(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

01	Name and Address of the Borrower	M/S HANDA OIL AND GENERAL MILLS Jalalabad Raya Wala Road, Near Humara Pump, Basti Goniyara Wali, Tehsil Jalalabad Distt: Fazilka, Punjab-152024. 2. Prop: Shri Raj Kumar S/O Kartar Singh R/O House no 2 Basti Ghumiaraan Wali Tehsil Jalalabad west district Fazilka - 152024 -152024 **3.Guarantor:** Shri Joginder Pal S/O Sh. Kartar Chand R/o Arian Basti Ghumiaraan WahTehsil Jalalabad west district Fazilka -152024.
02	Name and address of Branch, the secured creditor	State Bank of India Stressed Asset Recovery Branch Ground[rd] Floor, Admin Office Building Fountain Chowk, Civil Lines, Ludhiana 141001 (Punjab) Email ID – sbi.05271@sbi.co.in
03	Description of the immovable secured assets to be sold	**Property ID: SBIN0527100472** All part & parcel of Equitable mortgage of vacant plot/constructed measuring (63'-6"X 43'-2`` i.e. 2740 sq ft), 10/44 share of Murabba No. 59, Killa No. 10/2/2 (2-4)-0-10 marla Khewat No. 427, Khatouni No. 656, as per jamabandi for the years 2003-2004, situated at Mohkam Arai, Tehsil Jalalabad West, Distt. Fazilka, Bounded as under:East : Road West : Handa Seed North: Handa Shuttering South : Bhagwan Dass. As per Sale Deed No. 3987 dated 25-10-2005, Standing in the name of Sh. Joginder Pal and Sh. Raj Kumar both Sons/o Sh. Kartar Chand.
04	Details of the encumbrances know to the secured creditor	Land & Building is unencumbered.
05	The secured debt for recovery of which the property is to be sold	Rs.32,22,438.16/- (Rupees Thirty-two lac twenty-two thousand four hundred thirty-eight and sixteen paisa only) as on 31.01.2017 plus further interest & other charges and expenses there on wef 02.03.2020.
06	Deposit of earnest money	**EMD: Rs 1,80,500/-** (Rupees one lakh eighty thousand five hundred only) being the 10% of Reserve price to be transferred / deposited by bidders in his / her/ their own Wallet provided by M/s PSB Alliance on its e-auction site https://baanknet.com/ by means of RTGS/NEFT.
07	Reserve price of the immovable secured assets: Account/ Wallet in which EMD to be remitted. Last Date and Time within which EMD to be remitted	**Rs. 18,05,000/-** **(**Rupees Eighteen lac five thousand only**)** Bidders' own wallet Registered with M/s PSB Alliance on its e-auction site https://baanknet.com/ by means of RTGS/NEFT. Before the close of e-auction
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 e-Auction purchaser not exceeding three months from the date of e-Auction.
09	Time and place of public e-Auction or time after which sale by any other mode shall be completed	**Date:13.11.2026 through e-auction.** 11.00 hrs to 16:00 hrs
10	The e-Auction will be conducted through the Bank's approved service provider	M/s PSB Alliance at the web portal https://baanknet.com.
11	(i)Bid increment amount: (ii) Auto extension: (iii) Bid currency & unit of measurement	Rs. 20000/- 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: 12.11.2026 Time: 11:00 Hrs to 16:00 Hrs** Name: VIKAS KUMAR CHAURASIYA (Authorised officer) Mobile No. 9779075339 Name: AMIT KUMAR Mobile No.9463484224
13	Other conditions	(a) Bidders shall hold a valid digital signature Certificate issued by competent authority and valid email ID (e mail ID is 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 Authorized 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.

Place: Ludhiana
Date :11.11.2026

AUTHORISED OFFICER,
SARB,Ludhiana