



Retail Asset Central Processing Centre
2nd floor, State Bank Bhavan,
Nr. Panjara Pol, Ghod-Dod Road, Surat-395007
eMail-sbi.10001@sbi.co.in

Annexure-15

Appendix – IV-A
[See Proviso to rule 8 (6)]

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive/ physical (whichever is applicable) possession of which has been taken by the Authorized Officer of State Bank Of India, the Secured Creditor, will be sold on "As is Where is", As is What is" and Whatever there is" on 08.10.2024, for recovery of Rs 1,94,25,959/- Rs. One Crore Ninety Four Lacs Twenty Five thousand Nine Hundred Fifty Nine only plus accrued interest and cost thereon) due to the secured creditor from Rajendrakumar Dkabhaj Bhesania and Jagrutiben Rajendrabhai Bhesania. The reserve price will be Rs. 1,85,85000/- (Rs. One Crore Eighty Five lacs Eighty Five Thousand only) and the earnest money deposit will be Rs. 18,58,500/- (Rs. Eighteen lacs Fifty Eight Thousand five hundred only)

(short description of the immovable property)

Residential property : Flat No 302, Third Floor, Samarth Paradise opp. pal lake garden, Pal Lake road Pal Surat. Surat-394510

For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the secured Creditor website www.sbi.co.in.

Date: 03.09.2024

Place: Surat


(Name of the Authorized Officer)
Authorized Officer

(Annexure-15 A)

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

1	Name and address of the Borrower	Rajendrakumar Ukabhai Bhesania and Jagrutiben Rajendrabhai Bhesania Residential property : Flat No 302, Third Floor, Samarth Paradise opp pal lake garden, Pal Lake road Pal Surat. Surat-394510
2	Name and address of Branch the secured creditor	STATE BANK OF INDIA – RACPC I, Ghod dod road Surat
3	Description of the immovable secured assets to be sold.	Residential property : Flat No 302, Third Floor, Samarth Paradise opp pal lake garden, Pal Lake road Pal Surat. Surat-394510
4	Details of the encumbrances known to the secured creditor.	No encumbrances known to the secured creditor
5	The secured debt for recovery of which the property is to be sold	Rs.1,94,25,959/- plus accrued interest and costs there on, demand notice dated 26.03.2024
6	Deposit of earnest money	EMD Rs. 18,58,500/- (Rs. Eighteen lacs Fifty Eight Thousand five hundred only) being the 10% of Reserve price to be remitted by RTGS/NEFT to the Bank account or Demand Draft drawn in favour of SBI RACPC Branch drawn on any Nationalised or Scheduled Bank
7	Reserve price of the immovable secured assets: Bank account in which EMD to be remitted.	RS 1,85,85,000/- STATE BANK OF INDIA – RACPC A/C NO - 37608203306 IFSC:SBIN0010001 EMD amount as mentioned above shall be paid online through NEFT/ RTGS mode only (After generation of Chalan from (www.Ebkray.in) in bidders Global EMD Wallet). NEFT/ RTGS transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any other mode will not be accepted. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest.



	Last Date and Time within which EMD to be remitted: 18,58,500/-	07.10.2024, 04.00 PM
8	Time and manner of payment	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 15 th 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 auction purchaser not exceeding three months from the date of auction
9	Time and place of public auction or time after which sale by any other mode shall be completed.	Date: 08.10.2024 Time 11.00 AM to 03.00 PM with auto extension of ten (10) minutes from last highest bid till sale is completed Online Mode at https://ebkray.in
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	The auction will be conducted through our e- Auction service provider (PSB ALLIANCE) at the web portal https://EBKRAY.IN/ PSB Alliance eAuction Portal and e- Bikray.in For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the secured Creditor website https://bank.sbi/web/sbi-in-the-news/auction-notice/bank-auctions
11	1. Bid increment amount. (ii) Auto extension: _____ times (limited / unlimited) (iii) Bid currency & unit of measurement	i. Rs. 10,000.00 (Rs. Ten Thousand only) ii. 10 minutes . Unlimited iii. Bid currency in Indian Rupees
12	Date and Time during which inspection of the immovable secured assets to be sold and intending bidders should	04 Oct 2024 between 12.00PM to 04.00PM



	<p>satisfy themselves about the assets and their specification. Contact person with mobile number</p>	<p>Rashmi Singh Mobile: 9909909165</p>
<p>13</p>	<p>Other conditions</p>	<p>(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 Password by M/s PSB Alliance may be conveyed through email).</p> <p>(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 License/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 RACPC, GhodDod Road, DIST SURAT by 04.10.2024 (date) 04.00PM. Scanned copies of the original of these documents can also be submitted to e-mail Id of authorized Officer.</p> <p>(c) Names of Eligible Bidders will be identified by the State Bank of India, Ena Branch to participate in online e-Auction on the portal PSB Alliance eAuction Portal and e- Bikray in M/s PSB alliance will provide User ID and Password after due verification of PAN of the Eligible Bidders.</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 auction, duly signed and stamped as token of acceptance without any new condition other than those already agreed to before start of 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>

(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.

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 Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders.

(i) 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.

(j) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.

(l) The EMD of the unsuccessful bidder 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, 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).

(m) The authorized Officer is not bound to accept the highest offer and the authorized 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.



	<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 name.</p> <p>(p) 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>(q) 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 authorized 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 authorized officer of the concerned bank branch only.</p> <p>(r) 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>
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Date: 03/09/2024

Place: Surat

(Name of the Authorized Officer)
Authorized Officer