## THE TERMS AND CONDITIONS OF SALE TO BE UPLOADED ON THE WEBSITE

## **OF THE SECURED CREDITOR**

## <u>Property will be sold on "AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS"</u> <u>Basis</u>

01	Name and Address of the Borrower	M/S Prerna Enterprises Through its Proprietor Shri Shiv Bahadur Singh Off Village & Post Kuthonda Bujurg, Distt Jalaun. Shri Shiv Bahadur Singh S/o Shri Jag Mohan Singh R/o 514, Brahm Nagar, Auraiya, Distt Auraiya  Smt Vimla Devi W/o Shri Shiv Bahadur Singh R/o 514, Brahm Nagar, Auraiya, Distt Auraiya  Shri Samar Singh S/o Shri Krapal Singh R/o Mohalla Churkhival, Distt Jalaun  Shri Govind Singh S/o Raghubar Singh
02	Name and address of Branch, the secured creditor	R/o Village & Post Kukhonda Bujurga, Distt Jalaun State Bank of India, Stressed Assets Recovery Branch, 2nd Floor, 2 – Tilak Marg, Near National P.G.College Hazratganj, Lucknow – 226001 Contact: 0522- 4342301, 4342302,4342303,4342304 E-mail: sbi.05178@sbi.co.in
03	Complete Description of the immovable secured assets to be sold with identification marks or number, if any, on them	
04	Details of the encumbrances known to the secured creditor	Not Known
05	The secured debt for recovery of which the property is to be sold	Rs. 46,13,947.97 (Rupees Forty Six Lac Thirteen Thousand Nine Hundred Forty Seven and Ninety Seven Paisa Only) as on 30.04.2016 plus further expenses, Interest and other charges due to the Secured Creditor.(the amount deposited towards Bank dues, if any, to be reduced from total dues, if applicable).
06	Deposit of earnest money <b>EMD</b>	Rs. 6,12,900/- (Rupees Six Lac Twelve Thousand and Nine Hundred Only).

07	Reserve price of the immovable secured assets:	being the 10% of Reserve price, intended bidder may deposit Pre-Bid EMD with EBKRAY before the closure of e-Auction. Credit of Pre-Bid EMD shall be given to the bidder only after receipt of payment in EBKRAY. 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.  Name of the Branch drawn on any Nationalised or Scheduled Bank: SBI, SARB Collection, Project Vijai BPR account 61,29,000/- (Rupees Sixty One Lac Twenty Nine Thousand Only)
	Bank account in which EMD to be remitted	10% of Reserve Price as mentioned under item no. 6 to be transferred/deposited by bidders in his/her/their own wallet registered with EBKRAY on its e-Auction site: https://ebkray.in And https://www.sbi.co.in as per guidelines available in the website. Kindly note that it takes 2-3 days for registration process in the EBKRAY site.
	Last Date and Time within which EMD to be remitted:	Not applicable as per M/s EBKRAY Policy.
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 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.
09	Auction or time after which sale	Time: 300 minutes from <b>11:00 A.M to 04:00 P.M</b>
10	-	

11	(i) Bid increment amount	Rs. 50,000/-
	(ii) Auto extension	unlimited extension of 10 minutes each
	(iii) Bid currency & unit of measurement	Indian Rupees (INR)
12	inspection of the immovable assets to be sold and intending bidders should satisfy themselves about the assets and their specification.	
1.5		(a) The Diddens should not the same
13	Other conditions	(a) The Bidders should get themselves registered on <a href="https://ebkray.in">https://ebkray.in</a> by providing requisite KYC documents and registration fee as per the practice followed by M/s. EBKRAY well before the auction date. The registration process takes minimum of two working days. (Registration process is detailed on the above website). Bidders shall have to visit the website ( <a href="https://ebkray.in">https://ebkray.in</a> ) of our e-auction service provider of EBKRAY. Ltd. to participate for online bid. For Technical assistance, the bidders may refer to EBKRAY helpline numbers. E-mail ID is absolutely necessary for the intending bidder as all the relevant information and allotment of ID and Password in M/S EBKRAY Ltd. may be conveyed through email.
		(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.
		(c) The intending bidders need to sign in the portal with ID and Password.
		(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 Authorized 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 eauction 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 correspondence 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. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).
- (m) The Authorized Officer is not bound to accept the highest offer and the Authorized 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.
- (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 it be subsequently sold.
- (o)The successful bidder shall bear all the necessary expenses like applicable stamp duties / additional stamp duty / transfer charges, Registration fees for expenses, etc. transfer of the property in his/her name.
- (p)The payment of all statutory / non- statutory dues, taxes, GST, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only.
- (q) The bidders are advised 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 immoveable secured assets in question. They shall independently ascertain any other 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 authorized 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 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. (s) The sale certificate shall be issued after receipt of entire sale consideration and confirmation of sale by 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... 14 Details of pending litigation, if Not Known any, in respect of property proposed to be sold.

Date: 07.02.2025 Place: Lucknow

Deepak Pandey (CCO)SARB, Lucknow

Amit Kumar Singh (Authorized Officer) SARB,Lucknow

Alok Kumar (Assistant General Manager) SARB, Lucknow