

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

01	Name and Address of the Borrower	<p>1) Rajiv Kumar S/o Sh Prem Lal Handa R/o Vill Kharkhara, thuthowal, H No 83, Tehsil & Distt Pathankot , Punjab 145026</p> <p>2) Rajiv Kumar S/o Sh Prem Lal Handa , Ward No 12 , Bhajwal Mohalla , Kathua J&K, 184143</p>
02	Name and address of Branch, the secured creditor	<p>State Bank of India Stressed Assets Recovery Branch Administrative Office, Bahu Plaza, Jammu email ID-sbi.05273@sbi.co.in</p>
03	Description of the immovable secured assets to be sold	<p>Property ID: SBIN000527348</p> <p>All Part and parcel of property with single storey semi finished house built up on a plot of land measuring 10 marla (10/130 share in total land 6 kanal 10 marla) comprised under khasra no 5R/18/2/1(6-10) khewat No 53, Khatauni No 74 situtaed at Village Kharkhara, Near Panchayat Ghar Thuthowal, H B No 83 Tehsil & Distt Pathankot, Punjab in the name of Sh Rajiv Kumar S/o Sh Prem Pal Handa & bounded as under:- North: Road South : plot of Sh Bakshish Singh East: Plot of Smt Bimla Devi West : Plot of Sh Bakshish Singh</p> <p>UNDER PHYSICAL POSSESSION OF THE BANK</p>
04	Details of the encumbrances know to the secured creditor	<p>Not Known by the Bank. The intending bidder is advised to satisfy himself/herself by local enquiry and by visiting offices of Revenue Department and from own sources before participating in the auction process. Please also refer to point no 13.</p>
05	The secured debt for recovery of which the property is to be sold	<p><u>Rs. 36,19,417.00 (Rupees Thirty Six Lakh Nineteen Thousand Four Hundred Seventeen Only) as on 03.01.2026</u> and further also liable to pay future interest w e f 04.01.2026 as agreed rate and other incidental charges applicable due to the secured creditor</p>
06	Deposit of earnest money	<p><u>Rs.1,27,840.00(Rupees one Lakh Twenty Seven Thousand Eight Hundred Forty Only) to be deposited on or before 27.01.2026 till 23:59 Hrs.</u></p>
07	Reserve price of the immovable secured assets: Account/ Wallet in which EMD to be remitted. Last Date and Time within which EMD to be remitted	<p><u>Rs.12,78,400.00 (Rupees Twelve Lakh Seventy Eight Thousand Four Hundred Only)</u></p> <p>Bidders own wallet Registered with M/s. PSB Alliance Pvt. Ltd. on its e-auction site https://baanknet.com by means of RTGS/NEFT/INB.</p> <p>27.01.2026 23:59 Hrs</p>
08	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.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. In case of failure to deposit the amount as mentioned above with l the stipulated time, the amount deposited by successful bidder will be fofeited to the Bank and authorised officer shall have the liberty to conduct the fresh auction/ sale of the property and the defaulting bideerr shall not have any claim over the forfeited amount and the property. This amount (excluding EMD) is to be remitted to A/c 38354956766, IFSC SBIN0014501 SBI Bank: SARB COLLECTION ACCOUNT, JAMMU</p>
09	Time and place of public e-Auction or time after which sale by any other mode shall be completed	<p>Date: 28.01.2026 through e-auction.</p> <p>10:30 Hrs to 16.00 Hrs</p>

10	The e-Auction will be conducted through the Bank's approved service provider	M/s. PSB Alliance Pvt. Ltd. at the web portal https://baanknet.com
11	(i) Bid increment amount: (ii) Auto extension: (iii) Bid currency & unit of measurement	Rs. 50000.00 Unlimited extension of 5 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	Date: 27.01.2026 Time: 11:30Hrs to 13:00 Hrs Name: Manoj Gupta (Authorized officer) Mobile No. 9781810666
13	Other conditions	<p>(a). The Bidders should get themselves registered on https://baanknet.com by providing requisite KYC documents and registration fee as per the practice followed by M/s. PSB Alliance Pvt. Ltd. well before the auction date. The registration process takes minimum of two working days. (Registration process is detailed on the above website).</p> <p>(b). The Intending bidder should transfer his EMD amount on or before 27.01.2026 upto 23:59 hrs by own wallet registered with M/s. PSB Alliance Pvt. Ltd. on its E-auction site. https://baanknet.com by means of NEFT/ RTGS/INB transfer from his bank account.</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 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</p> <p>Authorised Officer of State Bank of India, SARB, Jammu , Administrative Office, Bahu Plaza , Jammu 180012</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.05273@Sbi.co.in)</p> <p>(c) Names of Eligible Bidders will be identified by the State Bank of India, Stressed Assets Recovery Branch, Jammu to participate in online e-auction on the M/s. PSB Alliance Pvt. Ltd. portal.</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 & 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 Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.</p>

		<p>(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.</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 wallet maintained with M/s. PSB Alliance Pvt. Ltd. . The Bidder has to place a request with M/s. PSB Alliance Pvt. Ltd. for refund of the same back to his bank account. 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 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.</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 of 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.</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 auction will be entertained.</p>
14	Detail of pending litigation if any, in respect of property proposed to be sold.	No such litigation in respect of the proposed property to be sold.

Date: 06.01.2026
Place: Jammu

**AUTHORISED OFFICER,
SARB Jammu**