of natural justice should be made applicable and the person against whom an action of debarment is sought should be given an opportunity of being heard. Indeed, debarment is akin to blacklisting a borrower from availing credit," it said. (PTI)

UNION TERRITORY OF JAMMU & KASHMIR
OFFICE OF THE PRESIDENT DISTRICT CONSUMER DISPUTES REDRESSAL COMMISSION
UDHAMPUR

Email ID: districtcommissionudhampur@gmail.com

ADVERTISEMENT

Applications are invited from interested and eligible persons for empanelment as mediators in District Consumer Disputes Redressal Commission Udhampur. The applications should reach office of the Commission on or before 7th April 2023. (This is in continuation to earlier advertisement dated: 6-03-2023. The selection of the mediators shall be governed by J&K Consumer Protection Mediation Rules 2023. The interested persons to be empanelled as mediator in the Commission of District Consumer Disputes Redressal Commission Udhampur. They should fulfil the following qualifications/ eligibility:

- (a) retired District and Session judges or other retired judicial officers of the judicial , services of the Jammu & Kashmir.
- (b) retired members of the Consumer Commission
- (c) an advocate with a minimum experience of ten years at the bar
- (d) the mediators empanelled with the mediation cell of high court or a district court
- (e) a person having experience of at least five years in mediation or conciliation
- (f) experts or other professionals or retired officer of J&K government with at least fifteen-year experience in administration.

Sd/-
President
District Consumer
Redressal Commission
Udhampur (U.T. of J&K)

DIP/J-16991
Date: 27-03-2023

UNION TERRITORY OF JAMMU & KASHMIR
J&K PROJECTS CONSTRUCTION CORPORATION LTD
OFFICE OF THE DEPUTY GENERAL MANAGER UNIT ELECTRIC, KASHMIR.

NOTICE INVITING TENDER -
E-NIT No: 35/E/K of 2022-23 Dt: 23-03-2023

On behalf of Managing Director, Jammu & Kashmir Projects Construction Corporation Ltd, the Deputy General Manager, Unit-Electric, JKPCCL Ltd, Kashmir invites e-tenders on percentage basis from approved and eligible electric contractors registered with Government of J&K /CPWD/Railways and other State/Central Government organizations for the following work:

S. No	Name of Work	Estimated Cost (In Lakhs)	Earnest Money Deposit	Cost of Tender Document	Time of Completion	Class of Contract or	Call
1	Service Cable to STP at Sub District Hospital Kokernag.	Rs. 0.31	Rs.620/-	Rs. 200/-	10 days	"A"	1st

Funds=Awaited
Schedule of tender: AAA=Accorded

Bidding documents consisting of pre-qualification criteria, specifications of the work, Bill of Quantities, set of terms and conditions of contract, and other relevant details can be seen/downloaded from the website www.jktenders.gov.in

1.	Date of Issue of Tender Notice	23-03-2023
2.	Period of downloading of bidding documents	From 24-03-2023
3.	Bid Submission Start Date	24-03-2023.
4.	Bid Submission End Date	13-04-2023 Up to 03:00 PM
5.	Cost of bidding Document	In form of bank receipt/acknowledgement to be uploaded along with the bid.
6.	Date of opening of Technical Bid	13-04-2023 at 04:00 PM in the Office of the Deputy General Manager Unit Electrical (K) JKPCCL Ltd, Srinagar.

DIP/J-5826-P
Dt: 27-03-2023

Sd/-
Deputy General Manager
J&K PCC Ltd Electric Unit
Srinagar

Union Territory of Jammu & Kashmir
OFFICE OF THE GENERAL MANAGER (OPERATIONS)
J&K TOURISM DEVELOPMENT CORPORATION LIMITED
TOURIST RECEPTION CENTRE JAMMU.
(Phone/Fax No: 0191-2565838)

For and on behalf of Managing Director, J&K TOURISM DEVELOPMENT CORPORATION LIMITED, e-tenders are invited in two cover system on item Rate basis from reputed dealers, firms, agencies having their own workshop/spare parts dealing in sale/repair of Air-Conditioners (Window/split), Water coolers, Deep freezer and Refrigerator for Annual Maintenance Contract (AMC) of these appliances in JKTC TRC Jammu. The list of the items is annexed here with.

