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

<u> IHE</u>	THERE IS" Basis				
01	Name and Address of the Borrower	M/S. J.P.Industry, Prop: Smt. Meera Mishra W/o- Varun Kumar Mishra, R/o-Dileeppur, Raninganj, Distt-Partapgarh, Pin-230127			
02	Name and address of Branch, the secured creditor	Stressed Assets Recovery Branch, State Bank of India, 1 st Floor, Main Branch Premises, 4 Kutchery Road, Allahabad-211002			
03	Description of the immovable secured assets to be sold.	Equitable Mortgage on Land & Building situated at Village-Dileeppur, Pargana- Patti, Tehsil Raniganj, Pratapgarh . Plot no. 1610 , Area 0.0750 Hect., in the name of Sri Anjani Kumar Mishra S/o Sri Jageshwar Mishra. Registered with Bahi no. 1 zild no. 1349 Page no. 235-282 Sl no 1110 Dt 07.04.2018			
		Bounded by :			
		East : Khadanza then Abadi			
		West: Ansh Number Haza			
		North : Plot no. 1609 of Anjani Kumar & Others			
		South : Chakmarg no. 1658			
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. 24,22,780.00 (Rupees Twenty Four lacs TwentyTwo Thousand Seven Hundred Eighty only) as on 09.03.2022 and future interest and other charges thereon wef 10.03.2022.			
06	Deposit of earnest money	EMD: Rs.3,03,600/- (Rs. Three Lacs Three thousand Six hundred only) being the 10% of Reserve Price to be remitted by RTGS/NEFT to the Bidder Global EMD wallet maintained with baanknet before closure of e-auction. Credit of Pre-Bid EMD shall be given to the bidder only after			

		receipt of payment in PSB alliance and in Bank
		account and updation of such information in e- Auction website. This may take some time as per Banking process. Hence, bidders in their own interest are advised to submit the Pre-Bid amount well in advance to avoid any last minute problem.
07	Reserve price of the immovable secured assets:	Rs.30,36,000/- (Rs. Thirty lacs & Thirty Six Thousand only)
	Bank account in which EMD to be remitted	(Bidder global EMD wallet maintained with PSB alliance on its e-auction portal https://baanknet.com and https://www.sbi.co.in as per guidelines available in the website. Kindly note that it may take 2-3days to complete registration process in baanknet.com site.
	Last Date and Time within which EMD to be remitted	(Bidder/purchaser to register on e-auction portal https://eBkray.com/eauction-psb/bidder-registration)
		Interested bidder may deposit Pre-Bid EMD with www.eBkray.in before the close of e-auction. Credit of Pre-Bid EMD shall be given to the bidder only after receipt of payment in www.eBkray.in 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.
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: 21.02.2025
		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	https://eBkray.in
	Bank's approved service provider	https://www.sbi.co.in
	e-Auction tender documents containing e-Auction bid form, declaration etc., are available in the website of the service provide as mentioned above	
11	(i) Bid increment amount:	Rs.25,000/- (Rupees Twenty Five Thousand 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 their specification.	Date & Time : As per mutual consent over phone call.
		Name : Sushil Kumar Saroj
		Mobile No: 7985979368
	Contact person with mobile 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 https://eBkray.in 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 21.02.2025. 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://eBkray.in (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 eauction 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/those already agreed to before start of auction. 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 eauction 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 accep 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.
- (g) 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 other ascertain 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	
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Date: 04.02.2025 STATE BANK OF INDIA **AUTHORISED OFFICER**