

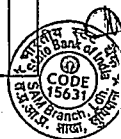
**THE TERMS AND CONDITIONS OF SALE TO BE UPLOADED ON THE WEBSITE OF THE SECURED CREDITOR.**

Property will be sold on 'AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS' Basis

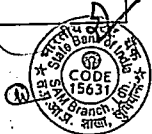
**M/s GURU KIRPA RICE MILLS**

**E-Auction Date: - 31.05.2025**

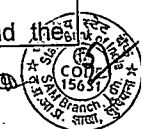
1	Name and address of the Borrower/Guarantors	<div data-bbox="643 424 1032 757"> <p>M/s Guru Kirpa Rice Mills, Through its Partners:</p> <ol style="list-style-type: none"> <li>Sh. Jatinder Singh S/o Sh Partap Singh</li> <li>Sh. Rajinder Singh S/o Sh Partap Singh</li> </ol> <p>Regd. Office: Tiwana Road, Jalalabad (West), Fazilka 152024 Punjab</p> </div> <div data-bbox="1040 424 1528 580"> <p>Sh. Jatinder Singh S/o Sh. Partap Singh (Partner &amp; Guarantor), H No C- 169, Brar Filling Station, Baghe Ke Uttar, Jalalabad (West) Distt. Fazilka-152024. Punjab</p> </div> <div data-bbox="643 770 1032 927"> <p>Sh. Rajinder Singh S/o Sh. Partap Singh (Partner &amp; Guarantor) H No C- 169, Brar Filling Station, Baghe Ke Uttar, Jalalabad (West) Distt. Fazilka-152024. Punjab</p> </div> <div data-bbox="1040 770 1528 900"> <p>Smt. Mandeep Kaur W/o Sh. Rajinder Singh (Guarantor), H No C- 169, Brar Filling Station, Baghe Ke Uttar, Jalalabad (West) Distt. Fazilka-152024. Punjab</p> </div> <div data-bbox="643 934 1032 1096"> <p>Smt. Inderjit Kaur W/o Sh. Jatinder Singh (Guarantor), H No C- 169, Brar Filling Station, Baghe Ke Uttar, Jalalabad (West) Distt. Fazilka-152024. Punjab</p> </div> <div data-bbox="1040 934 1528 1070"> <p>Sh. Partap Singh S/o Sh. Megh Singh (Guarantor), H No C- 169, Brar Filling Station, Baghe Ke Uttar, Jalalabad (West) Distt. Fazilka-152024, Punjab</p> </div>
2	Name and address of Branch, the secured creditor	Stressed Assets Management Branch, Civil Lines Fountain Chowk, ZBO Building, Ground Floor, Ludhiana-141001
3	Complete Description of the immovable secured assets to be sold with identification marks or number, if any, on them.	<div data-bbox="737 1187 1065 1213"> <p><b>Asset ID: SBIN100001354864</b></p> </div> <div data-bbox="643 1244 1495 1296"> <p>Factory Land and building total 34K-06M (17350.90 Sq Mtrs) situated at Tiwana Road, Jalalabad (w) comprising as under :-</p> </div> <div data-bbox="691 1330 1495 1578"> <ol style="list-style-type: none"> <li>Property measuring 18 Kanal 06 Marlas comprised of Khasra No.122M, Killa No. 18/1(2-6) 16(8-0) 17(8-0), Khewat No. 69, situated at Jalalabad (west), Tehsil Jalalabad (west), District Fazilka. As per sale deed wasika No. 3607 dated 22/11/2001. Standing in the name of M/s Guru Kirpa Rice Mills.</li> <li>Property measuring 16 Kanal comprised of Khasra No.123, Killa No. 20(8-0) 19(8-0), situated at Jalalabad (west), Tehsil Jalalabad (west), District Fazilka. As per sale deed wasika No. 3608 dated 22/11/2001. Standing in the name of M/s Guru Kirpa Rice Mills.</li> </ol> </div> <div data-bbox="737 1609 1065 1635"> <p><b>Asset ID: SBIN100001355289</b></p> </div> <div data-bbox="643 1666 1495 1718"> <p>Land measuring total 25K-2.5M (12709.68 Sq Mtrs) situated at Tiwana Road Jalalabad(w) comprising</p> </div> <div data-bbox="643 1752 1495 1882"> <p>(a) Property measuring 01 Kanal 4 Marlas comprised of Khasra No.123M, Killa No. 18/2 min North (0-9) 18/1 min North (0-6) 17 min North (0-9), situated at Jalalabad (west), Tehsil Jalalabad (west), District Fazilka. As per sale deed wasika No.4333 dated 27/03/2003. Standing in the name of M/s Guru Kirpa Rice Mills.</p> </div> <div data-bbox="643 1916 1495 2046"> <p>(b) Property measuring 01 Kanal 13.50 Marlas i.e. 33-½ /320 share of land measuring 16 Kanal comprised of Khasra No.123M, Killa No. 18/1 (3-4) 23(8-0) 18/2(4-16), situated at Tiwana Dakhli, Jalalabad (west), Tehsil Jalalabad (west), District Fazilka. As per sale deed wasika No. 2617 dated 12/07/2005. Standing in the name of M/s Guru Kirpa Rice Mills.</p> </div> <div data-bbox="643 2080 1495 2223"> <p>(c) Property measuring 07 Kanal 3 Marlas i.e. 143/160 share of land measuring 08 Kanal comprised of Khasra No.123M, Killa No. 23(8-0) Khewat No.390, situated at Jalalabad (west), Tehsil Jalalabad (west) District Fazilka. As per sale deed wasika No. 4442 dated 16/11/2005. Standing in the name of M/s Guru Kirpa Rice Mills.</p> </div> <div data-bbox="643 2257 1284 2283"> <p>(d) Property measuring 05 Kanal 10 Marlas detail as under:-</p> </div> <div data-bbox="691 2314 1495 2497"> <ol style="list-style-type: none"> <li>Property measuring 04 Kanal 18 Marlas comprised of Khasra No. 123M, Killa No. 24(4-18) Khewat No.390.</li> <li>Property measuring 00 Kanal 12 Marlas i.e. 12/84 share of land measuring 04 Kanal 04 Marlas comprised of Khasra No. 123M, Killa No. 17(4-4), Khewat No. 70, situated at Jalalabad (west), Tehsil Jalalabad (west) District Fazilka. As per sale deed wasika</li> </ol> </div>



