Property will be sold on "AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS" Basis

01	Name and Address of the Borrower	M/S. Kalyani Enterprises, 595, Muthiganj, Prayagraj
02	Name and address of Branch, the secured creditor	Stressed Assets Recovery Branch, State Bank of India, 1 <sup>st</sup> Floor, Main Branch Premises, 4 Kutchery Road, Allahabad-211002
03	Description of the immovable secured assets to be sold	Equitable mortgage commercial Land & Building situated at House No619 (old) & 942 (new), Mutthiganj, Allahabad in the name of Sh.Sudhir Kumar Kesharwani S/o-Sh. Ramesh Chandra Kesharwani & Sh. Neeraj Kumar Jaiswal S/o-Late Raj Kishore Jaiswal (Area-72.79 Sq. Mtr) Certificate of Sale dated 20.10.2012 registered with Sub-Registrar, Tehsil Sadar-I, District-Allahabad by Book No1, Zild No7671, Page No1 to 30 at Serial No6010.  Bounded by: East: House of Sambhu Nath Jaiswal West: Mandir Badahu House & others North: Road 40" South: House of Satish Chandra
04	Details of the encumbrances know to the secured creditor	Nil
05	The secured debt for recovery of which the property is to be sold	Rs. 5,47,83,909.00 (Rupees Five crore Forty Seven lacs Eighty Three Thousand Nine Hundred Nine only) as on 20.07.2023 and future interest and other charges thereon wef 21.07.2023.
06	Deposit of earnest money	<b>EMD:</b> Rs.17,30 ,000/- (Rs. Seventeen lacs Thirty thousand only) being the 10% of Reserve Price to be remitted by RTGS/NEFT to the Bidder Global EMD wallet maintained with MSTC.
07	Reserve price of the immovable secured assets:  Bank account in which EMD to be remitted	Rs.1,73,00,000/- (Rs. One Crore Seventy Three lacs only)  Bidder Global EMD wallet maintained with MSTC (Bidder/purchaser to register on e-auction portal https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp  Interested bidder may deposit Pre-Bid EMD with MSTC before the close of e-auction. Credit of Pre-Bid EMD shall be given to the bidder only after receipt of payment in MSTC's Bank account and updation of such

	Last Date and Time within which EMD to be remitted	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.
08	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 (only on written request of auction purchaser for granting of time up to 3 months from date of e-Auction) from the date of e-Auction
09	Time and place of public e-Auction or time after which sale by any other mode shall be completed	Date:18.06.2024
		Time: 120 minutes from 12:00 P.M to 02:00 P.M with unlimited extension of 10 minutes each
10	The e-Auction will be conducted through the Bank's approved service provider	https://www.mstcecommerce.com/auctionhome/ibapi/index.isp
	e-Auction tender documents containing e-Auction bid form, declaration etc., are available in the website of the service provide as mentioned above	https://www.sbi.co.in
11	(i) Bid increment amount:	Rs.1,00,000/- (Rupees One Lacs Only)
	(ii) Auto extension:	Unlimited extension of 5 minutes each
	(iii) Bid currency & unit of measurement	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	Date & Time : As per mutual consent over phone call.  Name : Sushil Kumar Saroj

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	their specification.  Contact person with mobile	Mobile No: 7985979368
	number	
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. MSTC 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 License/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 Branch, Allahabad Name and address) by date 18.06.2024.
		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 branch, Allahabad (Branch Name) to participate in online e-auction on the portal https://www.mstcecommerce.com/auctionhome/ib api/index.isp (name of the vendor) will provide User ID and 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 auction, duly signed and stamped as token of acceptance without any new condition other than those already agreed to before start of auction.
		(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.

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.

- (h) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.
- (i) 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.
- (j) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.
- (k) The conditional bids may be treated as invalid. Please note that after submission of the bid/s, no correspondences regarding any change in the bid shall be entertained.
- (I) 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).

- (m) 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 auction without assigning any reason thereof. The sale is subject to confirmation by the secured creditor.
- (n) 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 may it be subsequently sold.
- (o) The successful bidder shall bear all the necessary expenses like applicable stamp duties/additional stamp duty/transfer charges, Registration expenses, fees/GST 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) The bidders are advised to in their own interest to satisfy themselves with the title and correctness of other details pertaining to the immoveable secured assets including the size/area of the immovable secured assets in question. They shall independtly ascertain other any dues/liabilities/encumbrances in respect of the property from the concerned authorities to their satisfaction before submitting the bids. It would not be open for the Bidder(s) whose bid is accepted by Authorised Officer to withdraw his bid, either on the ground of discrepancy in size/area, defect in title, encumbrances or any other ground whatsoever
- (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 of 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 auction will be entertained.
14	Details of pending litigation, if any, in respect of property proposed to be sold	SA No. 388/2024 is pending in DRT Allahabad.

Date: 29.05.2024 STATE BANK OF INDIA AUTHORISED OFFICER