

**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 / Guarantor	Borrower:- Mr.Emanuel and Mrs.Zeenat H.No-446,Guru Gobind Singh Nagar, Majitha Road,Amritsar.
2.	Name and address of Branch, the secured creditor	Stressed Assets Recovery Branch 4th Floor, Aman Plaza, Tower-B, Dr. Ambedkar Chowk, Jalandhar – 144001
3.	Description of the immovable secured assets to be sold.	<p>PropertyID:SBIN20094642698 Rs. 26,00,000.00(Rs.Twenty six lacs only)</p> <p>All that part and parcel of Residential Property H.No. F9/2299 measuring 112 sq yards (53 feet Width, East 18 feet, West 20 feet) bearing Khasra No.786/135 Min Khatauni No.1770/2117, Jamabandi Year 2011-12 situated at Gopal Nagar, Street No.2, Majitha Road, Amritsar in the name of 1.) Smt Zeenat W/o Sh Emanuel 2.) Sh Emanuel S/o Sh Sadik Masih vide Vasika No. 9358, Bahi No. 1, Jild No. 6455, Page 7779 Registered with Sub Registrar , Amritsar –II on dated 19.10.2015 Bounded as Under:-East:- Street, West:-Property of Vijay Kumari</p> <p>North:-Property of Vijay KumariSouth:-Property of Diwan Chand</p> <p>CERSAI ID - 20094642698</p>
4.	Details of the encumbrances known to the secured creditor.	Not any, in the knowledge of the bank.
5.	The secured debt for recovery of which the property is to be sold	Present dues of Rs.24,67,424/-(Twenty four lakh sixty seven thousand four hundred twenty four only) as on 01.03.2024 plus future interest thereon at agreed rate and other expenses and charges as applicable etc. w.e.f. 01.03.2024

6.	Deposit of earnest money	Property ID:SBIN20094642698: Rs. 2.60 Lac(Two lakh sixty thousand only)
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:	PropertyID: SBIN20094642698: Rs. 26,00,000.00(Rs.Twenty six lacs only) EMD are to be required to be deposited on or before 15.03.2024 up to 4.00 pm by interested buyers in their own wallet registered with M/s MSTC Ltd. on its auction site https://www.mstcecommerce.com/auctionhome/ibapl/index.jsp by means of RTGS/NEFT. Time:04:00 PM, Date: 15.03.2024
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 authorized 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.	Date 16.03.2024 through e-auction. Time :11.00 hrs to 13.00 hrs with unlimited extensions of 10 minutes each

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	M/s MSTC Portal (https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp) http://ibapi.in
11.	(i) Bid increment amount: (ii) Auto extension: Unlimited times. (limited / unlimited) (iii) Bid currency & unit of measurement	I. Rs.10,000/-(Ten thousand only) (SBIN20094642698) II. Time 11.00 hrs to 13.00 hrs with unlimited extension of 10 minutes 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 assets and their specification. Contact person with mobile number	Date:- 15.03.2023 Time: 13.00 hrs to 15.00 hrs Name: Balbir Raj / Labh Singh Mobile No. 9779585242 / 9779584868

13.	Other conditions	<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 Pass word by MSTC Ltd..may be conveyed through e mail.</p> <p>(b)The intending purchaser/bidder are required to deposit EMD/amount on or before 15.03.2024 up to 4.00 PM by interested buyers in their own wallet Registered with MSTC Ltd on its e-auction site. https://www.mstcecommerce.com/auctionhome/ibapl/index.jsp by means of RTGS/NEFT.</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 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. through on line to MSTC Ltd.</p> <p>Proof of remittance of EMD and other documents of KYC, Scanned copies of the original of these documents can also be submitted to Branch e-mail id (sbi.51516@sbi.co.in)</p> <p>(c) Names of Eligible Bidders will be identified by the State Bank of India, SARB Jalandhar, Ambedkar Chowk, Jalandhar to participate in online e-Auction on the MSTC Portal.</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 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.</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> <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.</p>
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AUTHORISED OFFICER
STATE BANK OF INDIA

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