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 and Guarantors	1. M/s Shree Ramji Rice Land, Shergarh Road Kaithal, Haryana-136027 (Borrower) 2. Sushil Kumar Garg S/o Satya Pal Garg R/o House No 518/10, New Ashoka Colony, SBI Road Kaithal , Haryana-136027.(Personal Guarantor) 3. Smt Kamla Devi w/o Sh. Satya Pal R/o House No 518/10, New Ashoka Colony, SBI Road Kaithal, Haryana-136027 (being legal heir of Personal Guarantor- Late Sh. Ashok Kumar Garg) 4. Smt. Anju Garg w/o sh. Late Ashok Kumar R/o House No 518/10, New Ashoka Colony, SBI Road Kaithal, Haryana-136027 (being legal heir of Personal Guarantor- Late Sh. Ashok Kumar Garg) 5. Sarthak Son of Late Sh. Ashok Kumar R/o House No 518/10, New Ashoka Colony, SBI Road Kaithal, Haryana-136027 (being legal heir of Personal Guarantor- Late Sh. Ashok Kumar) 6. Trisha minor daughter of Late Sh. Ashok Kumar R/o House No 518/10, New Ashoka Colony, SBI Road Kaithal, Haryana-136027 through Smt. Anju Garg as a natural guardian. (being legal heir of Personal Guarantor- Late Sh. Ashok Kumar Garg) 7. M/s Vardaan Exports # Lekh Raj Miglani Road Shergarh, Kaithal Haryana-136027 (Corporate Guarantor) 8. M/s Kissan Riceland Pvt. Ltd. (erstwhile M/s Kissan Rice Mills) # Jind Road ,Transport Nagar ,Kaithal Haryana Pin: 136027 (Corporate Guarantor)
2	Name and address of Branch, the Secured Creditor	**State Bank of India** Stressed Assets Management Branch (SAMB), 1st Floor, S.C.O. 99-107, Sector-8C, Chandigarh 160009.
3	Complete Description of the immovable secured assets to be sold	**S. No.** — **Description of the immovable asset** **1** — Property /Plot bearing no. M.C.K.I.D.No. 61C21U262P4 having total area **96 Kanal -18** Marlas comprised as detailed below: a) Land measuring **15 Kanals 8 Marla** comprised in Khewat no 297/270,

		Khatoni No. 347, Rect No 60/ 140/ 144,Kila No 18/2,(8-1), (0-7). b) Land measuring **48 Kanals 11 Marla** representing 971/1051 share out of total land measuring 52 Kanal 11 Marlas comprised in Khewat no 308/281min, Khatoni No. 359, Rect No 59/60/61,Kila No.6/2,7/2/2/1, 14/2/2/2/15,16,17/1/10/2,11/19,20,21, 22,1. c) Land measuring **2 Kanal 0 Marlas** comprised in Khewat no 370/330 , Khatoni No. 421 Rect No 60 ,Kila No 12. d) Land measuring **29 Kanal 5 Marlas** representing 585/659 share out of total land measuring 32 Kanal 19 Marlas comprised in Khewat no 412/369 , Khatoni No. 471 Rect. No 59/60/142,Kila No 4/2,5/1,5/2,6/1,7/1, 1,2,9,10/1,(5-19) e) Land measuring **1 Kanal 14 Marlas**representing 34/68 share out of total land measuring 3 Kanal 8 Marlas comprised in Khewat no 298/271 , Khatoni No. 348, Rect No 141,Kila No (3-8). vide jamabandi for the year 2010-11 situated at Patti Khot within municipal Limits of Kaithal ,Tehsil Kaithal vide Regd Sale Deed No. 4300/1 dated 22.12.2006 and amendment dated 15.03.2007 dated vide Sr.No.5637/1 in the office of SR Kaithal (Haryana).in the name of Sh Sushil Kumar Garg & Sh Ashok Kumar Garg S/o Sh. Satya Pal Garg. **[CERSAI No.200011499389]** Property ID (on the BAANKNET Portal): **SBIN04262634**
4	Details of the encumbrances known to the Secured Creditor	None, to the best of our knowledge. **Note: Original Title deeds of the property has been seized by CBI in case no. RC-7(S)2023/CBI/SCB/CHG**
5	The Secured Debt for recovery of which the property is to be sold	**Rs. 8,60,41,794.00 [Rupees Eight Crore Sixty Lacs Forty One Thousand Seven Hundred Ninety Four Only] as on 18.06.2018** with future interest and incidental charges (As per Demand

