

## THE TERMS AND CONDITIONS OF SALE TO BE UPLOADED ON THE WEBSITE OF THE SECURED CREDITOR IN THE ACCOUNT OF PROPERTY WILL BE SOLD ON 'AS IS WHERE IS', 'AS IS WHAT IS', 'WHATEVER THEIR IS' AND 'WITHOUT RECOURSE' BASIS

1	Name and address of the Borrower	Smt. Sangeeta Sharma W/o Sh. Rajesh Sha (1). Plot No. 156, Samrat Ji Ki haveli, Man (2). P. N. Jhule Lal Colony, Jaisinghpura, Kho	gla Marg, Brahmpuri, Jaipur, pre Near 14 No. Stand, Jaipur
2	Name and address of Branch, the secured creditor	SBI, Retail Assets Central Processing Centre R A C P C-II (17389), 1st Floor, B-10/134, Ja Chitrakoot, Jaipur, Pin-302021 Phone :0141-2851179 & 2851180, <b>Email:st</b>	nki Marg,
3	Description of the movable and immovable secured assets to be sold.	Description of the Immovable Property with Known encumbrancesPlot No. 54, Near Diggi Malpura Road, Shyam Vatika-1, Village-Mohabbatpura, Tehsil-Phagi, Jaipur Area 125 Sq. yards Boundaries:- East- RoadEast- RoadWest- Park North- Plot No. 53North- Plot No. 53South- Park CERSAI ID-	<u>1 .Reserve Price</u> <u>2.EMD Amount</u> <u>3.BID Incremental Amount</u> 1.Rs. 4,50,000.00 2.Rs. 45,000.00 3.Rs. 10,000.00
4	Details of the encumbrances known to the secured creditor.	Not known.	
5	The secured debt for recovery of which the property is to be sold	<b>Rs. 8,97,869.00 (Rupees Eight Lac Ninety Seven Thousand Eight Hundred Sixty Nine Only)</b> inclusive of interest up to 05.09.2019 inclusive of interest up to 06.09.2019 plus further interest, cost, charges & other expenses etc.	
6	Deposit of earnest money	EMD Rs. 45,000/- (Rupees Forty Five Thous Reserve price to be remitted. The intending transfer the EMD amount using online mo well in advance.	Bidders/Purchasers have to
7	Reserve price of the immovable secured assets : Bank account in which EMD to be remitted. Last Date within which EMD to be remitted: EMD	(1) Reserve price: <b>Rs. 4,50,000/- (Rupee For</b> Bidder Global EMD wallet ma portal.(Bidder/Purchaser to registerone-au <u>https://ebkray.in/eauction-psb/home</u> usi email Id. Interested bidder may deposit Pre-Bid EMI the close of e-Auction. Credit of Pre-bid bidder only after receipt of payment in Ba such information in the e-auction website. per banking process and hence bidders, advised to submit the pre-bid EMD amou any last-minute problem.	intained with e-bkray ction portal ng his mobile number and D with e-bkray portal before EMD shall be given to the ink account and updation of This may take some time as in their own interest, are
8	Time and manner of payment	The successful bidder shall deposit 25% of s EMD already paid, immediately, i.e., on the next working day, as the case may be, after by the Authorised Officer, failing which the the bidder shall be forfeited. The Balance payable on or before the 15th day of c	e same day or not later than the acceptance of the offer earnest money deposited by the 75% of the sale price is