E-NIT No:-11-GMJ/JKTC OF 2022 Dated:-25.03.2023 .
Notice Inviting e-Tenders for Annual Maintenance Contract (AMC) of Air-conditioners (window-split).

S.No	Items to supply	Earnest Money (in Rs.)	Cost of Tender document	Tender Authority	Inviting	Validity of rates
1.	Annual Maintenance Contract (AMC) of Air-Conditioners (Window/split), Water coolers, Deep freezers and Refrigerators.	Rs. 10,000/-	Rs. 1,000/-	General Manager (Operations) J&K Tourism Development Corporation Limited TRC, Jammu.		One year

The Bidding documents consisting of qualifying information, eligibility criteria , bill of quantities (B.O.Q), set of terms and conditions of contract and other details can be seen/downloaded from the departmental Website www.jktenders.gov.in as per schedule of dates given below:-

1	Date of issue of Tender Notice	25.03.2023	5.00 Pm.
2	Date of downloading of Tender documents	25.03.2023	5.00 Pm.
3	Bid Submission Start Date	25.03.2023	5.00 Pm.
4	Bid submission End Date	15.04.2023	3.00 Pm.
5	Deadline for receiving the Hard Copy (Original DD & EMD) with all relevant documents (In case of any untoward situation/Govt. Holiday the hard Copies will be received on the next working day)	15.04.2023	3.00 Pm.
6.	Date of opening of Technical Bids online/Hard Copy off line. (In case of any untoward situation/Govt. Holiday the Technical bid will be opened on next working day.)	17.04.2023	at 02:00PM in the Office of General Manager (Operations) J&K Tourism Development Corporation Limited TRC, Jammu.
7.	Date & time of opening of Financial Bids online.	To be decided later.	

DIP/J-5840-P
Dt: 27-03-2023

Sd/-
General Manager (Ops.)
JKTDC Ltd, Jammu

MISCELLANEOUS

CHANGE OF NAME
I, JASPREET KAUR REEN W/o Mr. HARSHARAN SINGH REEN R/o H No 93 Sector 13 Nanak Nagar Jammu A/P H No 199 Sector 7 Channi Himmat Housing Colony Jammu have changed my name from JASPREET KAUR REEN to JASPREET KAUR. I do hereby assume from this date i.e. 26/03/2023, the name/surname as JASPREET KAUR.

CORRECTION OF NAME
I Rinku Devi W/o GS 193620P Pioneer Sharvan Kumar declare that my name Rinku Devi is wrong name which is record into service documents/ records of my husband. My correct name is Rinku Kumari the both name pertain to one and the same person
AFFIDAVIT NO RD0000558814.

COMPUTER Maintenance / Repair @ 350/- Only at your Door Step
Ambika Computer
7006650956,
8803549089

PUBLIC NOTICE FOR NOC
That I Sh. Ravinder Sharma S/o Baldev Raj Sharma intend to sell plot No. 525526, Lane No. 3, in Housing Colony Paloti, Jammu to Smt. Sarita Sharma W/o Ravinder Sharma R/o Lakkar Mandi Janpur. I have applied for NOC for conveyance deed for transfer of lease hold rights of above said plot. Objections, if any, may be conveyed to the managing Director, J&K Housing Board, Green Bolt Park, Gandhi Nagar Jammu, within a period of 15 days from the date of publication of this notice.
However, no objection will be entertained after the expiry of the above said period.
Name: Ravinder Sharma
S/o Late Baldev Raj Sharma
R/o Lakkar Mandi, Janpur
Mob. 9622212018

PUBLIC NOTICE
I have applied for the transfer of the vehicle No DL14CA0227 (Toyota Fortuner) purchased from Mohd Rizwan Qureshi S/o Srinjuddin Qureshi R/o A-13, Nizamuddin West, South Delhi.
Objections if any may be conveyed to Regional Transport Officer Jammu within 3 days of publication of this notice. Sajjad Ahmed Shaheen
S/o Late GR Shaheen
R/o 27-B Sweet Home apartments,
Channi Himmat, Jammu.

