

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 | Sh. Raj Kumar Ruhela and Smt. Anita Ruhela, MIG First Floor, Flat No.F-2 on Plot No.159A Turab Nagar Ghaziabad |
| 2 | Name and Address of the Branch, the secured creditor | State Bank of India, Stressed Assets Recovery Branch-II, State Bank House, 18/4 Arya Samaj Road, Karol Bagh, New Delhi - 110005 |
| 3 | Description of the immovable secured assets to be sold. | MIG First Floor, Flat No.F-2 on plot No.159-A Turab Nagar Ghaziabad Super Area70 Sq.mtrs in the name of Sh. Raj Kumar Ruhela S/o Sh. Ram Chandra Ruhela and Smt. Anuraj Ruhela W/o Sh. Raj Kumar Ruhela |
| 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 | Rs. 33.50 lacs upto 31.05.2020 Future interest and other charges extra |
| 6 | <u>Deposit of earnest money</u> | EMD Rs. 1.33 lacs being the 10 % of Reserve price to be remitted by RTGS/NEFT to the Bank account or Demand Draft drawn in favour of Account- 65243320066 |
| 7 | Reserve Price of the immovable secured assets Bank Account in which EMD to be remitted Last date and time within which EMD to be remitted | Rs. 13.30 lacs A/c No. 65243320066 IFSC Code-SBIN0070676 Bank State Bank of India Time 4.00 PM Date 27.08.2020 |
| 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 on 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 e- Auction |

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| | | 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. | 31.08.2020 on Bank's web portal from 12.00 Noon to 2.00 pm |
| 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 | M/s C1 India Pvt Ltd at the web portal https://bankeauctions.com , |
| 11 | i) Bid Increment amount ii) Auto extension: (limited/ unlimited) (iii) Bid currency and unit of measurement | Rs. 10000.00 With unlimited extensions of 5 minutes each Rupee |
| 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 25.08.2020 Time – UPTO 4.00 PM Name Sh. S. K. Mongia and Sh. R. K. Jamwal Mobile No. 8800411488 and 8595677877 |
| 13 | <u>Other conditions</u> | Terms and Conditions of the E-auction are as under: 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 & password by **M/s C1 India Pvt Ltd may be conveyed by e-mail. Help Line** numbers are 0124-4302020,21,22,23 .Sh. Vinod Chauhan may also be contacted on his mobile number 9813887931.

b) The intending bidder should submit the evidence for 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. Voter ID Card/ Driving License/ Passport etc.,(ii) Current Address-Proof for communication, (iii) PAN card of the bidder, (iv) valid e-mail ID, (v) contact number (Mobile/Landline) of the bidder etc. to the Authorized Officer of **STATE BANK OF INDIA, SARB -II, Karol Bagh, New Delhi-110005**, by 27.08.2020 (4:00 p.m). **Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorized officer. Bidders may please note that all the particulars should be handed over to Authorized officer in a closed/Sealed envelope.**

c) Names of the Eligible Bidders, will be identified by the STATE BANK OF INDIA, **SARB II Branch**, Arya Smaj Road, Karol Bagh, New Delhi. For participation in online e-auction on the portal <https://Bankeauctions.com>) **C1 India Pvt Ltd** will provide User ID & Password after due verification of PAN of the Eligible Bidders.

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.

e) During e- Auction , if no bid is received within specified time, State bank of India at its discretion may decide to revise opening price/ scrap the e- Auction process / process /proceed with conventional mode of e tendering.

f) The Bank /service provider for e- Auction shall have 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 bids 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 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.

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

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.

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/Bank is not bound to accept the highest offer and has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction or withdraw any property or portion thereof from the auction proceedings at any stage 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 any 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 the 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, GSTN, rates, assessment 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 Authorized 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 authorized 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.

Statutory 15 days Sale Notice under the SARFAESI Act 2002

Date: 05.08.2020

Place: New Delhi

Authorized Officer

State Bank of India

SARB-II, Karol Bagh

New Delhi (Branch Code 51521)

sbi.51521@sbi.co.in