		secured asset or such extended period as may be agreed upon in writing between the Secured Creditor and the auction purchaser not exceeding three months from the date of auction. In case of failure to deposit the amount as mentioned above within the stipulated time, the amount deposited by successful bidder will be forfeited by the Bank and Authorized Officer shall have the liberty to conduct a fresh auction/ sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property. This amount (excluding EMD) is to be remitted to: <b>A/c No. 37608355043 IFSC: SBIN0017389</b> Address of Branch: SBI, Retail Assets Central Processing Centre R A C P C-II (17389), 1st Floor, B-10/134, Janki Marg, Chitrakoot, Jaipur, Pin-302021 Phone :0141-2851179 & 2851180, <b>Email:sbi.17389@sbi.co.in</b>
9	Time and place of public e- Auction or time after which sale by any other mode shall be completed.	From 10:00 AM to 03:00 PM on 23.12.2024. (With unlimited extensions of 10 min. each) –On Line e-Auction Platform (https://ebkray.in/eauction-psb/home)
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 provideras mentioned above.	Platform (https://ebkray.in/eauction-psb/home) for e-Auction will be provided by Bank's e Auction service provider at E-bikray portal. The intending Bidders/ Purchasers are required to participate in the e- Auction process at e-Auction Service Provider's website https://ebkray.in/eauction-psb/home. This Service Provider will also provide online demonstration/training for the intending bidders/purchasers on e-Auction on the portal before the e-auction. The Sale Notice containing the Terms and Conditions of Sale is uploaded in the Banks websites/webpage portal. https://sbi.co.in/web/sbi-in-the- news/auction-notices/ sarfaesi-and-othersand (https://ebkray.in/eauction-psb/home). The intending participants of e- auction may download free of cost, copies Terms & Conditions of e- auction, Help Manual on operational part of e-Auction related to this e- Auction from e-B <b>37</b> - <b>4</b> – portal (https://ebkray.in/eauction-psb/home)
11	<ul> <li>a) Bid increment amount:</li> <li>b) Autoextension: unlimited times. (limited /unlimited)</li> <li>c) Bid currency &amp; unitof measurement</li> </ul>	(i) <b>Rs. 10,000.00</b> (ii) 10 Minutes (iii) Indian Rupees (INR)
12	Date and Time during which inspection of the immovable securedassets to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number	Date : 04.12.2024 Time : 11.00 AM to 03.00 PM Name: (1) Sh. Pawan Bhardwaj (2) Sh. Ashok Chouhan (3) Sh. Vinod Chauhan (RA) (Mobile No. 9929309866) Email : <u>sbi.17389@sbi.co.in</u> Email : <u>dynamicassociates2012@gmail.com</u>
13	Other conditions	(a) Bidders shall hold a valid email ID (e-mail ID is absolutely necessary for the intending bidder as all the relevant information and allotment of ID and Password from e-bkray Portal may be conveyed through e mail.



- (b) The intending purchaser(s) / bidder(s) is / are required to login in the link provided in website: <u>https://ebkray.in/eauction-psb/home</u>> Bidder Registration.
- (c) The Sale will be conducted by the undersigned through e-auction platform provided by the e-Auction service provider at the Website https://ebkray.in/eauction-psb/home on the date and time mentioned above. The intending Bidders/ Purchasers are requested to register on portal https://ebkray.in/eauction-psb/home (direct link https://ebkray.in/eauction-psb/home) using their mobile number and email-id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take 2 working days), the intending Bidders/ Purchasers have to transfer the EMD amount using online mode in his Global EMD Wallet well in advance before the auction time. Bidder registration, submission & verification of KYC documents and transfer of EMD in wallet must be completed well in advance at least two days before auction date. In case auction purchaser submits the KYC documents within two days preceding the Auction date, Authorized officer / Bank / e-Auction service provider is having liberty to accept and complete the KYC verification & EMD amount. However, in such event the Authorized officer / Bank / e-Auction service provider will not be held liable for any delay/failure for verification of KYC documents and failure to transfer EMD in wallet. The interested bidder will be able to bid on the date of e-auction only if the Bidder's Global Wallet have sufficient balance (>=EMD amount) as on the date and time of Auction. Bidders may give offers either for one or more properties. In case of offers for more than one property bidders will have to deposit EMD for each property.
- (d) Earnest Money Deposit (EMD) amount as mentioned above shall be paid online i.e. through NEFT after generation of Challan from https://ebkray.in/eauction-psb/home in bidders Global EMD Wallet NEFT Challan will be valid for one transaction only. If multiple transactions are made, only first will be reconciled and other transaction(s) shall not be considered. NEFT transfer can be done from any Scheduled Commercial Bank. Only NEFT mode should be used for fund transfer. Use of any other payment mode would result in non-credit of EMD amount in the bidder's wallet. Payment of EMD by any other mode such as Cheques will not be accepted. The Earnest Money Deposited shall not bear any interest. For refund of EMD of the unsuccessful bidders, Bidder has to seek the refund online from e-Auction service provider by logging in https://ebkray.in/eauctionpsb/home and by following procedure for refund given therein and only after seeking refund online, the refund will be made by the e-Auction service provider. EMD amount of the unsuccessful bidders will be returned without interest.

