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

address of the Borrower/Guar antors	M/s. Ganesh Rice Mills Near Reliance Petrol Pump, Jalalabad Road,	Sh. Amrinder Singh S/o Sh. Jagir Chand,	Sh. Pushpinder Singh		
antors		Village Chak Sotrian,	S/o Sh. Jangir Chand,		
	Sri Muktsar Sahib-	Jalalabad,	Village Chak Sotrian,		
	152026	Distt- Fazilka-152024	Jalalabad,		
	Smt. Swarna Rani	Sh. Sarvjeet Singh	Distt- Fazilka-152024		
	W/o Sh. Hakam Chand,	Josan S/o Sh. Hakam	Sh. Hakam Chand		
	Village Chak Sotrian,	Chand, Village Chak	S/o Sh. Mehnga Ram,		
	Jalalabad,	Sotrian, Jalalabad,	Village Chak Sotrian,		
	Distt- Fazilka-152024	Distt- Fazilka-152026	Jalalabad,		
	Sh. Pushpinder Singh	Sh. Rajiv Kumar	Distt- Fazilka-152024		
	S/o Sh. Jangir Chand,	S/o Sh. Sher Chand	Sh. Hakam Chand		
	Partner M/s. Ganesh	Partner M/s. Ganesh	S/o Sh. Mehnga Ram,		
	Rice Mills, Model Town,	Rice Mills, Village Chak	Model Town, DAV College Road, Jalalabad (W),		
	DAV College Road,	Sotrian, Jalalabad (W),	Distt- Fazilka-152024		
	Jalalabad (W), Distt-	Distt- Fazilka-152024	DISIL- 1 azlika-152024		
	Fazilka-152024				
	Sh. Amrinder Singh	Sh. Sarvjeet Singh	Smt. Swarna Rani		
	S/o Sh. Jangir Chand,	Josan S/o Sh. Hakam	W/o Sh. Hakam Chand		
	Model Town, DAV	Chand,	Model Town, DAV College		
	College Road, Jalalabad	Model Town, DAV	Road, Jalalabad,		
	(W),	College Road,	Distt- Fazilka-152024		
	Distt- Fazilka-152024	Jalalabad,			
		Distt- Fazilka-152024			
Name and address of	Stressed Assets Management Branch, Civil Lines Fountain Chowk, ZPO Building				
	Ground Floor, Ludhiana-141	1001	, , , , , , , , , , , , , , , , , , , ,		
Branch, the secured creditor					
Complete	4 Drawart ID ODWIGOO				
Description of the	1. Property ID: SBIN20000	<u>01759317:</u>			
immovable	EM of Eastery land and hi	all all and a second			
secured assets to	EM of Factory land and building measuring 21K-3M situated at Near Reliance				
be sold with	The first with, Jaianabau Road, Wilkisar in the name of M/s Canach Dica Milla with				
identification	details as under.				
marks or number,	(a) 12K-5M comprised of Khasra No 74M/46/0/4 5) 46/6 5				
if any, on them.	a) 12K-5M comprised of Khasra No.74M/18/2(4-5), 19(8-0) Khewat No.193, Khatoni No.284, 285 as per Jamabandi 1995-96, Hadbast No.54 situated at				
ii arry, ori tilerri.	140.204, 200 as p	ei Jamabanui 1995-96, H	addast No.54 situated at		
n any, on mem.	Muktsar-1 Regd vide on 14	.07.1999 at Wasika No.151	3.		
, any, on them.	Muktsar-1 Regd vide on 14 b) 8K-18M comprised of 74	.07.1999 at Wasika No.151	3. •		

per Jamabandi 1995-96 Hadbast No.54 situated at Muktsar-1, Regd on 23.08.1999 at Wasika No.2202.

#### 2. Property ID: SBIN200001768446:

EM of a plot in residential situated at area measuring 1K-5.5M i.e.64'6"\*108' i.e.51/14040 share of 351 kanals Khewat no.1718 as per Jamabandi 2003-04, located near Asia Model School, Dashmesh Nagri, Jalalabad (W) in the name of Sh. Hakam Chand S/o Sh. Mehnga Ram purchased vide Sale Deed registered on 08.05.2008 at Wasika No.541

## 3. Property ID: SBIN200006228647:

EM of residential Plot in the name of Smt Swarna Rani w/o Sh Hakam Chand located at Model Town, DAV College Road, Jalalabad measuring 2 kanal 8 marla comprised in Khasra No. 106M/out of Killa No. 19/1(2-8) south side Khewat No. 1943 Khatoni No.3053 as per Jamabandi for the year 2008/09 vide vasika no 5557 dated 07/03/2011.

