(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 Sharma Khad Depot** Booth No. 6, New Grain Market, Khanna, Distt. Ludhiana Sh. Parveen Kumar S/o Sh. Kapoor Chand, Prop. M/s Sharma Khad Depot R/o H. no. 4, Khukhrain Colony , Ward No. 23, Khalsa School Road , Khanna, Distt. Ludhiana.
02	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
03	Description of the immovable secured assets to be sold	**Property ID: SBIN0527100280** Residential House No. 4, measuring 10 Marla situated at Khukhrain Colony, Ward No. 23, Khalsa School Road Khanna, Distt. Ludhiana comprised as under: a) 9 Marla share out of total land measuring 20 Kanal 6 Marla comprised in Khewat No. 176, Khatoni No. 413, Killa No. *97//9/2* (0-4), 12 (8-0), 19 (8-0), 20/1 (3-11), 22 (0-11) as per Jamabandi for the year 2007-08. b) 1/12. Marla share out of total land measuring 4 Marla comprised in Khewat No. 334, Khatoni No. 644, Killa No. 97//10/3/3 (0-2), 11/1/1 (0-2) as per Jamabandi for the year 2007-08. c) 11/12 Marla share out of total land measuring 3 Kanal 10 Marla comprised in Khewat No. 473 Khatoni No. 814, Killa No. 97//11/2/2 as per Jamabandi for the year 2007-08, in the name of Sh. Parveen Kumar S/o Sh. Kapoor Chand vide Transfer of Property Deed No. 5448 Dated 10.03.2010. Size of Plot is 10 Marla or 302.501 SQ Yards (According to registration deed). As per dimensions (35'-0" x75'0") = 291.66 Sq Yards in Registration Deed. *Actual area as per measurement by the valuer Er Kulwinder Chopra is 244.89 Sq Yards as per report dated 16.10.2025. **(Physical Possession: 244.89 Sq Yard)**
04	Details of the encumbrances know to the secured creditor	No such in the knowledge of Bank.
05	The secured debt for recovery of which the property is to be sold	Rs. 52,50,977/- (Fifty To lac Fifty Thousand Nine Hundred Sevemty Seven only.) with interest calculated upto 05.10.2019 and with future interest from 06.10.2019, cost, etc, thereon less any amount recovered.
06	Deposit of earnest money	**EMD**: **Rs. 4,38,000/-(Four Lakh Thirty Eight Thousand Only)** being the 10% of Reserve price to be transferred / deposited by bidders in his / her/ their own Wallet provided by portal https://baanknet.com by means of RTGS/NEFT 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. 43,80,000/- (Forty Three Lakh Eighty Thousand Only)** EMD are to be required to be deposited on or before 18.11.2026 up to 15:00 Hrs by interested buyers in their own wallet registered with M/s.PSB Alliance. on its auction site https://baanknet.com means of RTGS/NEFT. 18.11.2026 up to 15:00 Hrs
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: 18.11.2026 through e-auction. 11.00 AM to 16:00 PM
10	The e-Auction will be conducted through the Bank's approved service provider	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. 25000/- (Twenty Five 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: 05.11.2026 Time: 13:00 Hrs to 15:00 Hrs Name: Jaibir Singh Mobile No.99881-92220
13	Other conditions	(a) Bidders shall hold a valid digital signature Certificate

		issued by competent authority and valid email ID (email 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 email. (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 before close of e-auction. Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorised Officer at jaibir.singh@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 the 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 Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders. (i). The Authorized Officer shall be at the 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 A/c numbers shared with the Bank/PSB Alliance . 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 e-Auction without assigning any reason thereof. The sale is subject to confirmation by thesecured 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 it may 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 e-Auction will be entertained.
14	**Details of pending litigation, if** any, in respect of property(ies) proposed to be sold.	As per our knowledge, there are no pending litigation as on date.

Date:31.10.2026

AUTHORISED OFFICER,
SARB,Ludhiana