

**TERMS AND CONDITIONS OF SALE**

**PROPERTY WILL BE SOLD ON “AS IS WHERE IS, “AS IS WHAT IS” AND “WHATEVER THERE IS” BASIS**

1	Name (s) and Address (es) of the Borrower	<b>Yamuna Bardana Packaging India Limited</b> <b>Regd. Office:</b> M-31, Behind Police Station, Industrial Area, Yamuna Nagar, Distt. Yamuna Nagar (Haryana) Pin - 135001
2	Name and address of Branch, the Secured Creditor	<b>State Bank of India</b> Stressed Assets Management Branch (SAMB), 1 <sup>st</sup> Floor, S.C.O. 99-107, Sector-8C, Chandigarh 160009. Email: <a href="mailto:team3samb.cha@sbi.co.in">team3samb.cha@sbi.co.in</a> <a href="mailto:sbi.04262@sbi.co.in">sbi.04262@sbi.co.in</a> Mobile: 9872266118
3	Complete Description of the immovable secured assets to be sold	Residential H. No. B-9/412/2/03-C-1 and Sr. No. 1795-A measuring 142 Sq. Yds. situated at Maujma Luxmi Garden are now known as Luxmi Garden, Yamuna Nagar, Tehsil Jagadhari, Distt. Yamuna Nagar, within Municipal limits of Yamuna Nagar and bounded as under:  East: Property of Others(39') West: Road(49') North: Property of Ashwani Kumar(25'-6") South: Property of others (40')  As per Sale Deed No. 680 dated 04.05.2009, duly registered in the office of of Sub Registrar Jagadhari, standing in the name of <b>Sh Sunil Oberoi S/o Sh. Sant Ram</b> ,R/o H. No. 109, Shastri Colony, Yamuna Nagar (Haryana).  <b><u>Property ID</u></b> (on the BAANKNET Portal): <b><u>SBINYBPPROP2</u></b>
4	Details of the encumbrances known to the Secured Creditor	None
5	The Secured Debt for recovery of which the property is to be sold	Rs.4,82,49,718.00 (Rupees Four Crore Eighty Two Lac Forty Nine

		Thousand Seven Hundred and Eighteen only) as on 19.12.2019 with future Interest & incidental expenses (as per Demand Notice u/s 13(2) of SARFAESI Act 2002 dated 20.12.2019).
6	Deposit of Earnest Money	Earnest Money Deposit (EMD) Amount (INR Rs.3,50,000-, i.e., 10% of the Reserve Price, which is Rs.35,00,000/- EMD Amounts as above, being 10% of the Reserve Prices, to be deposited in the wallet to be maintained by Bidders on <a href="https://Baanknet.com">https://Baanknet.com</a>
7	Reserve Price of the immovable secured assets: Bank account in which Earnest Money Deposit (EMD) is to be remitted:  <b>Last Date and Time</b> within which EMD to be remitted	Reserve Price (INR)* Rs. 35,00,000/- Through wallet to be maintained by Bidders on <a href="https://Baanknet.com">https://Baanknet.com</a>  Up to 11.00 AM on 29.04.2026 or as per the guidelines for participation in e-auction, as available on <a href="https://Baanknet.com">https://Baanknet.com</a> (However, the intending bidders are advised to deposit the EMD amount in their wallet well before the start of e-auction to avoid any last-minute technical issues)
8	Time and manner of payment	The successful bidder shall deposit 25% of sale price, after adjusting the EMD already paid, immediately, i.e., <u>on the same day or not later than next working day</u> , as the case may be, after the acceptance of the offer by the Authorised Officer, failing which the earnest money deposited by the bidder <u>shall be forfeited</u> . The <u>Balance 75%</u> of the sale price is payable <u>on or before the 15th day of confirmation of sale of the secured asset</u> or such extended period as may be agreed upon in writing between the Secured Creditor and the auction purchaser <u>not exceeding three months</u> from the date of auction.
9	Time and place of public auction	Date: 29.04.2026 (Wednesday) Time: From 11:00 AM to 04:00 PM with unlimited extensions of 10 minutes each. e-Auction Portal: <a href="https://Baanknet.com">https://Baanknet.com</a>
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 on the website of the service provider as mentioned above	M/s PSB Alliance (BAANKNET) at the portal <a href="https://Baanknet.com">https://Baanknet.com</a>
11	(i) Bid increment amount: (ii) Auto extension: (limited/unlimited) (iii) Bid currency	Rs.1,00,000.00 Unlimited extensions of 10 minutes each.  INR