		<p>No. 4443 dated 16/11/2005. Standing in the name of M/s Guru Kirpa Rice Mills.</p> <p>(e) Property measuring 06 Kanal 09 Marlas comprised of Khasra No.123M, Killa No. 18/1 min (2-18) 18/2 min (4-7), Khewat No. 68 &amp; 69, as per jamabandi for the year 1998-1999. Situated at Tiwana Dakhli, Jalalabad (west), Tehsil Jalalabad (west), District Fazilka. As per sale deed wasika No. 2499 dated 05/07/2005. Standing in the name of M/s Guru Kirpa Rice Mills.</p> <p>(f) Property measuring 03 Kanal 03 Marlas comprised of Khasra No.123M, Killa No. 17 min (3-3), Khewat No. 68, as per jama-bandi for the year 1998-1999. Situated at, Jalalabad (west), Tehsil Jalalabad (west,) District Fazilka. As per sale deed wasika No. 2598 dated 11/07/2005. Standing in the name of M/s Guru Kirpa Rice Mills.</p> <p><b>Asset ID: SBIN 200029415522</b></p> <p>Property measuring 14-½ Marlas i.e. 81' X 49' i.e. 29/3360 share of land measuring 84 Kanal comprised of Muraba No.4, Killa No. 24(8-0) 25(8-0), Muraba No. 6, Killa No. 3 (8-0) 4(8-0) 5(8-0) 6(8-0) 7(8-0) 8(8-0) 9(8-7) 12/1(3-11) 13(8-0), Khasra No.89/6(0-2), Khewat No. 33, as per jamabandi for the year 2007-2008. Hadbast No.195, situated at Village Chak Manne Wala, Tehsil Jalalabad (west), District Fazilka and bounded as under:-</p> <p>East: Sh. Partap Singh, West: Street, North: Vendor, South: Street.</p> <p>As per sale deed wasika No. 5787 dated 08/02/2012. Standing in the name of Sh. Partap Singh S/o Sh. Megh Singh.</p>
4	Details of the encumbrances known to the secured creditor.	<p>1. Electricity Charges, Taxes and any other Statutory/charges due on M/s. Guru Kirpa Rice Mills will be borne by the successful bidder.</p> <p><b>Litigation:</b></p> <p>1. Bank filed the Recovery suit against the borrower/guarantors with DRT Chandigarh.</p>
5	The secured debt for recovery of which the property is to be sold.	Rs. 13,99,84,854.00 in words (Rupees Thirteen Crore Ninety Nine Lakh Eighty Four Thousand Eight Hundred Fifty Four Only) as on 18.02.2020 (plus further interest at agreed rate and other expenses and other charges as applicable due to the secured creditor from M/s Guru Kirpa Rice Mills)
6	Deposit of earnest money	<p><b>EMD:</b></p> <p>PROPERTY ID SBIN100001354864= Rs 34.00 Lacs</p> <p>PROPERTY ID SBIN100001355289= Rs 20.07 Lacs</p> <p>PROPERTY ID SBIN200029415522= Rs 1.30 Lacs</p>
7	<p>Reserve price of the immovable secured assets:</p> <p>Bank account in which EMD to be remitted.</p> <p>Last Date and Time within which EMD to be remitted:</p>	<p>PROPERTY ID SBIN100001354864=Rs 340.00 Lacs</p> <p>PROPERTY ID SBIN100001355289=Rs 207.00 Lacs</p> <p>PROPERTY ID SBIN200029415522=Rs 13.00 Lacs</p> <p>EMD are to be required to be deposited on or before 30.05.2025 up to 4.00 pm by interested buyers in their own wallet registered with <a href="https://baanknet.com">https://baanknet.com</a> on its auction site.</p> <p>By means of RTGS/NEFT/UPI.</p> <p>Time up to 04:00 PM date on or before 30.05.2025</p>
8	Time and manner of payment	<p>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.</p> <p>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.</p>
9	Time and place of public e-Auction or time after which sale by any other mode shall be completed.	<p>E-Auction Dated 31.05.2025</p> <p>Time: 11.00 hrs to 16.00 hrs with unlimited extensions of 5 Minutes each</p>
10	The e-Auction will be conducted through the Bank's approved service provider. e-Auction tender documents containing e-Auction bid form,	<a href="https://baanknet.com">https://baanknet.com</a>

