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

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1	Name and address of the Borrower	Mr. Santosh Govind Dabholkar Mrs. Sanjana Santosh Dabholkar	
		1) Sahil Enterprises A/003, CTS No. 4A/19, Garden CHS Ltd., Grit Complex, Opp Indian Oil Nagar, Chembur (W), Mumbai- 400 043 2) M/s Sanjana EnterprisesP.L. Lokhande Marg, Pestam Sagar Mehra Plot, Sunder Galli, Chembur- 400 089	
2	Name and address of Branch, the secured creditor		
3	Description of the immovable secured assets to be sold	Property ID No SBIN200050504711 All the part and parcel of Flat No. 201, admeasuring about 765 sq.ft. built up area on the 2 nd Floor in "B Wing" in building No. 01 of building known as Grit heights Co. op. Housing Society Ltd. Situated at Ghatkopar Mankhurd Link Road, Opp. Indian Oil Nagar, Chembur West, Mumbai-400 043 on plot of land bearing Survey No. 69, Hissa No. 1 (part), bearing corresponding CTS No. 4 (part) of Village Borla, Taluka Kurla, Mumbai Suburban District. (Owner: Mr. Santosh Govind Dabholkar)	
		Possession Status: Physical Possession.	
4		To the best of knowledge and information of the Authorised Officer, there are no other encumbrances advised to the Bank. The intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The properties are being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.	
5	The secured debt for recovery of which the property is to be sold	Rs. 1,41,54,048/- (Rupees One Crore Forty One Lakh Fifty Four Thousand Forty Eight Only) as on 20.01.2022 as per demand notice dated-20.01.2022 Plus further interest and incidental charges thereon due to the secured creditor	

6	Registration of intending Bidders	The intending Bidders/ Purchasers are requested to get themselves registered on portal (https://ebkray.in) using their Mobile Number and email-id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by the e- auction service provider (which may take 2 working days), the intending Bidders /Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet before the last date for submission of online application for BID with EMD. The registration, verification of KYC documents and transfer of EMD in wallet must be completed well in advance, before auction. Only after having sufficient EMD in his Wallet, the interested bidder will be able to bid on the date of e-auction.	
7	Deposit of earnest money	Property ID No SBIN200050504711	EMD (Rs.) 13,50,000/-
8	Reserve price of the immovable secured assets Payment of Earnest Money Deposit (EMD) amount	Property ID No SBIN200050504711 Rs. 1,35,00,000/- EMD amount as mentioned above shall be paid online through NEFT/ RTGS mode only (After generation of Challan from (https:/ebikray.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. Interested bidder may deposit Pre-Bid EMD with ebkray(PSB Alliance) before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in ebkray's(PSB Alliance) Bank account and updation of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.	
	Last Date and Time within which EMD to be remitted	25.06.2025 upto 3.00 p.m.	
9	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 Authorized Officer, by NEFT/ RTGS to Bank Account No. 31046784774 (Name of the Account- "SBI SARB Mumbai Payment A/c") of State Bank of India, Churchgate Branch, IFSC: SBIN0001821, 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 e-Auction purchaser not exceeding three months from the date of e-Auction.	
10	Time and place of public e-Auction or time after which sale by any other mode shall be completed	25.06.2025 in between 11.00 am to 04.00	pm

The e-Auction will be The auction will be conducted through our e- Auction service 11 conducted through the provider M/s PSB Alliance Private Limited having its Registered Bank's approved service Office at 4th Floor, Metro House, Mahatma Gandhi Road, Dhobi Talao, Near New Marine Lines, Mumbai- 400020(Helpdesk provider. Numbers:+918291220220) at the web portal https://ebkray.in E-Auction For detailed terms and conditions of the sale, please refer to the link tender documents containing eprovided in State Bank of India, the secured Creditor website Auction bid https://bank.sbi/web/sbi-in-the-news/auction-notices/bank-eform. declaration etc., are auctions. available in the website of the service provider as mentioned above Bid increment (i) Property ID No Bid Increase amount in multiple of 12 amount: SBIN200050504711 Rs. 1,00,000/-Auto extension: times. (limited 10 minutes (unlimited) / unlimited) Bid currency in Indian Rupees (iii) Bid currency & unit of measurement Date and Time during Date: 16.06.2025 13 which inspection of the secured Time: 03:.00 P.M to 5:00 P.M immovable assets to be sold and intending bidders should Name: Mr. R K Taktewale (Mob.9561064635) satisfy themselves about the assets and their Email Id-sbi.05168@sbi.co.in specification. Contact person with mobile number Other conditions a) Bidders shall hold a valid digital Signature Certificate issued by 14 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 Private Limited may be conveyed through email). (b) Names of Eligible Bidders will be identified by the State Bank of India, Stressed Assets Recovery Branch (SARB) Mumbai Branch to participate in online e-Auction on the portal https://ebkray.in M/s PSB Alliance Private Limited will provide User ID and Password after due verification of PAN of the Eligible Bidders (c) 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. (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. (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 and 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
- (g) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.
- (h) 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.
- (i) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price
- (j) 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.
- (k) The EMD of the unsuccessful bidder 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).
- (I) 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 e-Auction without assigning any reason thereof. The sale is subject to confirmation by the secured creditor.
- (m) 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 it may be subsequently sold.
- (n) TDS/ GST, wherever applicable, will have to be borne by the successful bidder / buyer, over and above the bid amount. Sale Confirmation will be subject to consent of mortgagor/borrower if auction does not fetch more that the reserve price as per provision of SARFAESI rule 9 (2).
- (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) 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.

- (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 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 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(s)
- (q) 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 e-Auction will be entertained.

Date: 09.06.2025

Place: Mumbai

(Rambhau Taktewale) AUTHORISED OFFICER, STATE BANK OF INDIA