## 4. Property ID: SBIN200006228700:

Residential Plot measuring 16 marla i.e 50\*86 i.e. 16/160 share of 8 Kanais bearing Khasra no. 125M /4(8-0), Regd in the name of Sh Hakam Chand located near D.A.V. College, Model Town, Jalalabad(w) purchased vide vasika no 3551 dated 06/11/2008.

#### 5. Property ID: SBIN200001760306:

Residential house measuring 3K-10M located near Model town, DAV College Road, Jalalabad (W) comprised of khasra no.106m/17/2/2/2 (1-5), 17/2/1/1/2 (1-



			0), 17/2/1/2/2(0-15), 18/1/1/2(0-10) Khewat No.1741 as per jamabandi year 2003-04 in the name of Sh. Pushpinder Singh and Sh. Amrinder Singh purchased vide Sale Deed registered at Wasika No 3025 dated 14.09.2006.
			6. Property ID: SBIN200001769434:
			Residential house measuring 3 kanals comprised of Khasra No.106M/18/1/2min (1-7) South and 18/2min (1-13) south, Khewat No.1733, Khatoni No.2944, Jamabandi year-2003-04 located in Model Town, DAV College Road, Jalalabad in the name of Sh. Hakam Chand S/o Sh. Mehnga Ram vide sale deed no. 3150 dated 26.09.2006
	k	Details of the encumbrances known to the secured creditor.	Rice Mills.  2. Excise Department Due for Rs.80.66 Lac and Sale Tax Department Due Rs.196.19 Lac against M/s. Ganesh Rice Mills.
			Litigation:  1. Bank filed the Recovery suit against the borrower/guarantors with DRT Chandigarh.  2. Borrower filed the SA with DRT Chandigarh against SARFAESI Action.  3. Bank Filed CWP No. 12363/2024 against Income Tax for Lien Removal on property of Ganesh Rice Mills. Situated at Multiple.
	fo w is	he secured debtor recovery of which the property to be sold.	hundred Five only) as on 25.07.2016 plus future interest thereon at agreed rate and other expenses and charges as applicable etc.
(		eposit of earnest loney	EMD: Property at Lot No 1. is Rs.15.80 lacs Property at Lot No 2. is Rs. 2.00 lacs Property at Lot No 3. is Rs 3.70 lacs Property at Lot No 4. is Rs.0.50 lacs Property at Lot No. 5 is Rs.14.20 lacs
7	the	eserve price of e immovable cured assets:	Property at Lot No. 6 is Rs 22 80 lacs
	wh	ink account in in ich EMD to be mitted.	EMD are to be required to be deposited on or before 10-07-2024 up to 4.00 pm by interested buyers in their own wallet registered with M/s MSTC Ltd on its auction site.
	Tin EM rem	nitted:	https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp by means of RTGS/NEFT. Time 04:00 PM date 10-07-2024
8	of 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. 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.
9	pub time sale mod com	lic e-Auction or e after which e by any other de shall be apleted.	E-Auction Dated 12-07-2024 Time: 11.00 hrs to 16.00 hrs with unlimited extensions of 5 Minutes each
1	be throu Bank serv	conducted ugh the k's approved	M/s.mstc at their web portal  https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp  https://ibapi.in
	docu conta Auct	aining e- ion bid form, aration etc.,	

