

THE TERMS AND CONDITIONS OF SALE

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 Jagabbath Dudadhat & Sons through its proprietor Sh. Jagrit Khaitan (now since deceased, through three legal heirs) Borrower & Mortgagor, Smt. Mukta Khaitan – Guarantor & mortgagor.
2	Name and address of Branch, the secured creditor	SBI, 2/85 Club Road, Punjabi Bagh Delhi - 110026 Email : mob-
3	Description of the immovable secured assets to be sold.	1. All that the front portion being one half (consisting of one Drawing Dinning, One Bed Room, One Bathroom, One Kitchen), of the first floor of the property bearing municipal no. C-140, Defence Colony, New Delhi – 110024, along with proportionate indivisible and impartial right in the land underneath and one servant room on terrace with excess from rear side stair case, duly mortgaged by Mr. Jagrit Khaitan. 2. All that the Rear portion being remaining half (consisting of one Family Lounge, Three Bed Room, Three Bathrooms), of the first floor of the property bearing municipal no. C-140, Defence Colony, New Delhi – 110024, along with proportionate indivisible and impartible rights in the land underneath and space for parking one car in the driveway with excess from rear side stair case, duly mortgaged by Mrs. Mukta Khaitan
4	Details of the encumbrances known to the secured creditor.	To the best of knowledge and information of the authorised Officer, there are no (known) encumbrance on the assets. However, the intending bidders should make their own independent inquiries 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	Rs. 4,48,15,414.63/- (Four crores Forty Eight lakh



	for recovery of which property is to be sold.	Fifteen thousand Four hundred Fourteen and Sixty Three paise one only) as on 31.01.2025 plus further interest at contractual rate and all other misc. expenses, charges, costs etc. incurred or to be incurred as applicable.
6	Deposit of earnest money	EMD: Rs 54,50,000/- (Fifty Four lakh Fifty thousand only) being the 10% of Reserve price to be remitted by RGS/NEFT to bank as per instructions on site https://baanknet.com
7	Reserve Price of the immovable secured assets Bank account in which EMD to be remitted. Last Date and Time within which EMD to be remitted:	Rs 5,45,00.000/- (Five crore forty-five lakh only) As per instructions on site https://baanknet.com "Interested bidder may deposit Pre-Bid EMD with https://baanknet.com before the close of e-Auction up to 4 PM. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in https://baanknet.com 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 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.
9	Time and place of public e-Auction or time after which sale by any other mode shall be completed.	24.07.2026, (Friday) New-Delhi, 11.00 A.M to 4.00 P.M with auto extensions of 10 minutes 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 on the website of the service provider as mentioned above.	https://baanknet.com
11	(i) Bid increment amount. (ii) Auto Extension : time (unlimited) (iii) Bid currency & unit of measurement.	(i) Rs.1.00 lakh (ii) Auto extension of 10 minutes each (unlimited) (iii) Indian Rupee, Rupees Lakh
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	18.07.2026, Saturday from 2:00 PM TO 04:00 PM, Authorised Officer: Mrs. Lilam Chaudhary, Mobile No. 8595228614 RA- Sandeep Saha-7428491902/7011475445
13	Other conditions	(a) Bidders shall hold a valid digital signature Certificate issued by competent authority and valid email ID. (e mail ID is necessary for the intending bidder as all the relevant information and allotment of ID and password by https://baanknet.com 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 SAMB -II New Delhi branch 11th Floor, Jawahar Vyapar Bhavan, 1 Tolstoy Marg, New Delhi 110001 before closing of e. auction. Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorised Officer.

(c) Names of the Eligible Bidders will be identified by the State Bank of India SAMB II Branch, to participate in online e-Auction on the portal of <https://baanknet.com>. <https://baanknet.com> will provide User ID and Password after due verification of PAN and other documents 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's service provider for e-auction shall not have any liability towards bidders for an 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 the bidder to comply with any of the terms and conditions of eAuction, 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 the liberty to cancel the eAuction 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 correspondence regarding any change in the bid shall be entertained.
- (l). 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).
- (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 eAuction 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 it may 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 immoveable 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 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	NA



STATE BANK OF INDIA

Date: 13.07.2026

Place: New Delhi