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 WHAT-EVER THERE IS" BASIS

1	Name and address of the Borrower	Mr. Asharaf Ali & Mrs. Shahin Parveen House No.- SA 6/172 E-2, 205 Rudra Height Pahariya Varanasi (UP) 221007
2	Name and address of Branch, the secured creditor	**State Bank Of India** **Nadri bazar** **Swaroop Nagar** **Kanpur** **sbi.70606@sbi.co.in**
3	Complete Description of the movable secured assets to be sold with identification marks or number, if any, on them	**House No- 5E- 201, Awas Vikas Yojana -2 Hanspuram Kanpur (UP) 208021** **Total Area : 191.43 Square Meter** **North : H No- 5E-248 & 247** **South : 12 Mtr Wide Road** **East : H No- 5E-202** **West : 9 Mtr Wide Road** **Property ID:** SBIN0070606 (Property is in our symbolic possession)

4	Details of the encumbrances known to the secured creditor.	Not Known
5	The secured debt for recovery of which the property is to be sold	**Home Loan account No - 40476580003** **Suraksha loan Account – 40477635882** **Rs. 75,36,122.00 (Rupees Seventy five lakh thirty six thousand one hundred twenty two.)** Plus future interest as on 06.11.2025(less deposit/recovery made if any thereafter), expenses and charges due to the secured creditor.
6	Deposit of earnest money	**EMD: Rs 11,00,000/- (Eleven lakhs only) for LOT-1.** **Being the 10% of Reserve Price, intended bidder may deposit Pre-Bid EMD with https://Baanknet.com before the closure of e-Auction. Credit of Pre-Bid EMD shall be given to the bidder only after receipt of payment in https:// Baanknet.com. 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.** RTGS/NEFT to the Bank account no or Demand Draft drawn in favour of SBI Nadri Bazar (070606) Kanpur (UP) Parking account No 37608192745 (IFSC-SBIN0070606)

7	Reserve price of the movable secured assets: **Bank account** in which EMD to be remitted. **Last Date and Time** within which EMD to be remitted:	**Rs.110,00,000.00(Rupees One crore Ten Lakh only) for LOT-1** **10% of Reserve Price as mentioned under item no.6 to be transferred/deposited by bidders in his/her/their own wallet registered with https://Baanknet.com on its e-Auction site: https://Baanknet.com and https://www.sbi.co.in as per guidelines available on the website. Kindly note that it takes 2-3 days for registration process in the EBKRAY site.** 37608192745 IFSC CODE- SBIN0070606 **Not applicable as per Baanknet Policy.**
	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 amount 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.

	Time and place of public auction or time after which sale by any other mode shall be completed.	Date: **<u>24.07.2026 – Online e-Auction Platform</u>** Time: **12:00 P.M. to 04:00 P.M.** With unlimited extension of 10 minutes each
	The e-auction will be conducted through the Bank's approved service provider. The e-auction will be conducted through the Bank's approved service provider	Baanknet at the web portal https://baanknet.com and https://www.sbi.co.in at the web portal
	(i) Bid Increment Amount: (ii) Auto extension: ___________times (limited/ unlimited) (iii) Bid currency & unit of measurement	Rs. 1,00,000/- Unlimited extension of 10 minutes each Indian Rupees (INR)

	Date and Time during which inspection of the movable assets to be sold and intending bidders should satisfy themselves about the assets and their specification Contact person with mobile number	As per mutual consent within Banking hours before 24.07.2026 Name:- Sudha Saxena Mobile Number: 09555424298
	Other conditions	(a) The bidders should get themselves registered on https:// Baanknet.com by providing requisite KYC documents and registration fee as per the practice followed by Baanknet well before the auction date. The registration process takes minimum of two working days. (Registration process is detailed on the above website). Bidders shall have to visit the website(https://Baanknet.com) of our e-auction service provider of Baanknet to participate for online bid. For Technical assistance, the bidders may refer to EBKRAY helpline numbers. E-mail ID is necessary for the intending bidder as all the relevant information and allotment of ID and Password in Baanknet may be conveyed through email. (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 RACPC Kanpur (Name and address) by 10.07.2026 to 22.07-2026 and time. 04:00 PM scanned copies of the original of these

		documents can also be submitted to e-mail Id of Authorised Officer. The intending bidder has to register in the site https://baanknet.com at the web portal with email id and mobile number followed by E-KYC through the portal after filling of all details in buyer registration column on site. Thereafter they will be able to proceed with EMD account to participate in bidding. (c) Names of Eligible Bidders will be identified by the State Bank of India RACPC to participate in online e-auction on the portal https://baanknet.com (name of the portal) . (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 Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. (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. (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 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. (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) 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. (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.

		(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. (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.
14	Details of pending litigation, if any, in respect of property proposed to be sold.	Not Known

Date: 08.07.2026

Place: Kanpur

Vaishnavi Shukla

(Manager Maintenance)

Sudha Saxena

(Chief Manager Maintenance)

Tapas Ghosh

(Assistant General Manager)

Housing Loan Centre, Kanpur