(Annexure-15 A)

THE TERMS AND CONDITIONS OF SALE TO BE UPLOADED ON THE WEBSITE OF THE SECURED 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 / Guarantor**	**Borrower:-** M/s Survin Marketing Pvt. Ltd. Village Naura, Tehsil Banga, Distt. S.B.S. Nagar-144508
2.	**Name and address of Branch, the secured creditor**	Stressed Asset Recovery Branch State Bank of India, Ground Floor, Admin Office Building, Fountain Chowk, Civil Lines, Ludhiana 141001 Branch mail Id: sbi.05271@sbi.co.in
3.	**Description of the immovable secured assets to be sold.**	1. **Property ID: SBIN 200030218020:** Rs.49,00,000/-(Rs. Forty Nine Lakhs only) EM of Land & Building of Commercial Godown msg. 54.5 Marla comprising of Khata No.493/545, Khasra No. 14//18/2(3-4), 18/3(1-12), 19/1(6-7), 23/1(2-4), 23/2(2-0), 23/3 (3-16), HB No.105 situated adjacent to H.P. Petrol pump at Village Naura in the name of Sh. Vineet Bedi registered vide sale deed no.4103 and 3993 dated 10.02.2004 and 31.12.2004 respectively. As per site, total area is 2.676 K against the area of 2.725 K and value has been considered for the actual area as per site, under the provisions of SARFAESI ACT 2002/RDBFI Act 1993. * Out of total land measuring 109 marla, land measuring 54.5 marla is under lease with HPCL and remaining 54.5 Marla is freehold. 2. **Property ID: SBIN 200030203494:** Rs.17,00,000/- (Rs. seventeen Lakhs only) EM of residential plot measuring 10 Marla i.e. 90/900 share of 5K-00M comprised in khata No.476/557, Khasra No.7//17(5-0), HB No.100 at Village Jindowal (Gurdit Nagar, Garhshankar Road Banga in the name of Mrs. Surbhi Bedi, registered vide sale deed no.1663 dated 16.11.2009. As per site, total area of plot is 20.94 Marla (Property is not demarcated) and value has been considered for the area as per registered deed i.e. 10 marlas,, under the provisions of SARFAESI ACT 2002/RDBFI Act 1993.
4.	**Details of the encumbrances known to the**	Not any, in the knowledge of the bank.

	secured creditor.	
5.	**The secured debt for recovery of which the property is to be sold**	Present dues of Rs.4,19,45,992/- (Rs. Four Crore Nineteen Lakhs Forty Five Thousand Nine Hundred Ninety Two only) as on 11.03.2019 plus future interest thereon at agreed rate and other misc. expenses & charges as applicable w.e.f. 12.03.2019.
6.	**Deposit of earnest money**	**1. Property ID: SBIN 200030218020:** Rs.4,90,000/- (Rs. Four Lakhs Ninety Thousand only) 2. **Property ID: SBIN 200030203494:** Rs.1,70,000/- (Rs. One Lakh Seventy Thousand only)
7.	**Reserve price of the immovable secured assets:**	**1. Property ID: SBIN 200030218020:** Rs.49,00,000/- (Rs. Forty-Nine Lakhs only) **2. Property ID: SBIN 200030203494:** Rs.17,00,000/- (Rs. Seventeen Lakhs only)
	Bank account in which EMD to be remitted.	Bidder's own wallet Registered with M/s PSB Alliance on its e-auction site https://baanknet.com/ by means of RTGS/NEFT.
	Last Date and Time within which EMD to be remitted:	Before the close of e-auction
8.	**Time and manner of payment**	The 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, 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 75% of the sale price is payable on or before the 15th day of confirmation of sale of the secured asset or such extended period as may be agreed upon in writing between the Secured Creditor and the e-Auction purchaser not exceeding three months from the date of e-Auction.
9.	**Time and place of public e-Auction or time after which sale by any other mode shall be completed.**	Date: 02.07.2026 through e-auction. 11.00 AM to 16:00 PM
10.	**The e-Auction will be conducted through the Bank's approved service provider. e-Auction tender documents containing e-Auction**	M/s PSB Alliance at the web portal https://baanknet.com.

