

THE TERMS AND CONDITIONS OF SALE
PROPERTY WILL BE SOLD ON 17.07.2026 "AS IS WHERE IS, AS IS WHAT IS AND
WHATEVER THERE IS" BASIS.

Date : 12.06.2026

1.	Name and address of the Borrower/ Guarantors	M/s Josan Foods Pvt. Ltd. (Borrower) Regd. Office: Village Gumani Wala Road, Jalalabad(W), Distt. Fazilka-152024. 2. Sh. Hakam Chand (Managing Director) Village Chak Sotrian, Jalalabad(W), Distt. Fazilka-152024. 2nd Address: - New Model Town, Near DAV Collage Road, Jalalabad(W) Distt. Fazilka-152024. 3. Smt. Swarna Rani w/o Sh. Hakam Chand (Guarantor) Village Chak Sotrian, Jalalabad(W), Distt. Fazilka-152024. 2nd Address: - New Model Town, Near DAV Collage Road, Jalalabad(W) Distt. Fazilka-152024. 4. Sh. Sher Chand Josan s/o Sh. Mehanga Ram (Guarantor) Village Chak Sotrian, Jalalabad(W), Distt. Fazilka-152024. 5. Sh. Saravjeet Singh S/o Sh. Hakam Chand (Guarantor) Village Chak Sotrian, Jalalabad(W), Distt. Fazilka-152024. 6. Sh. Kishore Chand (Director) Gumani Wala Road, Jalalabad(W), Distt. Fazilka-152024. 2nd Address:- Civil Lines, City Fazilka, Fazilka 7. Sh. Amrinder Singh s/o Sh. Jangir Chand (Guarantor) Village Chak Sotrian, Jalalabad(W), Distt. Fazilka-152024, Punjab 2nd Address:- New Model Town, Near DAV Collage Road, Jalalabad(W) Distt. Fazilka-152024 8. Sh. Harkrishan Lal s/o Sh. Mehanga Ram (Guarantor) Village Chak Sotrian, Jalalabad(W), Distt. Fazilka-152024. 2nd Address:- Civil Lines, City Fazilka, Fazilka 9. Sh Hans Raj Josan s/o Sh. Mehanga Ram (Guarantor) Village Chak Sotrian, Jalalabad(W), Distt. Fazilka-152024. 10. Sh. Narinder Singh S/o Sh. Sher Chand (Guarantor) Village Chak Sotrian, Jalalabad(W), Distt. Fazilka-152024. 11. Sh. Pushpinder Singh S/o Sh. Jangir Chand(Guarantor) Village Chak Sotrian, Jalalabad(W), Distt. Fazilka-152024. 2nd Address:- New Model Town, Near DAV Collage Road, Jalalabad(W) Distt. Fazilka-152024
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02.	Name and address of Branch, the secured creditor	State Bank of India, SCONo.97-107, First Floor, Sector -8C Madhya Marg, Chandigarh-160018 Email:sbi.04262@sbi.co.in, team6samb.cha@sbi.co.in
03	Description of the immovable secured assets to be sold	<u>1.Property ID: SBIN200007656501:</u> Land Measuring 16k 0 Marla Comprised of Khasra No. 39M//14 (8-0) khewat No.11 Khatonii No.37, and Khasra No. 39M//13 (8-0) khewat No.212 Khatonii No.418, Jamabandi for the year 2016/2017, Hadbast No.253, situated at Vill Baghe ke Uttar Teh-Jalalabad (W) vide Deed No.176 registered on 29.04.2003 in the name of Amrinder Josan and Company. <u>2.Property ID: SBIN200001248138:</u> Land measuring 5K 03M comprised of killa No.114 11/2/1(1-15) 11/1/2(3-8) khewat No.1323 at Vill Baghe ke Uttar Teh-Jalalabad (W) purchased vide Deed No.5577 registered on 01.03.2005 in the name of Smt. Swarni Rani w/o Sh. Hakam Chand. <u>3. Property ID: SBIN2000017334326:</u> Land measuring 3K 16M comprised of 39M/15/2/1(3-16) Khewat No.6 at Vill Baghe ke Uttar Teh-Jalalabad (W) Deed No. 5578 registered on 01.03.2005 at Wasika in the name of Sh. Chander Shekhar s/o sh Sher Chand
04	Details of the encumbrances known to the secured creditor	No other encumbrance, as known to us. However, the intending bidders should make their own independent inquiries regarding the encumbrances, assets put on auction and claims/rights/dues/affecting the assets, prior to submitting their bid. In this regard, the e-auction notice does not constitute and will not be deemed to constitute any commitment or any representation of the Bank.
05	The secured debt for recovery of which the property is to be sold	Rs.94,84,01,817.03 (Rupees Ninety-four Crore eighty-four lakhs one thousand eight hundred seventeen and paise three only) as on 28.02.2018 plus accrued interests, charges etc. thereon
06	Deposit of earnest money	<u>1.Property ID: SBIN200007656501:</u> :- Rs.12.40 Lacs <u>2.Property ID: SBIN200001248138</u> :- Rs.2.30 Lacs <u>3.Property ID: SBIN2000017334326</u> :- Rs.1.80 Lacs EMD amount as mentioned above being the 10% of the Reserve Price, to be deposited in the wallet to be maintained by Bidders on https://Baanknet.com
07	Reserve price of the immovable secured assets: Bank account/Wallet in which EMD to be remitted Last Date and Time within which EMD to be remitted	<u>1.Property ID: SBIN200007656501:</u> :- Rs.124.00 Lacs <u>2.Property ID: SBIN200001248138</u> :- Rs.23.00 Lacs <u>3.Property ID: SBIN2000017334326</u> :- Rs.18.00 Lacs Through wallet to be maintained by Bidders on https://Baanknet.com Before the start of e-auction at 11 AM on 17.07.2026 or as per the guidelines for participation in e-auction, as available on https://Baanknet.com (However, the intending bidders are advised to deposit the EMD amount in their wallet well before the start of e-auction to avoid any last-minute technical issues)