Property at Lot No 1. is Rs 0.50 lacs  Property at Lot No 2. is Rs 0.25 lacs  Property at Lot No 3. is Rs 0.25 lacs  Property at Lot No 4. is Rs.0.10 lacs  Property at Lot No. 5 is Rs.0.50 lacs  Property at Lot No. 6 is Rs.0.50 lacs  Property at Lot No. 5 is Rs.0.50 lacs  Property at Lot No. 6 is Rs.0.50 lacs  Property at Lot No. 6 is Rs.0.50 lacs  Property at Lot No. 6 is Rs.0.50 lacs  Property at Lot No. 5 is Rs.0.50 lacs  Property at Lot No. 5 is Rs.0.50 lacs	1	the website of the service provider	
service provider as mentioned above  10 () Bid increment	1	service provider	
as mentioned above  1 (i) Bid increment amount: (iii) Auto extension: (iiii) Extensi	1		
d) Bid increment   property at Lot No 1. is Rs 0.50 lacs   property at Lot No 2. is Rs 0.25 lacs   property at Lot No 3. is Rs 0.25 lacs   property at Lot No 4. is Rs 0.10 lacs   property at Lot No 4. is Rs 0.10 lacs   property at Lot No 5. is Rs 0.50 lacs   property at Lot No 5. is Rs 0.50 lacs   property at Lot No 5. is Rs 0.50 lacs   property at Lot No 6. is	1	as mentioned	
Property at Lot No 1. is Rs 0.50 lacs   Property at Lot No 2. is Rs 0.25 lacs   Property at Lot No 2. is Rs 0.25 lacs   Property at Lot No 2. is Rs 0.25 lacs   Property at Lot No 3. is Rs 0.25 lacs   Property at Lot No 3. is Rs 0.25 lacs   Property at Lot No 3. is Rs 0.50 lacs   Property at Lot No 3. is Rs 0.50 lacs   Property at Lot No 3. is Rs 0.50 lacs   Property at Lot No 3. is Rs 0.50 lacs   Property at Lot No 3. is Rs 0.50 lacs   Property at Lot No 3. is Rs 0.50 lacs   Property at Lot No 3. is Rs 0.50 lacs   Property at Lot No 3. is Rs 0.50 lacs   Property at Lot No 3. is Rs 0.50 lacs   Property at Lot No 3. is Rs 0.50 lacs   Property at Lot No 3. is Rs 0.50 lacs   Property at Lot No 3. is Rs 0.50 lacs   Property at Lot No 3. is Rs 0.50 lacs   Property at Lot No 3. is Rs 0.50 lacs   Property at Lot No 3. is Rs 0.50 lacs   Property at Lot No 4. is Rs 0.50 lacs   Property at Lot No 4. is Rs 0.50 lacs   Property at Lot No 5. is Rs 0.50 lacs   Property at Lot No 5. is Rs 0.50 lacs   Property at Lot No 5. is Rs 0.50 lacs   Property at Lot No 6. is Rs 0.50 lacs   Prop	1		
Property at Lot No. 2 is Re 0.25 lacs   Property at Lot No. 2 is Re 0.25 lacs   Property at Lot No. 5 is Re 0.25 lacs   Property at Lot No. 5 is Re 0.50 lacs   Prop	1	TO SECURITION OF THE PARTY OF T	
(iii) Auto extension: (iiii) Bid currency & times.  Imperty at Lot No.4; is Rs.0.50 lacs Property at Lot No.6; is Rs.0.50 lacs (iii) Time: 11.00 hrs to 16.00 hrs with unlimited extensions of 5 Minutes each. (iii) Inc.  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  Other conditions  Other conditions  (iii) Time: 11.00 hrs to 16.00 hrs with unlimited extensions of 5 Minutes each.  Name: Sh. Satinder Jit Singh Mobile No. 8146295501  In the intending bidder and allotment of ID and Pass word by MSTC Ltd. me before 10-07-2024 up to 4.00 PM by interested buyers in their own wallet Registered with M/s MSTC Ltd on its e-auction site https://www.msteceommerce.com/auction/minutes/labapii/index.isp by means of RTGS/NEFT.  The intending bidder should submit the evidence of EMD deposit like UTR numbalong with Request letter for participation in the e-Auction, self-attested copies of Proof of Identification ((YCY) Viz ID card/Driving License/Passport etc., (ii) Curre Address-proof of communication, (ii) PAN card of the bidder (iv) Alidia e-mail ID Contact number (mobile/Land line of the bidder etc. through online to MSTC Ltd. 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, is list.15637(g) blooin).  (c) Names of Eligible Bidders will be identified by the State Bank of In	1		
times.  (limitted / unlimited)  (iii) Bid currency & unit for measurement of measurement of measurement of measurement of inspection of the immovable secured assets to be sold and intending bidders should satisfy themselves about the assets and their person with mobile number.  Other conditions  Other conditions  Other conditions  Other conditions  Other conditions  (a) Bidders shall hold a valid digital Signature Certificate issued by compete authority and valid email ID(e-mail ID is absolutely necessary for the intending bidders has been conveyed through e mail.  (b) The intending purchaser/bidder are required to deposit EMD/ amount on or before 10-07-2024 up to 4:00 PM by interested buyers in their own wallet Registered with Mis MSTC Ltd on its e-auction site https://www.mstcecommerce.com/auctionhome/lbapil/index.isp by means of RTGS/NEFT.  The intending bidder should submit the evidence of EMD deposit like UTR numbalong with Request letter for participation in the e-Auction, self-attested copies of proof of fleentification (KYC) Viz ID card/Driving Licensel/Passport etc., (i) Curre Address-proof of communication, (iii) PAN card of the bidder (iv) Valid e-mail ID Contact number (mobile/Land line of the bidder (iv) Valid e-mail ID Contact number (mobile/Land line of the bidder to. through online to MSTC Ltd. or broof of femitiation on the MSTC Portal  (d) The successful bidder shall be required to submit the final prices, quoted durin the e-Auction as per the annexure after the completion of the e-Auction, duly signe and stamped as token of acceptance without any new condition of the random process / proceed with conventional mode of tendering.  (f) The bidders are required to buymit the specified time, State Bank of India at its discretion may decide to revise opening price / scrap the e-Auction and siders for any interruption or delay in acceptance of the tendering.  (f) The bidders are required to buymit acceptance of the terms acconditions and modalities of e-Auction adopted by the service provider, befor	•		Property at Lot No 2. is Rs 0.25 lacs