<table>
<tr><td></td><td></td><td>Notice u/s 13(2) of SARFAESI Act 2002 dated 18.06.2018).</td></tr>
<tr><td>6</td><td>Deposit of Earnest Money</td><td><table><tr><th>S. No.</th><th>Earnest Money Deposit (EMD) Amount (INR)</th></tr><tr><td>1</td><td>Rs.2,01,80,000/-.i.e., 10% of the Reserve Price, which is Rs.20,18,00,000/-./-.</td></tr></table>
EMD Amounts as above, being 10% of the Reserve Prices, to be deposited in the wallet to be maintained by Bidders on https://Baanknet.com</td></tr>
<tr><td>7</td><td>Reserve Price of the immovable secured asset:

Bank account in which Earnest Money Deposit (EMD) is to be remitted:

Last Date and Time within which EMD to be remitted:</td><td><table><tr><th>S. No.</th><th>Reserve Price (INR)</th></tr><tr><td>1</td><td>Rs.20,18,00,000/-</td></tr></table>
Through wallet to be maintained by Bidders on https://Baanknet.com.

Up to 03:50 PM on 24.08.2026 or as per the guidelines for participation in e-auction, as available on https://Baanknet.com (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)</td></tr>
<tr><td>8</td><td>Time and manner of payment</td><td>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.</td></tr>
<tr><td>9</td><td>Time and place of public auction</td><td>Date: 24.08.2026 (Monday)

Time: From 11:00 AM to 04:00 PM with unlimited extensions of 10 minutes each.</td></tr>
</table>

		e-Auction Portal: https://Baanknet.com
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 https://Baanknet.com
11	(i) Bid increment amount: (ii) Auto extension: (limited/ unlimited) (iii) Bid currency	**S. No.** — **Bid Increment Amount (INR)** 1 — **Rs.1,00,000/-** Unlimited extensions 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:	**Pre-Auction Inspection:** Date: **17.08.2026 (Monday)** Time: **From 11:00 A.M. to 04:00 P.M.** For inspection and/or any clarification, the intending bidders may contact: (1) Ms. Uttara Mahto, Assistant General Manager & Authorised Officer, SBI, SAMB Chandigarh, E-mail ID: team02samb.cha@sbi.co.in, Mobile: 9560486505, or (2) Ms. Aarti Sharma, Case Officer, SBI, SAMB Chandigarh on Mobile: 9816083947.
13	Other conditions	(a) The intending bidder should abide by the rules of https://Baanknet.com vis-à-vis the auction in respect of **KYC guidelines**, **Balance in their Wallet for covering the EMD Amount** etc. (b) Participation in e-auction will be allowed by https://Baanknet.com 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 https://Baanknet.com before the last date & 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 https://Baanknet.com 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. (c) The successful bidder will be communicated suitably by https://Baanknet.com, subject to further confirmation by Bank after validation of each of the eligibility criteria/KYC details/EMD amount deposit etc. (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/ proceed with conventional mode of tendering etc. (e) **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**. (f) 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. (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. (h) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. (i) **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**.

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(j) The bids submitted without the EMD shall be summarily rejected. Further, the properties 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 correspondences regarding any change in the bid shall be entertained.

(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 https://Baanknet.com. 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 auction without assigning any reason thereof. The sale is subject to confirmation by the Secured 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 may it 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/their name.

(p) **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**.

(q) The bidders are advised in their own interest to satisfy themselves with the title and

		correctness of other details pertaining to the movable and immoveable secured assets including the specification/make/size/area of such movable and immovable secured assets in question. They shall independently ascertain any other dues / liabilities / encumbrances in respect of the properties (movable and immovable secured assets) 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 make/specification/size/area, defect in title, encumbrances, or any other ground whatsoever. (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 eventuality, the Bank shall in its sole discretion be entitled to call off the sale and put the property on 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 only. No request for change of name in the Sale Certificate, in favour of any other person than the person who submitted the bid/participated in the auction, will be entertained**.

14	Details of pending litigation, if any, in respect of property proposed to be sold	None to the best of our knowledge. **Note: Original Title deeds of the property has been seized by CBI in case no. RC-7(S)2023/CBI/SCB/CHG**

Date: **31.07.2026**
Place: **Chandigarh**

(Nitya Nand Mishra)
Authorised Officer, State Bank of India