CHANGE OF NAME
I Satinder Singh (Old Name S/o Harbhajan Singh Reen R/o 100/B, Sainik Colony has changed my name from Satinder Singh (old name) to Satinder Singh Reen (new name). I do hereby assume from this date the name/ surname Satinder Singh Reen (new name).

MISCELLANEOUS

GANPATI WATER TANK CLEANING
* Under ground tanks
* Over Head Tanks
* Sintex tank, RC tank
Phone No. 8492060570
7006078967

LAPTOPS
Authorized Sales & Service
Screens • Batteries • Adaptors • SSD's
BBC COMPUTERS
Ambphalla Chowk, Jammu
Tel: 9419103187, 9419222767

FOR SALE
The following machinery in a good working condition is for Sale :-
1. CPS 400 Air compressors - 3 No.
2. Shot Crete Pump - 1 No.
3. Grouting Pump- 1 No.
4. Girder Bending Machine- 1 No.
Contact - 9878794377

BSF WELFARE HOUSING CO-OPT PALOURA, JAMMU
NOTICE
Annual General Body meeting of BSF Welfare Housing Co-opt Jammu, will be held on 2 April 2023 at 1100 hrs at BSF Welfare Campus Jammu. All the registered members are requested to attend.
President

NOTICE
It is intended to bring to the notice to all that I Ved Raj Sharma S/o Late Sh. Sobha Ram Sharma R/o Chinchora is going to register my paying guest house namely SR Sharma guest house at Chack Dhovail near Jal Valley with the Dept of Tourism under Tourism Act. If anyone has objection contact office of Assistant Director tourism NHW Batote with in seven days from date of publication of notice later on no objection will be accepted.

CHANGE OF NAME
I Ratibhav Singh (Old Name S/o Satinder Singh Reen R/o 100/B, Sainik Colony has changed my name from Ratibhav Singh (old name) to Ratibhav Singh Reen (new name). I do hereby assume from this date the name/ surname Ratibhav Singh Reen (new name).

EDUCATION

FREE COURSES FOR SC and ST
(i) 'O' level Hardware
(ii) Shorthand Typing
Join **DOEACC/EDES**
Canal Road, Jammu
9419200570
Seats are limited

HOME TUTORS
Exp: 12 yrs/Best Results
1st - 10th / JEE / NEET
11th - 12th (Phy, Math, Che, Bio, Commerce, B.Tech)
Team of Experts
9070652751 / 9070419224

TUITION AVAILABLE PHYSICS
NEET JEE JKCET CUET CBSE JKBOSE
Droppers | 12th | 11th | 10th | 9th
M : 9419202799

JAMMU DEFENCE ACADEMY, BISHNAR
Batches starting for coaching
NDA Written Exam
Agniveer Soldier GD/Cik
BSF,ITBP,CRPF,CISF,SSB,
Sainik school and Military School
Spoken English Classes for all ages.
Contact Colonel RL Panhotra
Mobile No--7006045832

JUST Since 2003
HOME TUTORS
Avail Best Science & MATHS TUTORS
9469500735

BEST HOME TUTORS AVAILABLE
Class - Nursery to 12th for All subjects.
Spoken English classes are also available
SUDAN ACADEMY
Mobile: 7051144799,
9086784763

CHALK AND DUSTER PRE SCHOOL ADMISSION OPEN
FOR PLAYWAY, NURSERY, LKG AND UKG * ZERO BAG LOAD, MOTOR SKILLS, CREATIVE CURRICULUM, PERSONALITY DEVELOPMENT, CCTV
*SPECIAL DISCOUNT FOR NAVARATRI ECONOMICALLY WEAKER SECTION, SIBLINGS AND EARLY ONES
DAYCARE AND TRANSPORTATION AVAILABLE ALSO
Teacher Also Required
349-A SHASTRI NAGAR JAMMU
7006142521

REAL ESTATE
LAND FOR SALE
Malikiyat land for sale in Kashmir 18 kilometers from Lal Chowk under Srinagar Municipal limit
9419666622,
7006038031

