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	M/s Bhagya Laxmi Medical Agency
2	Name and address of Branch, the secured creditor	State Bank of India, Stressed Assets Recovery Branch (SARB), Block B-1, Pujari Chambers, Near Pachpedi Naka, Raipur (C.G.)
3	Description of the immovable secured assets to be sold.	Flat No. 501, 5th Floor, Maruti Residency Daffodils, Amlidih, Raipur (C.G.) Area- 800 Sq.ft. (Symbolic Possession)
4	Details of the encumbrances known to the secured creditor.	NIL
5	The secured debt for recovery of which the property is to be sold .	₹ 24,10,556.84 +intt. & exp.
6	Deposit of earnest money	EMD : Rs ₹ 1.60 Lac, being the 10% of Reserve price to be remitted by RTGS / NEFT to the Bank account or Demand Draft draw in favour of SBI account (unit name) Name of the Branch drawn on any Nationalised or Scheduled Bank
7	Reserve price of the immovable secured assets:	Rs. ₹ 15.84 Lac
	Bank account in which EMD to be remitted.	The interested bidders shall submit their EMD (as mentioned above) through Demand Draft and Bankers Cheque in the favour of Authorised Officer, State Bank of India, SARB, Raipur Cheques drawn on other than "SBI" will not be accepted.
	Last Date and Time within which EMD to be remitted: Rs	Time : 06.06.2019 Date : 5.00 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 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.
9	Time and place of public e- Auction or time after which sale by any other mode shall be completed.	10.06.2019, Time 11:00 AM to 2:30 PM
10	The e-Auction will be conducted through the Bank's approved service provider.	M/s E-Procurement Technologies Ltd., A201/801, Wall Street-II, Opp. Orient Club, near Gujarat College, Ellis Bridge, Ahmedabad-380006, Gujarat Mr. Tilak Maratha 9067799646 Helpline e-mail ID:

	e-Auction tender documents containing e-Auction bid form, declaration etc., are available in the website of the service provider as mentioned above	Tilak@auctiontiger.net
11	(i) Bid increment amount:	(i) ₹ 10000/-
	(ii) Auto extension: times. (limited / unlimited)	(ii) With unlimited extension of 5 minutes each.
	(iii) Bid currency & unit of measurement	(iii) INR
12	Date and Time during which inspection of the immovable secured assets to be sold and intending bidders should satisfy themselves about the	Date: 03 and 04.06.2019 Time: 11.00AM to 04.30PM Name: Pranay Chakravarty
	assets and their specification. Contact person with mobile number	Mobile No. 8458805446, 9926303714, 9926303750, 9425236244
13	Other conditions	(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 Pass word by M/s E-Procurement Technologies Ltd., A201/801, Wall Street-II, Opp. Orient Club, near Gujarat College, Ellis Bridge, Ahmedabad-380006, Gujarat Mr. Tilak Maratha 9067799646 Helpline e-mail ID: Tilak@auctiontiger.net may be conveyed through e mail. (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 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 Authorised Officer of State Bank of India SARB Block B-1, Pujari Chambers, Near Pachpedi Naka, Raipur (C.G.) by date and time. Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorised Officer. (b) The intending bidder should submit the evidence of EMD deposit 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 Authorised Officer of State Bank of India SARB Block B-1, Pujari Chambers, Near Pachpedi Naka, Raipur (C.G.) by date 06.06.2019 time 5:00 PM.

- Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorised Officer.
- (c) Names of Eligible Bidders will be identified by the State Bank of India SARB Raipur to participate in online e-Auction on the portal www.sbi.co.in M/s E-Procurement Technologies Ltd. https://sbi.auctiontiger.net who will provide User ID and Password after due verification of PAN of the Eligible Bidder.
- (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.
- (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.
- (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.
- (i) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.
- (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.
- (k) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.
- (I) 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.
- (m) 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).
- (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 e-Auction without assigning any reason thereof. The sale is subject to confirmation by the secured creditor.
- (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 it may be subsequently sold.

- (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.
- (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.
- (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 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) 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.

Place: Raipur

AUTHOF

Pranay Chakravarty
AUTHORISED OFFICER,
STATE BANK OF INDIA.