

**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 Borrower                                                                                   | M/s Champa Lal Vinod Kumar Pvt Ltd<br>Add: Godown No 102, Nanakhedi Mandi, Guna, Madhya Pradesh, Pin- 473001                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 2  | Name and address of Branch, the secured creditor                                                                   | STATE BANK OF INDIA<br>Stressed Assets Management Branch-II<br>11th Floor, Jawahar Vyapaar Bhawan, STC Building, Janpath, 1 Tolstoy Marg, New Delhi-110001<br><a href="mailto:agmcl5.50950@sbi.co.in">agmcl5.50950@sbi.co.in</a> , Mob-6207529258                                                                                                                                                                                                                                                                                                    |
| 3  | Complete Description of the movable secured assets to be sold with identification marks or number, if any, on them | 1. Type of Vehicle : LMV Car<br>2. Name of Manufacturer BMW India Pvt. Ltd.<br>3. Model Number : BMW 330 Li Gran Luxury Line<br>4. Date of Registration :19.10.2022<br>5. Registration No. : UP-80-GJ-8001<br>6. Engine No. : 0126Y399<br>7. Chassis No. : WBA6P8709NY413972<br>8. Engine Details : 4 cylinder<br>9. Cubic Capacity : 1998 CC<br>10.Type of Body : --Sedan<br>11.Year of manufacture : 2022<br>12.Color : Carbon Black Metalli<br>13.Seating Capacity : Five including Driver<br>14. Fuel : Petrol<br>15.Odometer Reading : 65569 Km |
| 4. | Details of the encumbrances known to the secured creditor.                                                         | To the best of knowledge and information of the Authorized Officer, there are no (known) encumbrance on the assets. However, the intending bidders should make their own independent enquiries regarding the encumbrances, assets put on auction and claims/rights/dues/affecting the assets, prior to submitting their bid. In this regard, the e-auction notice does not constitute and will not be deemed to constitute any commitment or any representation of the Bank.                                                                         |
| 5. | The secured debt for recovery of which the property is to be sold                                                  | Rs.17,58,83,608.14 ( Rupees Seventeen Crores Fifty Eight Lacs Eighty Three Thousand Six Hundred Eight and Paise Fourteen Only) as on 24.02.2026 plus further interest, cost, charges & other expenses etc.                                                                                                                                                                                                                                                                                                                                           |

|    |                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 6. | Deposit of earnest money                                                                                                                                                                                                                        | EMD Rs. 2,60,000.00(Rupees Two Lakhs Sixty Thousand only) being 10% of the Reserve Price to be remitted/transferred/ deposited by the bidders in his/her/their own wallet provided by M/s PSB ALLIANCE (BAANKNET)<br>URL: <a href="https://baanknet.com">https://baanknet.com</a>                                                                                                                                                                                                                                                                                                                                                              |
| 7. | <p>Reserve price of the movable secured assets:</p> <p>Bank account in which EMD to be remitted.</p> <p>Last Date and Time within which EMD to be remitted:</p>                                                                                 | <p>Rs 26,00,000.00 (Rupees Twenty Six Lakhs Only)<br/><b>As per instructions on site</b><br/><a href="https://baanknet.com">https://baanknet.com</a></p> <p>“Interested bidder may deposit Pre-Bid EMD with M/s PSB ALLIANCE before the close of e-Auction on 17.03.2026. Credit of pre-bid EMD shall be given to the bidder only after receipt of payment in PSB ALLIANCE Bank account and updating 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.</p> |
| 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 e-auction.                    |
| 9  | Time and place of public auction or time after which sale by any other mode shall be completed.                                                                                                                                                 | <p>Date: 17.03.2026 (Tuesday)<br/>Time: 11:00 A.M to 4:00 PM<br/>With auto extension of 10 minutes each (unlimited)</p> <p>Place: Online</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 10 | <p>The e-auction will be conducted through the Bank's approved service provider.</p> <p>E-auction tender documents containing e-auction bid form, declaration etc., are available on the website of the service provider as mentioned above</p> | <p>M/s PSB ALLIANCE (BAANKNET)<br/><a href="https://baanknet.com">https://baanknet.com</a></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |

|    |                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 11 | <p>(i) Bid increment amount:</p> <p>(ii) Auto extension: times. (limited / unlimited)</p> <p>(iii) Bid currency &amp; unit of measurement</p>                                                                            | <p>Rs.10,000.00 (Rs. Ten Thousand Only)</p> <p>Auto extensions of 10 Minutes each (unlimited)</p> <p>Indian Rupees (INR), Rupees Thousand</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 12 | <p>Date and Time during which inspection of the movable secured assets to be sold and intending bidders should satisfy themselves about the assets and their specification.</p> <p>Contact person with mobile number</p> | <p>Date: 13.03.2026 (Friday)<br/>Time: 11.00 AM to 04.00 PM</p> <p>Place: Parking Somdutt Chamber-1, in front of petrol pump, Bhikaji Cama Place, New Delhi.</p> <p>Sanjay Kumar (Authorised Officer)<br/>State Bank of India, Mobile No.6207529258<br/>e-mail: <a href="mailto:agmcl5.50950@sbi.co.in">agmcl5.50950@sbi.co.in</a></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 13 | Other conditions                                                                                                                                                                                                         | <p>(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 (BAANKNET) (vendor name) may be conveyed through e mail.</p> <p>(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 BAANKNET Portal and to the Authorised Officer of State Bank of India, SAMB-II, Jawahar Vyapar Bhavan, STC Building, Janpath, 1, Tostoy Marg, New Delhi-110001 before auction date. Scanned copies of the original of these documents can also be submitted to e-mail id of the Authorised Officer <a href="mailto:agmcl5.50950@sbi.co.in">agmcl5.50950@sbi.co.in</a></p> |

|  |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|--|--|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  |  | <p>(c) Names of Eligible Bidders will be identified by the State Bank of India Stressed Asset Management Branch-II to participate in online e-auction on the portal <a href="https://baanknet.com">https://baanknet.com</a> of PSB Alliance who will provide User ID and Password after due verification of PAN and other documents of the Eligible Bidders</p> <p>(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.</p> <p>(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.</p> <p>(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.</p> <p>(g) The bidders are required to submit acceptance of the terms &amp; conditions and modalities of e-auction adopted by the service provider before participating in the e-auction.</p> <p>(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.</p> <p>(i) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.</p> <p>(j) 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.</p> |
|--|--|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|  |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|--|--|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  |  | <p>(k) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.</p> <p>(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.</p> <p>(m) The EMD of the unsuccessful bidder will be refunded to their respective A/c numbers shared with the Bank/PSB Alliance. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).</p> <p>(n) 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.</p> <p>(o) 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.</p> <p>(p) The successful bidder shall bear all the necessary expenses like applicable stamp duties/additional stamp duty/transfer charges, Registration expenses, fees/GST/ TDS etc. for transfer of the property in his/her name. (Over and above the sale price)</p> <p>(q) 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.</p> <p>(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 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.</p> |
|--|--|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|    |                                                                                   |                                                                                                                                                                                                                                                                                                                                                                |
|----|-----------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    |                                                                                   | (s) The sale certificate will 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. |
| 14 | Details of pending litigation if any, in respect of property proposed to be sold. | OA has been filed on 18.10.2024. Last date of hearing was 10.09.2025. Next date of hearing is 03.03.2026. Other than this case, if any, not known to us.                                                                                                                                                                                                       |

Place: New Delhi

Date: 25.02.2026

Authorised Officer  
State Bank of India