OFFICE AVAILABLE
Fully furnished office is available
On Rent
At
Bahu Plaza, Jammu
Enquiries :- 6005119590

SHOP AND E-LIBRARY FOR SALE
A decorated shop (10x25 size plot) and a created E-Library on first floor building at Plot 125-P Sector-3 Lower Roop Nagar, Main Road connecting Migrants Flats for immediate sale.
Contact : 9419106264, 7006125525

HOUSE FOR RENT
LOCATION:- GANDHI NAGAR JAMMU
(NEAR DELICASY RESTAURANT) INTERESTED PERSON CONTACT:-
VICKY BHAGAT (PROPERTY CONSULTANT)@J&K
94195-03331, 8082-398377

SHOPS FOR SALE
At Bantalab near CRPF Camp opposite
Radio Station
9419113021 /9906398020

PLACEMENT
REQUIRED
Required Receptionist having computer knowledge & good communication skills at Hotel Mansar, Ragunath Bazar Jammu.
8715000091

REQUIRED STAFF FOR UNIFORM
Dwi Creations
First Floor 4 New Rehari
Near Trikuta CT Scan Behind Shakuntla Theatre
Sate Gits - 6
Salary (6500 to 7500)
Sate Boys - 4
Salary (7000 to 8000)
Salesman for Shoes - 2
Salary (7500 to 8500)
Interview Timing : Morning - 10.00 to 11.30
Evening : 5.30 to 7.30
Cont : 9419103894, 7780815702

REQUIRED SALES GIRL (2 - NO.)
FOR PHARMACY (AGE BELOW 25)
HAVING GOOD COMMUNICATION SKILLS
DAWAI RAJA (NEW PLOT)
Contact:- 9419861215,
9469128011

PLACEMENT

REQUIREMENT
Requirement for professional hairstylist and bridal makeup artist with good background experience for a franchise salon in Channi Himmat Jammu.
CONTACT: 9419132111

JOB VACANCY
1) Wanted a maid for Gandhi Nagar area
For Cooking and house hold work timing 9 am to 6 pm
2) A peon Cum helper having own Vehicle for clinic in Shakti Nagar timing 9 am to 6.30 pm
Salary negotiable
Contact 9419184919

JOB
Experienced Marketing Manager For Leading Pathology Lab
Should have excellent communication skills
Salary Negotiable!
Contact with updated CV
+91 94191 23683

WANTED CHEF FOR USA
Expert in ALL TYPES OF INDIAN SWEETS
Good Salary with Free Accommodation, Insurance, Telephone & other Perks.
Skype Interview by Company.
Contact with Resume & Passport
Call - 9419192457, 8717057771
MASTER TOURS TRAVELS
27 - A / C, Gandhi Nagar, Jammu

REQUIRED Pre-Primary & Primary Teachers (F) : 2
FOR A SCHOOL AT LOWER ROOPNAGAR
FOR DETAILS CONTACT:
94191-18868

WANTED DEALERS FOR FMCG PRODUCTS
FRUIT JUICES, FRUIT JAMS, SAUCES, PICKLES, SPICES, ATTA, SUJI, DALIA, MAIDA, MUSTARD OIL & MUCH MORE
DEALERS HAVING GOOD NETWORK
FEEL FREE TO CONTACT AT:
9086264519

Global Convent School
Opp Gurudwara, Near Wave Mall, Channi, Jammu
Required Teachers
TGT Hindi - 1 nos
TGT English - 1 nos
Primary Teacher - 2 nos
Kindergarten Teacher - 2 nos
Walk-in-interviews. Last Date of the interview is 31st March.
Come along with a resume between 8.30am to 2pm.
Contact: 9419191872, 01912460576

INDIRA PUBLIC HR SEC SCHOOL JANIPUR URGENTLY REQUIRED
1. Social Science & Eng Teacher for Secondary Classes (Experienced preferred).
Contact: Immediately with full biodata/ resume between 10 am to 12 noon.
Mail ID: indrapublicschool@yahoo.com
PRINCIPAL
7889919654, 9149446366

REQUIRED
Marketing Executive: 2 No.
Experience Required
CONTACT:
DOEACC/EDES
CANAL ROAD, JAMMU
9419200507

