**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 Borrowers | 1.Sanjeev Kumar Gupta<br>S/o Laxman Prasad Gupta<br>H.No. 1418/21 2nd Floor Phase-11 S.A.S Nagar Mohali Rupa Nagar, Punjab-160062.<br><br>2.Sanjeev Kumar Gupta<br>S/o Laxman Prasad Gupta<br>M P Birla Group Vindhya Tele links Ltd<br>E-237 Phase-8B Industrial Area SAS Nagar Mohali Punjab PIN-166062<br>Shri Sanjeev Kumar Gupta<br>S/o Laxman Prasad Gupta<br>FLAT N0 231 2ND Floor 'The Marlin' Sector-13, Vasundhara Ghaziabad. |
| 2 | Name and address of Branch, the secured creditor | State Bank of India, Stressed Assets Recovery Branch (SARB II), 3rd & 4th Floor, Arya Samaj Road, Karol Bagh, New Delhi-110005<br>Ph. No. 01128755674,28752163;<br>E-mail : sbi.51521@sbi.co.in |
| 3 | Description of the immovable secured assets to be sold. | **Description of the Immovable Property-**<br><br>**FLAT NO-231, 2nd FLOOR( WITHOUT ROOF RIGHT) IN "THE MERLIN" SITUATED AT RESIDENTIAL GROUP HOUSING PLOT NO-13/GH-1, SECTOR-13, VASUNDHARA GHAZIABAD, TEHSIL SADAR DISTRICT GHAZIABAD ADMEASURING SUPER AREA -575 SQ FEET (53.438 SQ MTR),CARPET AREA 385.14 SQ FT(35.793 SQ MTR) IN THE NAME OF SANJEEV KUMAR GUPTA S/O SHRI LAXMAN PRASAD GUPTA AND REGISTERED WITH REGSITRATION NO.8116 DT 01.07.2024 BOOK NO.1 VOLUME NO.43398 PAGE No.95 TO 126 AT THE OFFICE OF SUB REGISTRAR -IV GHAZIABAD 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.4283123.00 (Rs. Forty-two lakhs eighty-three thousand one hundred twenty-three only), as on 30.03.2026, with future interest with effect from 31.03.2026** along with charges and expenses |
| 6 | Deposit of earnest money | EMD: earnest money deposit will be Rs.376300.00 ( Three lakh Seventy six thousand three hundred 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. |

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| | | https://baanknet.com by means of RTGS/NEFT from his / her / their bank. |
| 7 | Reserve price of the immovable secured assets: | **The reserve price will be Rs.37.63** (Rs. Thirty-seven lakhs sixty-three thousand only) |
| | **Bank account** in which EMD to be remitted. | Bidders own wallet Registered on its e-auction site https://baanknet.com by means of RTGS/NEFT.<br>(Bidder / Purchaser to register on e-auction portal https://baanknet.com using his mobile number and email Id. |
| | **Last Date** within which EMD to be remitted: **EMD** | 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.<br>**This amount (excluding EMD) is to be remitted to:**<br>A/c 65243320066 IFSC: SBIN0070676<br>SBI Bank: SBI, SARB COLLECTION ACCOUNT<br>Address: State Bank of India, Stressed Assets Recovery Branch (SARB II), 3rd & 4th Floor, Arya Samaj Road, Karol Bagh, New Delhi-110005<br>Ph. No. 01128755674,28752163;<br>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. | **15.07.2026 – Online e-Auction Platform**<br>(https://baanknet.com /)<br>**11.00 AM to 04.00 P.M**<br>**(With unlimited extensions of 10 min. each)** |

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| 10 | The e-Auction will be conducted through the Bank's approved service provider.<br>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, 3rd 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:<br>(ii) Auto extension: Unlimited times. (limited /unlimited)<br>(iii) Bid currency & unit of measurement | Rs. 50000.00 (Rs. Fifty thousand only )<br>(ii) 10 Minutes<br>(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.<br>Contact person with mobile number | Date: **10.07.2026** Time: **11.00 A.M. to 04.00 P.M.**<br>Name: Shri Prakash Kumar, Chief Manager / Sunil Kumar Giri, Manager<br>Mobile No: 9810619975/9650029288<br>Email address: sbi.51521@sbi.co.in |
| 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.<br><br>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), 3rd& 4th Floor, Arya Samaj Road, Karol Bagh, New Delhi-110005<br>(a) Ph. No. 01128755674,28752163;<br>(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.<br><br>(c) Names of Eligible Bidders will be identified by the State Bank of India, Stressed Assets Recovery Branch (SARB II), 3rd& 4th Floor, Arya Samaj Road, Karol Bagh, New Delhi-110005 to |

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| | | participate in online e-auction on the portal https:// baanknet.com / (name of the portal) will provide User ID and Password after due verification of PAN of the Eligible Bidders.<br><br>(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.<br><br>(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.<br><br>(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.<br><br>(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.<br><br>(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.<br><br>(i) Decision of the Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders.<br><br>(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.<br><br>(k) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.<br><br>(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.<br><br>(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).<br><br>(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. |

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| | | (o) In case of forfeiture of the amount deposited by the<br><br>(p) Defaulting bidder, he shall neither have claim on the property nor on any part of the sum for which may it be subsequently sold.<br><br>(q) The successful bidder shall bear all the necessary expenses like applicable stamp duties/additional stamp duty/transfer charges, Registration expenses, fees/GST etc. for transfer of the property in his/her name.<br><br>(r) 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.<br><br>(s) 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 Authorized 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 authorized officer of the concerned bank branch only.<br><br>(t) 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. |
| 14 | Details of pending litigation, if any, in respect of property proposed to be sold | **NA** |

Date: 09.06.2026
Place: NEW DELHI

**AUTHORIZED OFFICER**