(iii) Bild currency at Lot No. 5 is Rs.0.50 lacs Property at Lot No. 5 is Rs.0.50 lacs Property at Lot No. 5 is Rs.0.50 lacs (iii) Bild currency at Lot No. 5 is Rs.0.50 lacs Property at Lot No. 5 is Rs.0.50 lacs (iii) Imer. 11.00 hrs to 16.00 hrs with unlimited extensions of 5 Minutes each. (iii) INR  Date and Time 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  Other conditions  (a) Bidders shall hold a valid digital Signature Certificate issued by compete authority and valid email ID(e-mail ID is absolutely necessary for the intending bidders at the relevant information and allotment of ID and Pass word by MSTC Ltd. m be conveyed through e mail.  (b) The intending purchaser/bidder are required to deposit EMD/ amount on or before 10-07-2024 up to 4.00 PM by interested buyers in their own wallet Registered with M/s MSTC Ltd on its e-auction site https://www.mstcecommerce.com/auctionnome/bapti/index.jsp by means of RTGS/NEFT.  The intending bidder should submit the evidence of EMD deposit like UTR numb along with Request letter for participation in the e-Auction, self-attested copies of Proof of Identification (KYC) Vz ID card/Driving License/Passport etc., (iii) Curre Address-proof of communication, (iii) PAN card of the bidder (iv) Valid e-mail ID (Contact number (mobile/Land line of the bidder to kinvogh online to MSTC Ltd. 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, i. (sb.15631@sbl.co.in)  (c) Names chelligible Bidders will be identified by the State Bank of India, SAME ZBO Building, Fountain Chowk, Civil Lines Ludhiana (Branch Name) to participation online e-Auction as per the annexure after the completion of the e-Auction, duly signe and stamped as token of acceptance without any new condition other than those already agreed to before start of e-Auction shall not have any			1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
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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.  Other conditions  (a) Bidders shall hold a valid digital Signature Certificate issued by compete authority and valid email ID(e-mail ID is absolutely necessary for the intending bidders at all the relevant information and allotment of ID and Pass word by MSTC Ltd. m be conveyed through e mail.  (b)The intending purchaser/bidder are required to deposit EMD/ amount on or before 10-07-2024 up to 4.00 PM by interested buyers in their own wallet Registered with Mis MSTC Ltd on its e-auction site https://www.msteecommerce.com/auctionhome/libapl/index.jsp by means of RTGS/NEFT.  The intending bidder should submit the evidence of EMD deposit like UTR numb along with Request letter for participation in the e-Auction, self-attested copies of the Address -proof of communication, (iii) PAM card of the bidder (iv) Valid e-mail ID (Contact number (mobile/Land line of the bidder etc. through online to MSTC Ltd. 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, 1 (d) The successful bidder shall be required to submit the final prices, quoted durin the e-Auction as per the annexure after the completion of the e-Auction, duly signe and stamped as token of acceptance without any new condition other than thos indica at its discretion may decide to revise opening price / scrap the e-Auction indica at its discretion may decide to revise opening price / scrap the e-Auction indica at its discretion may decide to revise opening price / scrap the 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 india at its discretion may decide to revise opening price / scrap the e-Auction.  (f) The Bank / service provider for e-A			
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  Other conditions  (a) Bidders shall hold a valid digital Signature Certificate issued by compete as all the relevant information and allotment of ID and Pass word by MSTC Ltd. m be conveyed through e mail.  (b) The intending purchaser/bidder are required to deposit EMD/ amount on or before 10-07-2024 up to 4.00 PM by interested buyers in their own wallet Registered with M/s MSTC Ltd on its e-auction site https://www.msteceommerce.com/auctionhome/lbapi/index.isp by means of RTGS/NEFT.  The intending bidder should submit the evidence of EMD deposit like UTR numb along with Request letter for participation in the e-Auction, self-attested copies of Proof of Identification (KYC) Viz ID card/Driving License/Passport etc., (ii) Curre Address-proof for communication, (iii) PAN card of the bidder (iv) Valid e-mail ID (Contact number (mobile/Land line of the bidder etc. through online to MSTC Ltd. 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, (sbi.15631@sbi.co.in)  (c) Names of Eligible Bidders will be identified by the State Bank of India, SAME ZBO Building, Fountain Chowk, Civil Lines Ludhiana (Branch Name) to participate in online e-Auction as per the annexure after the completion of the e-Auction, duly signer and stamped as token of acceptance without any new condition other than those already agreed to before start of 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.  (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 by rice. The failure on the pa			(ii) IND
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(i) Decision of the Authorized Officer regarding declaration of successful bidder shall		सारता,	

be final and binding on all the bidders.

- (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.
- (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 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 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 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.

Dated 20-06-2024 Place: Ludhiana

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AUTHORISED OFFICER STATE BANK OF INDIA