

Web Notice

SALE OF FINANCIAL ASSETS BY SBI

In terms of the Bank's Policy on Sale of Financial Assets, in line with the regulatory guidelines, we place the following accounts for sale to ARCs/ Banks/ NBFCs/ FIs, on the terms and conditions indicated there against. However, please note that the sale will be subject to final approval by the Competent Authority of the Bank:

Brief details of financial assets showcased on: 03.01.2020{e-Auction on: 23.01.2020 }						
AGGREGATION OF PER (HOUSING) A/Cs						
Portfolio No	Branch Name (Br Code)	No. of PER (Housing) Accounts	Out-standing	Primary/collateral security/3 rd party guarantee	Reserve Price	Terms of Sale (cash/ cash cum SR ratio)
1	SARB DELHI(5169)	30	11.25	8.2	5.82	100% Cash
2	SARB DELHI I(5169)	8	10.48	13.87	7.78	100% Cash
3	SARB DELHI I(5169)	28	11.64	13.55	7.3	100% Cash
4	SARB DELHI I(5169)	29	15.21	16.72	8.15	100% Cash
5	SARB DELHI II(51521)	24	6.51	6.49	3.48	100% Cash
6	SARB DELHI II(51521)	21	9.3	9.88	5.35	100% Cash
7	SARB DELHI II(51521)	28	7.1	8.37	4.48	100% Cash
8	SARB DELHI II(51521)	29	8.89	8.43	4.52	100% Cash
9	SARB DELHI II(51521)	27	6.86	6.61	3.54	100% Cash
10	SARB DELHI II(51521)	24	5.45	5.33	2.86	100% Cash
	Total	248	92.69	97.45	53.28	

Brief details of financial assets showcased on: 03.01.2020{e-Auction on: 24.01.2020 }						
AGGREGATION OF PER (HOUSING) A/Cs						
Portfolio No	Branch Name(Br Code)	No. of PER (Housing) Accounts	Out-standing	Primary/collateral security/3 rd party guarantee	Reserve Price	Terms of Sale (cash/ cash cum SR ratio)
11	SARB ALAHABAD(10039)	6	1.42	1.75	0.93	100% Cash
12	SARB BHUBANESHWAR(5174)	13	3	4.43	2.38	100% Cash
13	SARB BURDWAN(14817)	7	1.25	1.55	0.76	100% Cash
14	SARB CHANDIGARH(5179)	8	1.43	1.18	0.83	100% Cash
15	SARB DEHRADUN(61109)	25	7.36	7.31	3.33	100% Cash

16	SARB JALANDHAR(51516)	11	1.7	1.71	0.88	100% Cash
17	SARB LUDHIANA(5271)	6	0.96	1.00	0.56	100% Cash
18	SARB RANCHI(10201)	3	0.65	0.96	0.51	100% Cash
19	SARB SHIMLA(18185)	3	0.61	0.91	0.49	100% Cash
20	SARB SOUTH BENGAL(15196)	34	7.18	9.41	5.27	100% Cash
21	SARC KOLKATA(5171)	15	3.55	4.24	2.43	100% Cash
22	SARC LUCKNOW(5178)	22	5.35	6.15	2.87	100% Cash
	Total	153	34.46	40.60	21.24	

Brief details of financial assets showcased on: 03.01.2020{e-Auction on: 27.01.2020}						
AGGREGATION OF PER (HOUSING) A/Cs						
Portfolio No	Branch Name(Br Code)	No. of PER (Housing) Accounts	Out-standing	Primary/collateral security/3 rd party guarantee	Reserve Price	Terms of Sale (cash/ cash cum SR ratio)
23	SARB 2 BANGALORE(40564)	15	5.57	8.76	4.51	100% Cash
24	SARB AHMEDABAD(5181)	3	3.24	1.53	1.28	100% Cash
25	SARB AURANGABAD (12953)	83	11.34	14.02	7.33	100% Cash
26	SARB BANGALORE(5173)	10	5.74	3.69	1.94	100% Cash
27	SARB BHILAI(14697)	3	0.41	0.46	0.24	100% Cash
28	SARB BHOPAL(5180)	12	2.15	3.97	1.16	100% Cash
29	ARM CHENNAI(70674)	15	3.00	3.66	1.76	100% Cash
30	SARB CHENNAI(5170)	26	11.02	10.17	5.42	100% Cash
	Total	167	42.47	46.26	23.64	