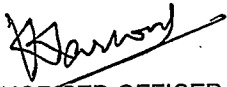


	declaration etc., are available in the website of the service provider as mentioned above	
11	(i) Bid increment amount: (ii) Auto extension: _____ times. (limited / unlimited) (iii) Bid currency & unit of measurement	<p>PROPERTY ID SBIN100001354864=Rs 0.50 Lacs</p> <p>PROPERTY ID SBIN100001355289=Rs 0.50 Lacs</p> <p>PROPERTY ID SBIN200029415522=Rs 0.20 Lacs</p> <p>(ii) Time: 11.00 hrs to 16.00 hrs with unlimited extensions of 10 Minutes each.</p> <p>(iii) INR</p>
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	<p>SYMBOLIC POSSESSION</p> <p>Name: Sh. Virender K Karwal</p> <p>Mobile No. 8288067301</p>
13	Other conditions	<p>(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 Pass word by <a href="https://baanknet.com">https://baanknet.com</a>. may be conveyed through e mail.</p> <p>(b) The intending purchaser/bidder are required to deposit EMD/ amount on or before 30.05.2025 up to 4.00 PM by interested buyers in their own wallet Registered with <a href="https://baanknet.com">https://baanknet.com</a> on its e-auction site <a href="https://baanknet.com">https://baanknet.com</a> by means of RTGS/NEFT/UPI.</p> <p>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. through online to <a href="https://baanknet.com">https://baanknet.com</a>.</p> <p>Proof of remittance of EMD and other documents of KYC, Scanned copies of the original of these documents can also be submitted to Branch e-mail Id (sbi.15631@sbi.co.in)</p> <p>(c) Names of Eligible Bidders will be identified by the State Bank of India, SAMB, ZBO Building, Fountain Chowk, Civil Lines Ludhiana (Branch Name) to participate in online e-Auction on the <a href="https://baanknet.com">https://baanknet.com</a>.</p> <p>(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 e-Auction, duly signed and stamped as token of acceptance without any new condition other than those already agreed to before start of e-Auction.</p> <p>(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.</p> <p>(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.</p> <p>(g) The bidders are required to submit acceptance of the terms &amp; conditions and modalities of e-Auction adopted by the service provider, before participating in the e-Auction.</p> <p>(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.</p> <p>(i) Decision of the Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders.</p> <p>(j) 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.</p> <p>(k) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.</p> <p>(l) 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.</p> <p>(m) The EMD of the unsuccessful bidder will be refunded to their respective A/c numbers shared with the Bank. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).</p> <p>(n) The Authorised Officer is not bound to accept the highest offer and the</p>



	<p>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 the secured creditor.</p> <p>(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> <p>(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 name.</p> <p>(q) 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.</p> <p>(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 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 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.</p> <p>(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.</p>
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Dated 16.05.2025  
Place: Ludhiana

  
AUTHORISED OFFICER  
STATE BANK OF INDIA