	bid form, declaration etc., are available in the website of the service provider as mentioned above	
11.	**(i) Bid increment amount:** **(ii) Auto extension: Unlimited times. (limited / unlimited)** **(iii) Bid currency & unit of measurement**	**1. Property ID: SBIN 200030218020:** Rs. 20,000/- (Rs.Twenty Thousand only) 3. **Property ID: SBIN 200030203494:** Rs. 20,000/- (Rs.Twenty Thousand only) Unlimited extension of 10 minutes each INR
12.	**Date and Time during which 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**	Date: 23.06.2026 Time: 11:00 Hrs to 15:00 Hrs Name: Vikas Kumar Chaurasiya (Authorized officer) Mobile No. 9779075339
13.	**Other conditions**	(a) Bidders shall hold a valid digital signature Certificate issued by competent authority and valid email ID (e mail ID is absolutely necessary for the intending bidder as all the relevant information and allotment of ID and password by M/s PSB Alliance may be conveyed through e mail. (b).The intending bidder should submit the evidence of EMD deposit like UTR number along with Request letter for participation in the e Auction, self-attested copies of (I) Proof of Identification(KYC) viz ID card/driving license /Passport etc., (ii) Current Address-proof of communication, (iii) PAN Card of the bidder (iv) Valid e-mail ID (V) Contact number(mobile/Land line of the bidder etc., to M/s PSB Alliance well before the close of e-auction. Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorised Officer at vikas.chaurasiya@sbi.co.in (c) Names of the Eligible Bidders will be identified by the State Bank of India SARB Ludhiana Branch, to participate in online e-Auction on the portal M/s PSB Alliance who will provide User ID and Password after due verification of PAN and other documents of the Eligible Bidders.

(d). The successful bidder shall be required to submit the final prices, quoted during the e-auction as per the annexure after the completion of the auction, duly signed and stamped as token of acceptance without any new condition other than those already agreed to before start of auction.

(e) During e-Auction, if no bid is received within the specified time, State Bank of India at its discretion may decide to revise opening price / scrap the e-Auction process / proceed with conventional mode of tendering.
(f) The Bank / service provider for e-Auction shall not have any liability towards bidders for any interruption or delay in access to the site irrespective of the causes.

(g) The bidders are required to submit acceptance of the terms & conditions and modalities of e-Auction adopted by the service provider, before participating in the e-Auction.
The bid once submitted by the bidder, cannot be cancelled/withdrawn and the bidder shall be bound to buy the property at the final bid price. The failure on the part of bidder to comply with any of the terms and conditions of e-Auction, mentioned herein will result in forfeiture of the amount paid by the defaulting bidder.
(h) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.
(i) The Authorised Officer shall be at liberty to cancel the e-Auction process / tender at any time, before declaring the successful bidder, without assigning any reason.
(j) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.
(k) The conditional bids may be treated as invalid. Please note that after submission of the bid/s, no correspondence regarding any change in the bid shall be entertained.
(l) The EMD of the unsuccessful bidder will be refunded to their respective wallet maintained with M/s PSB Alliance. The Bidder has to place a request with M/s PSB Alliance for refund of the same back to his bank account. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).
(m) The Authorised Officer is not bound to accept the highest offer and the Authorised officer has absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the auction without assigning any reason thereof. The sale is subject to confirmation by the secured creditor.
(n) In case of forfeiture of the amount deposited by the defaulting bidder, he shall neither have claim on the property nor on any part of the sum for which may it be subsequently sold.
(o) The successful bidder shall bear all the necessary expenses like applicable stamp duties/additional stamp

duty/transfer charges, Registration expenses, fees etc. for transfer of the property in his/her name.

(p) The payment of all statutory /non- statutory dues, taxes, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only.

(q) The bidders are advised to in their own interest to satisfy themselves with the title and correctness of other details pertaining to the immoveable secured assets including the size/area of the immovable secured assets in question. They shall independently ascertain any other dues /liabilities / encumbrances in respect of the property from the concerned authorities to their satisfaction before submitting the bids. It would not be open for the Bidder(s) whose bid is accepted by Authorised Officer to withdraw his bid, either on the ground of discrepancy in size/area, defect in title, encumbrances, or any other ground whatsoever.

(r) In case of any dispute arises as to the validity of the bid(s), amount of bid, EMD or as to the eligibility of the bidder, authority of the person representing the bidder, the interpretation and decision of the Authorized Officer shall be final.In such an eventuality, the Bank shall in its sole discretion be entitled to call off the sale and put the property to sale once again on any date and at such time as may be decided by the Bank. For any kind of dispute, bidders are required to contact the concerned authorized officer of the concerned bank branch only.

(s) The sale certificate shall be issued after receipt of entire sale consideration and confirmation of sale by secured creditor. The sale certificate shall be issued in the name of the successful bidder. No request for change of name in the sale certificate other than the person who submitted the bid/participated in the auction will be entertained.

AUTHORISED OFFICER
STATE BANK OF INDIA