

**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**

1	Name and address of the Borrowers	1. Shri Gopal Gupta S/o Shiv Shankar Gupta 12/361, Shankar Vihar Rdaha Colony Near Lal Kaun G.T Raod Ghaziabd 201001. 2. Shri Gopal Gupta S/o Shiv Shankar Gupta Flat at G.F. - 3 (Semi-finished & Back side). Plot No. 410/2, Khasra No. '92 ME, comprises of G+3 Storied Building with Stilt for parking, Basant Valley (RWA) Colony, Budh Vihar Part - 2, Village - Akbarpur Behrampur, Pargana - Loni, Tehsil & Dist.- Ghaziabad -201009, U.P.
2	Name and address of Branch, the secured creditor	State Bank of India, Stressed Assets Recovery Branch (SARB II), 3 rd & 4 th Floor, Arya Samaj Road, Karol Bagh, New Delhi-110005 Ph. No. 01128755674,28752163; E-mail : sbi.51521@sbi.co.in
3	Description of the immovable secured assets to be sold.	Description of the Immovable Property Residential property comprises of Flat at G.F. - 3 (Semi-finished & Back side). Plot No. 410/2, Khasra No. '92 ME, comprises of G+3 Storied Building with Stilt for parking, Basant Valley (RWA) Colony, Budh Vihar Part - 2, Village - Akbarpur Behrampur, Pargana - Loni, Tehsil & Dist.- Ghaziabad -201009, U.P.
4	Details of the encumbrances known to the secured creditor.	If any, not Known
5	The secured debt for recovery of which the property is to be sold	Rs.2424891.82 Lakh (Twenty-four twenty-four thousand eight hundred ninety-one and eighty-two paise only), as on 03.11.2016, along with future interest, charges and expenses.
6	Deposit of earnest money	EMD: earnest money deposit will be Rs.204000.00 (Two lakh four thousand only)) being the 10% of Reserve price to be transferred by bidders by means of challan generated on his / her / their bidder account maintained with M/s. https://banknet.com by means of RTGS/NEFT from his / her / their bank.



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	The reserve price will be Rs.20.40 Lacs (Rs. Twenty lakhs forty thousand only) Bidders own wallet Registered on its e-auction site https://baanknet.com by means of RTGS/NEFT. (Bidder / Purchaser to register on e-auction portal https://baanknet.com using his mobile number and email id. Interested bidder may deposit Pre-Bid EMD with BAANKNET before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in MSTC's 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.
8	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 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 to the Bank and Authorized Officer shall have the liberty 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: A/c 65243320066 IFSC: SBIN0070676 SBI Bank: SBI, SARB COLLECTION ACCOUNT Address: State Bank of India, Stressed Assets Recovery Branch (SARB II), 3rd & 4th Floor, Arya Samaj Road, Karol Bagh, New Delhi-110005 Ph. No. 01128755674;28752163; E-mail : sbi.51521@sbi.co.in
9	Time and place of public e-Auction or time after which sale by any other mode shall be completed	25.03.2026 – Online e-Auction Platform (https://baanknet.com /) 11.00 AM to 04.00 P.M (With unlimited extensions of 10 min. each)



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 providers mentioned above	Platform https://baanknet.com / for e-Auction will be provided by Bank's e Auction service provider M/s PSB Alliance having its Registered office at unit 1, 3 rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai-400037. The intending Bidders/Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website https://baanknet.com . 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-others and https://baanknet.com . 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 - https://baanknet.com
11	(i) Bid increment amount: (ii) Auto extension: Unlimited times (limited /unlimited) (iii) Bid currency & unit of measurement	Rs. 20000.00 (Rs. Twenty thousand only) (ii) 10 Minutes (iii) Indian Rupees (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. Contact person with mobile number	Date: 23.03.2026 Time: 11.00 A.M. to 04.00 P.M. Name: Shri Prakash Kumar, Chief Manager / Sunil Kumar Giri, Manager Mobile No: 9810619975/9650029288 Email address: sbi.51521@baanknet.com
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 M/s PSB Alliance (vendor name) may be conveyed through e mail. 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 email ID (v) Contact number(mobile/Land line of the bidder etc., to the Authorized Officer of State Bank of India, Stressed Assets Recovery Branch (SARB II), 3 rd & 4 th Floor, Arya Samaj Road, Karol Bagh, New Delhi-110005 (a) Ph. No. 01128755674,28752163 (b) E-mail : sbi.51521@sbi.co.in well in advance to avoid any last-minute problem. Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorized Officer. (c) Names of Eligible Bidders will be identified by the State Bank of India, Stressed Assets Recovery Branch (SARB II), 3 rd & 4 th Floor, Arya Samaj Road, Karol Bagh, New Delhi-110005 to



participate in online e-auction on the portal <https://banknet.com> / (name of the portal) 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.
- (h) 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.
- (i) Decision of the Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders.
- (j) The Authorized Officer shall be at liberty to cancel the e-auction process/tender at any time, before declaring the successful bidder, without assigning any reason.
- (k) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.
- (l) 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.
- (m) 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).
- (n) 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 auction without assigning any reason thereof. The sale is subject to confirmation by the secured creditor.