Brief details of financial assets showcased on: 03.01.2020{e-Auction on: 28.01.2020}						
AGGREGATION OF PER (HOUSING) A/Cs						
Portfolio No	Branch Name(Br Code)	No. of PER (Housing) Accounts	Out-standing	Primary/collateral security/3 rd party guarantee	Reserve Price	Terms of Sale (cash/ cash cum SR ratio)
31	SARB ERNAKULAM(5182)	3	0.68	0.58	0.38	100% Cash
32	SARB GWALIOR(10010)	3	0.54	0.49	0.23	100% Cash
33	SARB INDORE(10007)	21	7.53	7.29	3.69	100% Cash
34	SARB PUNE(10151)	8	1.29	1.95	1.04	100% Cash
35	SARB RAIPUR(10009)	2	1.6	2.16	1.15	100% Cash
36	SARB THANE (11697)	69	19.11	33.08	17.00	100% Cash
37	SARB TRIVANDRUM(10058)	7	2.07	2.19	1.44	100% Cash

38	ARM ERNAKULAM(70683)	12	3.79	4.56	2.23	100% Cash
	Total	125	36.61	52.30	27.16	
	Grand Total	693	206.23	236.61	125.32	

2. **Information for bidders**: Bidders can participate for any number of the portfolios. Auctions will be conducted portfolio wise separately. Bid for each of above-mentioned portfolios, “bid with highest cash component shall be considered as successful bid”.

3. The interested ARCs/ Banks/ NBFCs/ FIs can conduct due diligence of these assets with immediate effect, after submitting expression of interest and executing a Non-Disclosure Agreement (NDA) with the Bank, **if not already executed**, to the Deputy General Manager (S&R), State Bank of India, Stressed Assets Resolution Group (SARG), Corporate Centre, 2nd Floor, The Arcade, World Trade Centre, Cuffe Parade, Mumbai – 400005 (Mail Id : dgm.sr@sbi.co.in).

4. Further details of the accounts will be sent in the form of PIMs (Preliminary Information Memorandum) on execution of NDA, **if not already executed**, on the email IDs provided with the Expression of Interest (EOI). Thereafter, the prospective buyers, who submit a Non-Disclosure Agreement, will be allotted passwords and conveyed the procedure to submit the financial bid through e-Auction method which will be explained to them.

5. Besides the amount outstanding under any disbursed loans, Bank shall notify the Purchaser details of any un-devolved LCs/ BGs yet to be invoked/ installments of DPGs, which are not yet due, in respect of the NPA accounts being offered for sale by the Bank. The Bank shall retain pari-passu charge on the securities relating to un-crystallized non-funded facilities. In case of crystallization of non-funded facilities after the sale, that portion (converted into funded) will also be sold by the Bank to the same ARC/ Buyer who will give acceptance for the same through offer letter/ supplementary agreement/ assignment agreement. However, the un-devolved LC and un-invoked BG limits backed by 100% margin by way of FDs will not be offered for sale to ARCs, etc.

6. Cut-off date denotes the date of showcasing the financial assets i.e. all realization/ recoveries made upto the cut- off date shall be retained by the Bank.

7. Please note that any taxes that may be arising out of the transaction shall be payable by the purchaser.

8. We would like to know whether you are interested in the above proposal. If interested, we look forward to receiving an expression of interest at the earliest. In case of any further clarification, you may contact the following Nodal officer at our end: -

SI No	Name of the Official	Mobile No
1	Chief Manager (for SI No 1 to 22)	9810562803
2	Chief Manager (for SI No 23 to 38)	9955963775

9. The time schedule for completion of the sale process is given below, which may be taken note of and adhered to since no further extension will be made in the schedule: -

S. No.	Particulars	Last Date
1	Submission of Expression of Interest in the account(s)*	07.01.2020
2	Submission of Non-Disclosure Agreement (if not already executed)	07.01.2020
3	Informing names of the Authorised Official(s) along with their contact details (mobile number, e-mail ids etc.) to enable us to issue passwords and explaining them the procedure to bid through e-auction portal of the bank.	21.01.2020
4	Allotment of User ID password for e-Bidding	22.01.2020
5	Completion of Due Diligence Exercise	22.01.2020
6	Process of e-bidding**	
	For SI No 1 to 10	23.01.2020
	For SI No 11 to 22	24.01.2020
	For SI No 23 to 30	27.01.2020
	For SI No 31 to 38	28.01.2020

* EOI may also be emailed to us at dgm.sr@sbi.co.in

The e-bidding timings will be from **11.30 A.M. to 01.00 P.M. with unlimited extension of 05 minutes and an incremental amount of Rs.2.00 Lakhs.

