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 E- Auction date :-26.02.2020

THE	RE IS" Basis	E- Auc	tion date :-26.02.2020
1.	Name and address Borrower/Guarantor	of the	1)M/s Guru Kirpa Foods Pvt. Ltd. Through its Director(s) (Borrower) Regd. Office: Focal Point VIII, Ghubhaya, Tehsil- Jalalabad, District- Fazilka-152024
			2)Sh.Subhash Chander S/o Sh Sham Lal (Director & Guarrantor) Village- Chak Sotarian,Tehsil- Jalalabad(W) District- Fazilka-152024
			3)Sh.Shamer Chand S/o Sh Sham Lal (Director & Guarrantor) Village- Chak Sotarian,Tehsil- Jalalabad(W) District- Fazilka-152024
			4)Sh.Sham Lal S/o Sh Changa Ram (Guarrantor) Village- Chak Sotarian,Tehsil- Jalalabad(W) District- Fazilka-152024
			5)Smt. Parkash Rani W/o Sh. Gian Chand (Guarrantor),Village- Chak Suhewala, Tehsil-Jalalabad(W) District- Fazilka-152024
			6)Sh.Gian Chand S/o Sh Boota Ram (Guarrantor) ,Village- Chak Suhewala Tehsil- Jalalabad(W) District- Fazilka-152024
			7)Sh.Shishpal Chander S/o Sh Sham Lal (Guarrantor)Village- Chak Sotarian, Tehsil-Jalalabad(W), District- Fazilka-152024
			8)Sh.Santokh Chand S/o Sh Ram Rakha (Guarrantor), Opp Bajaj Petrol Pump, FF Road Tehsil- Jalalabad(W), District- Fazilka-152024
			9) Sh.Anil Josan S/o Sh Shamer Chand (Guarrantor), Model Town, DAV College Road Tehsil- Jalalabad(W) ,District- Fazilka-152024
			10)Smt. Shanti Devi W/o Sh Shamer Chand

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		(Guarrantor), Village- Chak Sotarian, Tehsil-
		Jalalabad(W),District- Fazilka-152024
		11)Smt. Raj Rani W/o Sh Subhash Chander
		(Guarrantor) Village- Chak Sotarian,
		Tehsil- Jalalabad(W) District- Fazilka-152024
2.	Name and address of	State Bank of India
	Branch, the secured creditor	Stressed Assets Management Branch
		Zonal Office Building
		Civil Lines, Fountain Chowk Ludhiana- 141001
3.	Description of the immovable	1) Factory land and building measuring measuring 32
3.	secured assets to be sold.	Kana12 marlas situated at Rural Focal Point, Ghubhaya, Jalalabad standing in the name of company M/s Guru Kirpa Foods Pvt. Ltd. details as under: a)Land measuring 22 Kanal 16 marlas bearing khasra no. 63M/12(6-16),9(8-0),10/1(7-7),10/2 min(0-13) vide wasika no. 1149 dated 24.05.2000.
		b)Land measuring 02 Kanal 14 marlas bearing khasra no. 34M/7/2(2-14) vide wasika no.2016 dated 07.07.2000.
		c)Land measuring 06 Kanal 11 marlas bearing khasra no. 63M/8(6-11) vide wasika no.1146 dated 24.05.2000.
		d) Land measuring 11 marla bearing khasra no. 62M/15/1(4-1) vide wasika no.1148 dt. 24.05.2000.
		2)Property measuring 5 marlas i.e. 1/25 share of 06 kanal 05 marlas khasra no.105M/8/1(6-5) vide wasika no. 3535 dated 30.03.1993 and 1 kanal comprised in rect no. 105 Killa no. 7min(1-0) khewat no.1943 khatoni no. 3023 as per jamabandi for 2008-09 vide wasika no. 2246 dated 13.10.1992 i.e. total of 25 marlas (Actual 18.33 marlas) standing in the name of Sh. Sham Lal S/o Sh. Changa Ram at near Shivalik School, DAV College Raod, Jalalabad.
		3) Shop near aneja Enterprises at FF Road, Jalalabad(W) measuring 12'-6"x60'=750 Sq. feet ½ share of land measuring 3 marla (12'-6"x60') i.e. ¼ share of 11 marlas comprised in rect no.50 killa no. 7 min (0-11) khewat no. 579 khatoni no. 822 as per jamabandi for 2008-09 standing in the name of Sh. Shamer Chand S/o Sh. Sham Lal vide waika no. 2019 dated 15.12.1982 and ½ share of Land measuring 3

marla(12'-6"x60') i.e. ¼ share of 11 marlas comprised in rect no. 50 killa no. 7 min(0-11) khewat no. 579 khatoni no. 822 as per jamabandifor 2008-09 standing in the name of Sh. Subhash Chander S/o Sh. Sham Lal vide wasika no.2020 dt.15.12.1982.

