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

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1	Name and address of the Borrower	Mr. Rupesh Girish Dixit, Room No. 6, Mistry Bhuvan, Rani Sati Marg, Opp. Tipco Plaza, Mumbai – 400 097 906, C Wing, Rehab. Building, 2 GRD T22 FCR Off W.E. Highway, Near Shantaram Talao, Malad (E), Mumbai 400 097. 404 Sumit Greendale NX in avenue A-5, Rustomjee Global City, Greendale NX Road, Village Dongre, Tal. Vasai, Virar West, Dist. Palghar			
2	Name and address of Branch, the secured creditor	State Bank of India, Stressed Assets Recovery Branch, 6th Floor, "The International", 16, Maharshi Karve Road, Churchgate, Mumbai 400 020 Phone: 022 – 22053163 / 64 / 65 Email – sbi.05168@sbi.co.in			
3	Description of the immovable secured assets to be sold	Property ID: SBIN200056474694 All the part and parcel immovable property i.e 404 Sumit Greendale NX in avenue A-5, Rustomjee Global City, Greendale NX Road, Village Dongre, Tal. Vasai, Virar West, Dist. Palghar 401 303 (adm. 393 sq.ft. carpet area) Physical Possession			
4	Details of the encumbrances known to the secured creditor	To the best of knowledge and information of the Authorised Officer, there are no encumbrances advised to the Bank. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.			
5	The secured debt for recovery of which the property is to be sold	Rs 34,52,798.00 (Rupees Thirty Four Lakh Fifty Two Thousand Seven Hundred Ninety Eight Only) as on 16.06.2023 with further interest incidental expenses, and costs etc. thereon			
6	Deposit of earnest money	being the 10% of Reserve price to be remitted/ paid online through NEFT/ RTGS mode only (After generation of Challan from https://ebkray.in) in bidders Global EMD Wallet). NEFT/ RTGS transfer can be done from any Scheduled Commercial Bank. Paymer of EMD by any other mode will not be accepted. Bidders, not depositing the required EMD online, will not be allowed to participat in the e-auction. The Earnest Money Deposited shall not bear any interest. Interested bidder may deposit Pre-Bid EMD with ebkray(PSB Alliance) before the close of e-Auction. Credit of Pre-bid EMD shall be given the bidder only after receipt of payment in ebkray's(PSB Alliance) 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.
7	Reserve price of the immovable secured assets	Rs 30,00,000/- (Rupees Thirty Lakh Only)
8	Registration of intending Bidders	The intending Bidders/ Purchasers are requested to get themselves registered on portal (https://ebkray.in) using their Mobile Number and email-id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by the e- auction service provider (which may take 2 working days), the intending Bidders /Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet before the last date for submission of online application for BID with EMD. The registration, verification of KYC documents and transfer of EMD in wallet must be completed well in advance, before auction. Only after having sufficient EMD in his Wallet, the interested bidder will be able to bid on the date of e-auction.
9	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, by NEFT/ RTGS to Bank Account No. 31046784774 (Name of the Account- "SBI SARB Mumbai Payment A/c") of State Bank of India, Churchgate Branch, IFSC: SBIN0001821, 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.
10	Time and place of public e- Auction or time after which sale by any other mode shall be completed.	Date: 21.01.2025 Time: From 11.00 am to 04.00 pm with unlimited extensions of 10 minutes each.
11	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	The auction will be conducted through our e- Auction service provider M/s PSB Alliance Private Limited having its Registered Office at 4th Floor, Metro House, Mahatma Gandhi Road, Dhobi Talao, Near New Marine Lines, Mumbai- 400020(Helpdesk Numbers:+918291220220) at the web portal https://ebkray.in For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the secured Creditor website https://bank.sbi/web/sbi-in-the-news/auction-notices/bank-e- auctions.
12	I) Bid increment amount:	i) Rs.10,000.00 (Rupees Ten Thousand Only)
	ii)Auto extension:	ii) Extension of 10 minutes each, Unlimited times
	iii)Bid currency & unit of	iii) Indian Rupees (INR)

	measurement	
13	Date and Time during	Date: 15.01.2025
	which inspection of the	Time: From 11.00 am to 02.00 pm
	immovable secured assets	•
	to be sold and intending	Name: Mr. Mahesh Choudhari (Mob.7875044195)
	bidders should satisfy	Name: Mrs. Kalpita Puranik (Mob. 9833218724)
	themselves about the	
	assets and their	
	specification. Contact	
	person with mobile	
14	number. Other Conditions	a) Piddore shall hold a valid digital Cignature Cortificate issued by
14	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 Password by M/s PSB Alliance Private
		Limited may be conveyed through email).
		(b) Names of Eligible Bidders will be identified by the State Bank of
		India, Stressed Assets Recovery Branch (SARB) Mumbai Branch to
		participate in online e-Auction on the portal https://ebkray.in M/s
		PSB Alliance Private Limited will provide User ID and Password after
		due verification of PAN of the Eligible Bidders
		(c) 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.
		(d) 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.
		(e) 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
		(f) The bidders are required to submit acceptance of the terms and
		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
		(g) Decision of the Authorised Officer regarding declaration of
		successful bidder shall be final and binding on all the bidders.
		(h) 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.
		(i) The bid submitted without the EMD shall be summarily rejected.
		The property shall not be sold below the reserve price (j) 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.
		(k) 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).
		a) (I) 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 e-Auction
without assigning any reason thereof. The sale is subject to
confirmation by the secured creditor.

Date: 13.12.2024 Place: Mumbai (MAHESH CHOUDHARI) AUTHORISED OFFICER STATE BANK OF INDIA