Details of contact details at branches are as under:

Sl. No.	Branch	Name of the Branch Head	Mobile Number
1	SARB CHENNAI(5170)	Shri S.Ramakrishnan	9445015536
2	SARB DELHI (5169)	Ms Sangeeta Jalan	8800184155
3	S A R B BHOPAL(5180)	Shri Dinesh Aagiwal	9981161675
4	SARB CHANDIGARH (5179)	Shri Darshan Lal Thapa	9419237175
5	SARB LUDHIANA (5271)	Shri Bimal Kumar	7508980964
6	SARB RAIPUR(10009)	Shri Jayant Kumar Patnaik	9754544440
7	ARMB CHENNAI(70674)	Shri Raghunath Srinivasan	9445865965
8	SARB SHIMLA (18185)	Shri Dawa Tashi Kinner	9814173888
9	SARB AURANGABAD(12953)	Shri Tushar Manikkumar	7506188320
10	SARC BANGALORE (5173)	Shri Umashankar Kemparamaiah	9449842391
11	SARB AHMEDABAD (5181)	Shri Deveshkumar Bachubhai Thaker	7600038900
12	SARC KOLKATA(5171)	Shri Siddhartha Bandyopadhyay	96747 19888
13	SARB ERNAKULAM (5182)	Shri P Shiv Shankar	9447788716
14	SARB SOUTH BENGAL(15196)	Shri Ranajay Ray	96747 13973
15	SARB INDORE (10007)	Shri Shreem Kesharwani	9425322318
16	SARC LUCKNOW(5178)	Shri Desh Ratan	74084 23152
17	SARB BHUBANESHWAR(5174)	Shri Lingaraj Sahoo	85990 91639
18	SARB GWALIOR (10010)	Shri Mahendra Kumar Sharma	8458811828
19	SARB DEHRADUN(61109)	Shri Rajendra Singh	9650486279
20	SARB TRIVANDRUM (10058)	Ms Sabitha Rani T R	9447006105
21	SARB ALAHABAD(10039)	Shri Rakesh Shankar Tripathi	94153 11446
22	SARB PUNE (10151)	Shri Atul Katekar	9619665110
23	SARB JALANDHAR(51516)	Shri Jasvinder Vir Singh	9876549977
24	SARB THANE (11697)	Shri Kishor Karnik	7583030709
25	SARB BHILAI (14697)	Shri Vijay Yechuri	9826244701
26	SARB BURDWAN(14817)	Shri Ravind Khaitan	77193 75211
27	ARMB BANGALORE (40564)	Shri Sanjay Kumar Singh	9448993110
28	ARMB ERNAKULAM (70683)	Shri Ramakrishna Bhat	9447294941
29	SARB RANCHI(10201)	Shri Satish Kumar Prasad	7488503903
30	SARB DELHI II(51521)	Shri Anil Kanotra	9818158555

Respective branches will arrange for due diligence by your team, to whom files containing copies of all relevant documents pertaining to the assets in the respective baskets, including appraisals/ sanction notes/ review/ renewal papers available, audited or non-audited financial statements and other correspondence with the Unit, Promoter(s) and Guarantor(s) will be made available for their perusal. Also, all legal documents including the details pertaining to

legal action initiated against the borrower(s)/ guarantor(s) and the status of the suit filed will be open for scrutiny by your due diligence team. The Bank's representatives will be present during the due diligence exercise and will respond to queries, if any, of your due diligence team. You are also expected to verify at the time of due diligence, the updated position of principal and total dues as also the updated valuation reports besides others for any changes that might occur in the interregnum.

10. The sale is on "as is where is basis".

11. We reserve the right not to go ahead with the proposed sale at any stage, without assigning any reason. The decision of the Bank in this regard shall be final and binding.

12. The successful bidder will be intimated by the Bank after conducting e-auction. After approval/confirmation of sale by the Appropriate Authority of the bank, the same will be intimated to the Successful Bidder. Within 7 days from the receipt of final confirmation the successful bidder shall have to deposit 10% of the purchase consideration with the bank and the remaining amount within 15 days thereafter. The Bank reserve its right to forfeit the amount paid by the bidder if he fails to make the payment as advised by the Bank or extend the time to make payment as it deem fit or cancel the auction. The other details about the execution of the assignment deed and completion of other legal formalities and shall arrange to take security documents including the available details of the suit-filed accounts from the concerned branches at a mutually convenient date and time, within 45 days from the date of execution of the Assignment Deed.

Deputy General Manager (ARC)

Date: 03.01.2020