- **4)**Plot measuring 20'*100' i.e.7.25 marlas situated at Timber Shop plot no.04, New Grain Market, Jalalabad standing in the name of Sh. Shishpal S/o Sh Sham Lal vide wasika no.1489 dated 12.06.2008.
- **5)**Timber Shop at plot no. 03 measuring 20'X100' situated at New Grain Market, Jalalabad standing in the name of Sh. Subhash Chander S/o Sh Sham Lal vide wasika no.1526 dated 30.06.1998.
- **6)**Residential house measuring 07 marlas i.e. approx 30'x65' comprised in khasra no. 449M/2/1(0-7) khewat no.1649 khatoni no. 2804/1 as per jamabandi for 1998-99 situated at opposite Mohinder Ka Aara, Circular Road, Jalalabad standing in the name of Sh. Subhash Chander S/o Sh. Sham lal vide wasika no.993 dated 05.06.2002.
- **7)**Property measuring 15 marlas i.e. 30/3500 share of 87 kanal 10 marla comprised in khasra no. 494(87-10) khasra no. 87 khatoni no 134 as per jamabandi for 2008-09 situated at Muktsar Road, Bagh Colony, Jalalabad standing in the name of Smt. Parkash Rani W/o Sh. Gian Chand vide sale deed wasika no. 1903 dated 10.07.2007.
- **8)**Double storey residential building measuring 4.25 marlas i.e.21'8"x54' bearing property no. 29 vide sale deed no. 2594 dated 09.09.2013 situated at old grain market, Jalalabad standing in the name of Smt. Shanit Devi W/o Sh. Shamer Chand.
- **9)**Commercial shop cum residential house measuring 8.50 marlas comprised in rect no.65 Killa No. 18/1/2 min(0-7.50)13/1/2 min (0-1) vide sale deed wasika no. 2932 dated 02.12.2002 standing in the name of Sh. Santokh Chand S/o

Sh. Ram Rakh situated at opposite Bablu Enclave, Fazilka Road, Jalalabad **10)**Residential property measuring 17 marlas i.e. approximately 46'-6"X97'6" comprised in Rect no.106 Killa no. 16/13(0-17) Khewat no.1943. khatoni no. 2970 vide sale deed wasika no.2098 dated 25.07.2014 standing in the name of Smt. Raj Rani W/o Sh. Subhash Chander situated at Near DAV College, Model Town, Jalalabad 11) Property measuring 8.50 marlas i.e.35'x66' i.e. 17/274 share of 06 kanals 17 marlas comprised in Rect no. 65 Killa no. 13/1/1/1(6-17) khewat no 282 khatoni no. 484 vide sale deed no. 2023 dated 17.07.2007 standing in the name of Sh. Santokh Chand S/o Sh. Ram Rakh situated at Near Bajaj petrol pump, FF Road, Jalalabad. **12)**Property measuring 9702 Sq.ft. (35 marlas) situated near FF Road, opposite Johal Colony, Kamre wala Road, Jalalabad detailed as: a) vide wasika no. 5237 dated 06.02.2009 measuring 28 marlas i.e.49*155' comprised in i) 13 marlas i.e.26/320 share of 8 kanal bearing khasra no. 14M/8/(8-0) ii) 15 marlas i.e. 30/144 share of 03 kanal 12 marlas bearing khasra no.14M/7(3-12) b) vide wasika no.5234 dated 06.02.2009 measuring 7 marlas i.e.49'*43' i.e. 14/320 share of 8 kanal bearing khasra no. 14M/8(8-0) in the name of Sh. Subhash Chander S/o Sh. Sham lal. 13) Plot measuring 14.25 marlas i.e. 57/3260 share of 40 kanals 15 marlas comprised in rect no.60 killa no.25(8-0) Rect no. 61 no.21/1(7-4) Rect no.85 Killa no.1/1(7-4)10/2(7-4) Rect no. 86 Killa no. 5/2(6-4) Rect no. 59 Killa No. 25(4-19) in knewat no.840 and 379 vide sale wasika no.4752 dated 26.12.2002 deed standing in the name of Sh. Anil Josan S/o Sh. Shamer Chand situated at Kartar Enclave Near Bajaj Basmati Pvt Ltd, Fazilka Road, Jalalabad Details of the encumbrances 4 Properties are to be soled on "As on where on known to the secured creditor. basis". The secured debt for recovery Rs.18,52,63,603.00(Rupees Eighteen Crore of which the property is to be Fifty two lacs sixty three thousand six hundred sold

