THE TERMS AND CONDITIONS OF SALE TO BE UPLOADED ON THE WEBSITE OF THE SECURED CREDITOR PROPERTY WILL BE SOLD ON

1	Name and address of the Borrower	Mr. Mahesh Bhai Patil & Mrs. Swati Mahesh Patil. 401, Prime New Hari, Antora Road, Near KES Engg. College, Pen, Raigad –402107 House No. 98K, Near Ram Mandir, At Post Balavali, Tal. Pen, Dist. Raigad –402107		
2	Name and address of Branch, the secured creditor	State Bank Of India, Stressed Assets Recovery Branch, "Kerom", 1st Floor, Plot No A-112, Circle Road No 22 Wagle Industrial Estate, Thane (West) 400604		
3	Description of the immovable secured assets to be sold	SBIN2000265 62491	Details of Property Flat No. 11, 2 nd Floor, Maheshwari Apartme Ziral Ali, CTS No. 1104/1, Municip Corporation, Tal – Pen, Dist – Raigad 4021 Built up area 719.00 Sq ft. Status of Possession : Physical	bal
4	Details of the encumbrances known to the secured creditor	To the best of knowledge and information of the Authorised Officer, there are no other encumbrances advised to the Bank. 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 properties are 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. 31,18,917.99/-(Rupees Thirty One Lakh Eighteen Thousand Nine Hundred Seventeen and Paise Ninety Nine Only as on 23.03.2023, plus future interest at the contractual rate on the aforesaid amount together with incidental expenses, Cost and charges as per Demand Notice dated 23.03.2023.		on he
6	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.		hber (YC ding lline sion tion eted D in
7	Deposit of earnest money	Property ID No SBIN20002656249	EMD (Rs.) 91 3,28,000.00	
8	Reserve price of the immovable secured assets	NEFT/ RTGS mo	nentioned above shall be paid online thro de only (After generation of Challan f	rom
	Payment of Earnest	(https:/ebikray.in) ir	n bidders Global EMD Wallet). NEFT/ RT	GS

"AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS" BASIS

Т

-

Г

Т

	Money Deposit (EMD) amount Last Date and Time within which EMD to be remitted	Payment of EMD by an not depositing the rec participate in the e-auc bear any interest. Interested bidder may d before the close of e-Au the bidder only after rec account and updation of may take some time as	e from any Scheduled Commercial Bank. ny other mode will not be accepted. Bidders, quired EMD online, will not be allowed to tion. The Earnest Money Deposited shall not eposit Pre-Bid EMD with ebkray(PSB Alliance) uction. Credit of Pre-bid EMD shall be given to eipt of payment in ebkray's(PSB Alliance) Bank such information in the e-auction website. This per banking process and hence bidders, in their ed to submit the pre-bid EMD amount well in st minute problem.
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. 31049575155 (Name of the Account- "SARB Thane Payment Account") of State Bank of India, Wagle Circle Branch, IFSC: SBIN0061707, 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 15 th 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	14.02.2025 (Friday) in between 11.00 AM to 02.00 PM.	
11	conducted through the Bank's approved service provider. E-Auction tender documents containing e- Auction bid form,	Office at 4 th Floor, Metro House, Mahatma Gandhi Road, Dhobi Talao, Near New Marine Lines, Mumbai- 400020(Helpdesk Numbers:+918291220220) at the web portal <u>https://ebkray.in</u> For detailed terms and conditions of the sale, please refer to the link	
12	(i) Bid increment amount:		Bid Increase amount in multiple of Rs
	(ii) Auto extension: times. (limited / unlimited) (iii) Bid currency & unit of measurement	10 minutes (unlimited) Bid currency in Indian Rupees	
13	immovable secured assets to be sold and intending bidders should satisfy themselves about	Time: 01.00 PM to 2:00 PM Authorised Officer : Mr. Pranesh Thakur (Mob 7087438999)	

	specification. Contact person with mobile number	
14	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 Pass word by <u>M/s ebkray</u> (vendor name) 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, Thane Branch by 13.02.2025 up to 5.00 PM. Scanned copies of the original of these documents can also be submitted to email ID of Authorised Officer.
		(c) Names of Eligible Bidders will be identified by the State Bank of India SARB Thane (Branch Name) to participate in online e-auction on the portal by <u>M/s ebkray</u> (name of the portal) <u>https://ebkray.in/eauction-psb</u> (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.
(1) The EMD of the unsuccessful bidder will be refunded to their respective A/c numbers shared with the MSTC Service Providers. 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 etc. for 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 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 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 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 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. 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

Date: 08.01.2025 Place: Thane

(Pranesh Thakur) AUTHORISED OFFICER, STATE BANK OF INDIA Mob 7087438999