(e) The bid price to be submitted shall be equivalent or above the reserve price and during the e-auction bidders will be allowed to offer higher



	hid in inter co hidding over and shave the last hid eveted and by
	<ul> <li>bid in inter-se bidding over and above the last bid quoted and by minimum increase in the bid amount given in the table to the last higher bid of the bidders. The property will not be sold below the reserve price set by the Authorized Officer. The bid quoted below the reserve price shall be rejected. The bidders shall increase their bids in multiplies of the amount specified in the public sale notice/Terms and condition of Sale. Unlimited extension of 10 Minutes time will be given in case of receipt of bid in last ten minutes. Ten minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.</li> <li>(f) Intending Bidders are advised to properly read the Sale Notice, Terms &amp; conditions of e-auction, Help Manual on operational part of e-Auction and follow them strictly. The details shown above are as per the record available with the bank, the auction bidder should satisfy himself about the actual measuring and position of the property may differ, and the</li> </ul>
	Bank/authorized officer will not be held responsible for that.
	(g) In case of any difficulty or assistance is required before or during e- Auction process they may contact authorized representative of our e- Auction Service Provider <u>https://ebkray.in/eauction-psb/home</u> , (direct link <u>https://ebkray.in/eauction-psb/home</u> ) contact details of which are available on the e-Auction portal.
	(h) 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.
	(i) 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.
	<ul> <li>(j) 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.</li> </ul>
	(k) 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.
	<ul> <li>(I) 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.</li> </ul>
	<ul> <li>(m) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.</li> </ul>
	(n) 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.
	(o) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.
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(p) 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.
(q) 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.
(r) 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.
(s) Payment of sale consideration by the successful bidder to the Bank will
be subject to TDS under Section 194-1A of Income Tax Act 1961 and
TDS is to be made by the successful bidder only at the time of deposit
of remaining 75% of the bid amount. The successful Auction Purchaser
/ Bidder shall have to pay applicable GST to Bank on the bid amount.
(t) The successful bidder shall bear all the necessary expenses like
applicable stamp duties/ additional stamp duty/ transfer charges,
Registration expenses, fees etc. for transfer of the property in his/her
name.
(u) 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. (v) 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.
(w) 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.
(x) The successful bidder also liable to pay GST, Tax Deducted at Source
(TDS) and Property Tax (if applicable) as per prevailing provisions.
(y) The details shown above are as per the record available with the bank,
the auction bidder should satisfy himself about the actual measuring
and position of the property. The actual measuring and position of the
property may differ, and the authorized officer will not be held
responsible for that.
(z) The intending bidders should make their own independent inquiries
regarding the encumbrance, demarcation, boundaries, actual area of
the property, title of property & to inspect & satisfy themselves. Bank
will not be responsible for any encumbrances and dues on the
property which comes to knowledge of bank after the auction date.
(aa) The property is being sold on "As is where is", "As is what is",
"Whatever there is" and "Without Recourse" basis and the intending



STATE BANK OF INDIA, R A C P C-II (17389) 1st FLOOR, B-10/134, JANKI MARG, CHITRAKOOT, JAIPUR, PIN-302021 Phone :0141-2851179 & 2851180 email :sbi.17389@sbi.co.in

		bidders should make their own discreet independent inquiries & verify the concerned Registrar/SRO/Revenue Records/ other Statutory authorities regarding the encumbrances and claims/ rights/dues/ charges of any authority such as Sales Tax, Excise/GST/ Income Tax besides the Bank's charge and shall satisfy themselves regarding the, title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc. over the property before submitting their bids. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third-party encumbrances/claims/rights/dues. No claim of whatsoever nature regarding the property put for sale charges/encumbrances over the property or on any other matter etc., will be entertained after submission of the online bid. (bb) The sale is subject to conditions/Rules/Provisions prescribed in the SARFAESI Act 2002 and Security Interest (Enforcement) Rules, 2002 Rules framed there under, and the conditions mentioned above. For more details if any prospective bidders may contact the authorized officer on Tel.: 0141-
		Security Interest (Enforcement) Rules, 2002 Rules framed there under, and the conditions mentioned above. For more details if any
	Details of pending litigation, if	Not Known
14.	any, in respect of property proposed to be sold.	

Date 12.11.2024 Place : Jaipur

AUTHORISED OFFICER