12	<p><b>Date and Time</b> during which inspection of the immovable secured assets to be sold and intending bidders should satisfy themselves about the assets and their specification.</p> <p>Contact person with mobile number:</p>	<p>22.04.2026 (Saturday) between 13:00 to 16:00 hrs.</p> <p>Under Physical Possession.</p> <p>For inspection and/or any clarification, the intending bidders may contact: (1) Mr. Mayank Tripathi, Deputy Manager, SBI, SAMB Chandigarh, E-mail ID: <a href="mailto:team3samb.cha@sbi.co.in">team3samb.cha@sbi.co.in</a>, Mobile: 9872266118.</p>
13	Other conditions	<p>(a) The intending bidder should abide by the rules of <a href="https://Baanknet.com">https://Baanknet.com</a> vis-à-vis the auction in respect of KYC guidelines, Balance in their Wallet for covering the EMD Amount etc.</p> <p>(b) Participation in e-auction will be allowed by <a href="https://Baanknet.com">https://Baanknet.com</a> portal to those who comply with the terms of auction and fulfill the eligibility criteria therefor. Interested bidders may deposit Pre-Bid EMD to their Bidder Global EMD Wallet with <a href="https://Baanknet.com">https://Baanknet.com</a> before the last date &amp; time as mentioned at Sl. No.7 above, through Online transfer of funds using NEFT/Transfer, using challan generated on e-Auction Platform. Credit of Pre-Bid EMD shall be given to the bidder only after receipt of payment in <a href="https://Baanknet.com">https://Baanknet.com</a> account and updation of such information on the e-Auction website. This may take some time as per Banking process and hence bidders are advised to deposit the Pre-Bid EMD amount well in advance to avoid any last-minute problem.</p> <p>(c) The successful bidder will be communicated suitably by <a href="https://Baanknet.com">https://Baanknet.com</a>, subject to further confirmation by Bank after validation of each of the eligibility criteria/KYC details/EMD amount deposit etc.</p> <p>(d) 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/</p>

		<p>proceed with conventional mode of tendering etc.</p> <p>(e) <u>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.</u></p> <p>(f) 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>(g) 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>(h) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.</p> <p>(i) <u>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.</u></p> <p>(j) The bids submitted without the EMD shall be summarily rejected. Further, the properties shall not be sold below the reserve price.</p> <p>(k) The conditional bids may be treated as invalid. Please note that after submission of the bid/s, no correspondences regarding any change in the bid shall be entertained.</p> <p>(l) The EMD of the successful bidder shall be retained towards part sale consideration and the EMD of the unsuccessful bidder will be refunded by <a href="https://Baanknet.com">https://Baanknet.com</a>. The bidders will not be entitled to claim any</p>
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		<p>interest, costs, expenses, and any other charges (if any).</p> <p>(m) <u>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.</u></p> <p>(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.</p> <p>(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/their name.</p> <p>(p) <u>The payment of all statutory /non- statutory dues, taxes, GST, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only and will be over and above the Bid Price.</u></p> <p>(q) The bidders are advised in their own interest to satisfy themselves with the title and correctness of other details pertaining to the immovable secured assets including the size/area of such immovable secured assets in question. They shall independently ascertain any other dues / liabilities / encumbrances in respect of the properties from the concerned authorities to their satisfaction before submitting the bids.</p> <p>(r) In case 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</p>
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14	Details of pending litigation, if any, in respect of property proposed to be sold	SA No. 343 of 2024 is pending at DRT II Chandigarh.

Date: 06.04.2026  
Place: Chandigarh

Authorised Officer, State Bank of India