JAMMU FILM PRODUCTION HOUSE REQUIRED
MODELS (Female) -15 No's
for Album, TV Serial & Movies
Shooting in J&K
824/A, Gandhi Nagar, Near Bata Showroom Jammu
Contact:8082860039

URGENT REQUIREMENTS
1. Store incharge, Computer Operator, Production Supervisor, Safety Officer
2.Relationship Manager, Accountant, Supervisor, Service Advisor
3. OC, OA, B.Sc. Store keeper, Electrician, Telly caller
4. Sale officer, Peon, Driver, House Keeping Staff
Address:- NMS SIDCO Chowk Bari Brahma
Contact no:-729665320/9796260300
Email. nmsj2050@gmail.com

REQUIRED
PHARMACIST - (M/F)
HAVING MINIMUM 2 YEARS EXPERIENCE & GOOD COMMUNICATION SKILLS
DAWAI RAJA (NEW PLOT)
Contact:-9419861215,
6005400611

REQUIRED
Required Receptionist having computer knowledge & good communication skills at Hotel Mansar, Ragunath Bazar Jammu.
8715000091

REQUIRED SALES GIRL (2 - NO.)
FOR PHARMACY (AGE BELOW 25)
HAVING GOOD COMMUNICATION SKILLS
DAWAI RAJA (NEW PLOT)
Contact:- 9419861215,
9469128011

REQUIRED
Required Receptionist having computer knowledge & good communication skills at Hotel Mansar, Ragunath Bazar Jammu.
8715000091

PLACEMENT

URGENTLY REQUIRED
Machine Operator: ITI or Diploma In Mechanical Electrical, Filter, Electronics, Automobile - Fresher/Exp. Both Salary : 10 K to 20 K
Production Eng. - B.Tech or B.E in Mechanical, Electrical, Electronics, Food-Technology, Microbiology, Biotechnology - Fresher/Exp. Both Salary : 12 k to 25 k
Supervisor/Store Executive - Ex-Service/cman or 12th, Graduate, PG - Fresher/Exp. Both Salary : 10 k to 15 k
9086085474
hr7colours2011@gmail.com

STAFF REQUIRED
1) Delivery boy-1 No.
MAHAJAN SALES CORP.
Upper Laxmi Nagar, Sarwal Jammu-180005
Mob. 9596872873,
7006492624
12:30 pm to 4:30 pm
Salary Negotiable

REQUIRED
Female Counsellor
Computer knowing well
at
SHARDA PEETH
L/N 1 A H/No. 12-A
Opp. Petrol Pump Roop Nagar
9858594980

UNION TERRITORY OF JAMMU & KASHMIR
OFFICE THE EXECUTIVE ENGINEER PWD (R&B) DIVISION KISHTWAR

NOTICE INVITING TENDER

e-NIT No. 130 of 2022-23 Dated: 23-03-2023

For and on behalf of the Lt. Governor, UT J&K, e-tenders are invited on Percentage basis from approved and eligible Contractors registered with J&K Govt. CPWD, Railways and other State / Central Governments for the following works:

S. No.	Name of Work	Adv. Cost (Rs. in Lacs)	Cost of T/Doc. (In Rupees)	Earnest Money @ 2% of Advertised Cost (In Rupees)	Time of Completion	Class of Contractor
1	Balance work for link road from Tanta Devigol via Sarpan Patnazi Bunjwah by way of construction of earthwork in km 2nd RD(500-675). Construction of R/wall in Km 3rd RD(525-575) (875-950) Length=120Mtr. Const. of B/wall in Km 2nd RD (500-675) Km 3rd RD(400-600) Length=180Mtr. Const. of 6mtr long Scupper in Km 3rd RD (150-170) near House of Master Ishaq Km 3rd RD (350-370) near House of Haji Nazir Hussain Km 3rd RD (500-520) near village Malikpura (3No's). Const. of RCC Culvert 2mtr span in Km 3rd RD(600-800) Km 2nd RD (950) to Km 3rd RD(50) (2No's) including Providing/Laying WBM Grade-II 150mm thick, WBM Grade-III 75mm thick, 50mm thick Bituminous Macadam & 25mm thick Premix Carpet in Km 2nd RD (675) to Km 3rd RD (1000) Length=1325mtr. (Under Languishing Project)	171.91	3000.00	3,443,820.00	06 Months	"A"