		three only) as on 29.01.2017 plus future interests, charges thereon.
6.	Deposit of earnest money	1)Rs.17.50 lacs in form of draft in favour of Authorised Officer, State Bank of India, SAMB, Ludhiana upto 24.02.2020 and on line upto 25.02.2020
		2)Rs.1.90 lacs in form of draft n favour of Authorised Officer, State Bank of India, SAMB, Ludhianaupto 24.02.2020 and on line upto 25.02.2020.
		3)Rs.3.00 lacs in form of draft in favour of Authorised Officer, State Bank of India, SAMB, Ludhiana upto 24.02.2020 and on line upto 25.02.2020.
		4)Rs.3.00 lacs in form of draft in favour of Authorised Officer, State Bank of India, SAMB, Ludhiana upto 24.02.2020 and on line upto 25.02.2020.
		5)Rs.4.70 lacs in form of draft in favour of Authorised Officer, State Bank of India, SAMB, Ludhiana upto 24.02.2020 and on line upto 25.02.2020.
		6)Rs.3.60 lacs in form of draft in favour of Authorised Officer, State Bank of India, SAMB, Ludhiana upto 24.02.2020 and on line upto 25.02.2020
		7)Rs.3.80 lacs in form of draft in favour of Authorised Officer, State Bank of India, SAMB, Ludhiana upto 24.02.2020 and on line upto 25.02.2020
		8)Rs.2.50 lacs in form of draft in favour of Authorised Officer, State Bank of India, SAMB, Ludhiana upto 24.02.2020 and on line upto 25.02.2020.
		9)Rs.4.50 lacs in form of draft in favour of Authorised Officer, State Bank of India, SAMB, Ludhiana upto 24.02.2020 and on line upto 25.02.2020
		10)Rs.6.70 lacs in form of draft in favour of Authorised Officer, State Bank of India, SAMB, Ludhiana upto 24.02.2020 and on line upto 25.02.2020
		11)Rs.1.70 lacs in form of draft in favour of Authorised Officer, State Bank of India, SAMB, Ludhiana upto 24.02.2020 and on line upto 25.02.2020
		12)Rs.2.80 lacs in form of draft in favour of Authorised Officer, State Bank of India, SAMB, Ludhiana upto 24.02.2020 and on line upto 25.02.2020

7.	Reserve price of the immovable secured assets:	13)Rs.0.90 lacs in form of draft in favour of Authorised Officer, State Bank of India, SAMB, Ludhiana upto 24.02.2020 and on line upto 25.02.2020 1) Rs.1.75 Crore; 2) Rs.0.19 Crore; 3)Rs.0.30 Crore; 4)Rs.0.30 Crore; 5)Rs.0.47 Crore; 6)Rs.0.36 Crore; 7)Rs.0.38 Crore; 8)Rs.0.25 Crore; 9)Rs.0.45 Crore; 10) Rs.0.67 Crore; 11)Rs.0.17 Crore; 12)Rs.0.28 Crore; 13)Rs.0.09 Crore
	Bank account in which EMD to be remitted.	A/c No.: 35132004256 IFSC: SBIN0015631 Bank: State Bank of India Address: SAM, Branch Fountain Chowk, Ludhiana
	Last Date and Time within which EMD to be remitted: Rs	Time: 16.00 hrs Date: 24.02.2020 (hard copy) Time: 16.00 hrs Date: 25.02.2020.2020 (online)
8.	Time and manner of payment	The successful bidder shall deposit 25% of sale price inclusive of EMD amount already deposit after 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.
9.	Time and place of public e- Auction or time after which sale by any other mode shall be completed.	Time :11.00 hrs to 13.00 hrs with unlimited extensions of 5 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 C1 India Pvt. Ltd. at the web portal - https://www.bankeauctions.com

	(i) Bid increment amount: (ii)	1)Rs.50000/- 2)Rs.20,000/- 3) Rs.20,000/- 4) Rs.20,000/- 5) Rs.20,000/- 6)Rs,20,000/- 7)Rs,20,000/- 8)Rs.20,000/- 9)Rs.20,000/- 10)Rs.50,000/-
	(ii) Auto extension: times. (limited / unlimited) (iii) Bid currency & unit of	11)Rs.10,000/- 12)Rs.20,000/- 13)Rs.20,000/- 11:00 AM to 01:00 PM
4.5	measurement	INR
	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: 26.022020 Time: 11:00 AM to 13.00 PM Name: Sanjay Kumar Malhotra, AGM/Authorised Officer Mobile No. 9815188880
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 Pass word by M/s C1 India Pvt. Ltd.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 Licence/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 the Authorised Officer of State Bank of India, SAMB,Civil Lines, Fountain Chowk Ludhiana(Branch Name and address) by 18.01.2020 up to 16.00 hrs (hard Copy) and date 20.01.202019 upto 16.00 hrs (online). Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorised Officer. (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 portal https://www.bankeauctions.com M/s C1 India Pvt Ltd (name of the vendor) who will provide User ID and Password after due verification of PAN 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 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.
- (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.
- (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 bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.
- (I) 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.
- (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). (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 e-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 it may 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 name.
- (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.

(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 authorised 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.

AUTHORISED OFFICER SBI, SAMB, LUDHIANA