08	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 Authorised 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 auction purchaser not exceeding three months from the date of auction.
09	Time and place of public e-Auction or time after which sale by any other mode shall be completed	Date: 17.07.2026, E-auction online through https://baanknet.com Time: 11.00 hrs to 16.00 hrs with unlimited extensions of 10 minutes each.
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 in the website of the service provider as mentioned above	M/s PSB Alliance (BAANKNET) at the portal https://Baanknet.com
11	(i) Bid increment amount: (ii) Auto extension: (iii) Bid currency & unit of measurement	1. Property ID: <u>SBIN200007656501</u> :- Rs.100000.00 Lacs 2. Property ID: <u>SBIN200001248138</u> :- Rs.50000.00 Lacs 3. Property ID: <u>SBIN2000017334326</u> :- Rs.50000.00 Lcs ii) 10.00 Minute iii) 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: 06.07.2026 Time: 12:30 Hours to 14:00 Hours Pre-Auction Inspection Contact Persons: Sh. Labh Singh, Chief Manager & Authorised Officer, Mobile 9417938292 Shri. Virender Kumar Pun, Assistant General Manager & Authorised Officer, Mobile 8894217020
13	Other conditions	(a) The intending bidder should abide by the rules of https://Baanknet.com vis-à-vis the auction in respect of KYC guidelines, Balance in their Wallet for covering the EMD Amount etc. (b) Participation in e-auction will be allowed by https://Baanknet.com portal to those who comply with the terms of auction and fulfill the eligibility criteria therefor. Interested bidders may deposit Pre-Bid EMD to their Bidder Global EMD Wallet with https://Baanknet.com before the last date & time as mentioned at Sl. No.7 above.

- (c) through Online transfer of funds using NEFT/Transfer, using challan generated on e-Auction Platform. Credit of Pre-Bid EMD shall be given to the bidder only after receipt of payment in <https://Baanknet.com> account and updation of such information on the e-Auction website. This may take some time as per Banking process and hence bidders are advised to deposit the Pre-Bid EMD amount well in advance to avoid any last-minute problem.
- (d) The successful bidder will be communicated suitably by <https://Baanknet.com>, subject to further confirmation by Bank after validation of each of the eligibility criteria/KYC details/EMD amount deposit etc.
- (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 etc.
- (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.
- (h) 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.
- (i) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.
- (j) 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.
- (k) The bids submitted without the EMD shall be summarily rejected. Further, the properties shall not be sold below the reserve price.
- (l) The conditional bids may be treated as invalid. Please note that after submission of the bid/s, no correspondences regarding any change in the bid shall be entertained.
- (m) The EMD of the successful bidder shall be retained towards part sale consideration and the EMD of the unsuccessful bidder will be refunded by <https://Baanknet.com>. The bidders will not be entitled to claim any interest, costs, expenses, and any other charges (if any).

		(n) 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. (o) 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. (p) 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/their name. (q) The payment of all statutory /non- statutory dues, taxes, GST, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only and will be over and above the Bid Price. (r) The bidders are advised to in their own interest to satisfy themselves with the title and correctness of other details pertaining to the immovable/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 properties 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. (s) In case 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 Authorised 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 on 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 Authorised Officer of the concerned Bank Branch only. 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 only. No request for change of name in the Sale Certificate, in favour of any other person than the person who submitted the bid/participated in the auction, will be entertained.
14	<u>Litigation</u>	MA/92/2023 is pending in DRT Chandigarh for restoration of SA No. 137/2018 which was dismissed by the DRT.

Authorized officer



State Bank of India

आधिकृत अधिकारी/Authorized Officer
सुभाषचन्द्र आरित्त प्रबंधन शाखा / S.A.M.B.
सेक्टर 8-सी, चण्डीगढ़ / Sector 8-C, Chandigarh