The Bidding documents Consisting of qualifying information, eligibility criteria, specifications, Drawings, bill of quantities (B.O.Q), Set of terms and conditions of contract and other details can be seen / downloaded from the departmental website <http://jktenders.gov.in> as per below schedule:

1	Date of Issue of Tender Notice	23-03-2023
2	Period of downloading of bidding documents	From 23-03-2023 to 17-04-2023, 1400 Hrs.
3	Date, Time and place of pre-bid meeting.	10-04-2023
4	Bid submission Start Date	23-03-2023 from 1400 Hrs.
5	Bid Submission End Date	17-04-2023 up to 1400 Hrs.
6	Date & time of opening of Technical Bids (Online)	18-04-2023 on or after 1200 Hrs in the Office of the Superintending Engineer PWD (R&B) Circle, Doda.
7	Date & time of opening of Financial Bids (Online)	To be notified after technical bid evaluation is completed.

- Bids must be accompanied with cost of Tender document in shape of e-challan through Treasury Voucher No. & date, e-NIT No. and name of work duly crediting to 0059 (Revenue) favoring Superintending Engineer PWD (R&B) Circle, Doda uploading a copy of treasury challan and EMD/Bid Security in the shape of CDR/FDR (The date of Treasury Challan / Bid Security/Affidavits between date of start of bid submission and bid submission end date) duly pledged to Superintending Engineer PWD (R&B) Circle, Doda as mentioned in the bid documents. The earnest money of the unsuccessful bidder shall be released only after submission of Treasury Challan.
- The electronic bidding system would not allow any late submission of bids after due date and time as per server time. Bidders may modify their bids by uploading their request for modification before the deadline for submission of bids. For this, the bidder need not make any additional payment towards the cost of tender document. For bid modification and consequential re-submission, the bidder is not required to withdraw his bid submitted earlier. The last modified bid submitted by the bidder within the bid submission time shall be considered as the bid. For this purpose, modification / withdrawal by other means will not be accepted. In online system of bid submission, the modification and consequential-submission of bids is allowed any number of times. The bidders may withdraw his bid by uploading their request before the deadline for submission of bids; however, if the bid is withdrawn, the re-submission of the bid is not allowed. No bid shall be modified or withdrawn after the deadline of submission of bids.
- The date and time of opening of Financial-Bids shall be notified on Web Site www.jktenders.gov.in and conveyed to the bidders automatically through an e-mail message on their e-mail address. The Financial-bids of Responsive bidders shall be opened online in the Office of Superintending Engineer PWD (R&B) Circle, Doda. The date for same shall be intimated separately.
- The bids for the work shall remain valid for a period of 120 days from the date of opening of Technical bids.
- The bidder shall be disqualified from bidding for any contract with this office for a period of 03 Years from the date of notification, if:
 - Any bidder/tenderer withdraws his bid/tender during the period of bid validity or makes any modifications in the terms and conditions of the bid.
 - Failure of Successful bidder to furnish the required performance security within specified time period after issue of letter of acceptance.
- Instruction to bidders regarding e-tendering process.**
6.1 Bidders are advised to download bid submission manual from the "Downloads" option as well as from "Bidders Manual Kit" on website www.jktenders.gov.in to acquaint bid submission process.
6.2 To participate in bidding process, bidders have to get "Digital Signature Certificate (DSC)" as per Information Technology Act-2000. Bidders can get digital certificate from any approved vendors.
6.3 The bidders have to submit their bids online in electronic format with digital Signature. No financial bid will be accepted in physical form.
6.4 Bids will be opened online as per time schedule mentioned above.
6.5 Bidders must ensure to upload scanned copy of all necessary documents mentioned in NIT and SBD with technical bid online.

DIP/J-16970
Dt: 27-03-2023

Sd/-
Executive Engineer
PWD (R&B) Division
Kishtwar