THE TERMS AND CONDITIONS OF SALE TO BE UPLOADED ON THE WEBSITE OF THE SECURED CREDITOR.

PROPERTY WILL BE SOLD ON 15.09.2026 (Tuesday)

“AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS” BASIS

1	Name and address of the Borrower	1.Smt Kajal Pandey, Wife & Legal Heir of Late Sanjay Kumar Awasthi D/o R. B. Pandey, Q.No.-DS/2/33/D, Railway Colony, Post + P.S : B.S.City, Radhanagar District-Bokaro-827010, Jharkhand 2. Smt Kajal Pandey, Wife & Legal Heir of Late Sanjay Kumar Awasthi D/o R. B. Pandey, Jasmine-187, Arya Vihar, Rajendra Nagar, Plot No. B-58, Near Royal Gym P.O:- Madhumpur, P.S.-Balidih, District: Bokaro, Jharkhand 3. Smt Kajal Pandey (Guardian of Ms.Paridhi Awasthi (Minor) & Legal Heir of Late Sanjay Kumar Awasthi Q.No.-DS/2/33/D, Railway Colony, Post + P.S. : B.S.City, Radhanagar District-Bokaro-827010, Jharkhand 4. Smt Kajal Pandey (Guarantor), D/o R. B. Pandey, Jasmine-187, Arya Vihar, Rajendra Nagar, Plot No. B-58, Near Royal Gym P.O:- Madhumpur, P.S.-Balidih, District: Bokaro, Jharkhand)
2	Name and address of Branch, the secured creditor	SBI, SARB, Ranchi, 4th Floor, Ranchi Main Branch Building, Court Campus, Ranchi, Jharkhand-834001.
3	Description of the immovable secured assets to be sold with identification marks or number, if any, on them	**Property ID-SBIN41861187787** **Short description of the immovable property:** All that part and parcel of Jasmin Bunglow-JA/187 at Rajendra Nagar, Bari Cooperative, Chas, Bokaro comprising of Drawing cum Dinning hall, One Bedroom, Kitchen, Toilet and Portico at Ground Floor and two Bedrooms, Two Toilets, One Puja Room, One Balcony on the first floor, shown in the layout plan of MADA map of built on Khata no.33, New Khata No.280, New Plot No.1084, Plot No.2822, Unit No.187, Size 25*43 feet

		(2.46 Decimal).Total constructed area 1241 sq. ft. (Ground floor 619 sq. ft. & first floor 622 sq. ft.) vide Sale Deed no.2464/2303 dt.26.04.2023 in the name of Sanjay Kumar Awasthi and Smt. Kajal Pandey Boundary of Jasmin Bunglow- JA/187: North : Amar Kant Pracharya South : Prakash Giri East : Prakash Giri West : Kachha Rasta
4	Details of the encumbrances known to the secured creditor.	NIL
5	The secured debt for recovery of which the property is to be sold	**Rs.41,74,934.00 (Rupees Forty-one lakh seventy-four thousand nine hundred thirty four Only)** as on 19.06.2026 plus accrued interest, cost, charges and incidental expenses from 20.06.2026 less amount recovered or deposited by the borrower/ guarantor after 20.06.2026, if any**,** due to the Secured Creditor from Borrower.
6	Deposit of earnest money	**EMD**: **₹ 3,60,000.00** (Rupees Three lakh sixty thousand only) being the 10% of Reserve Price to be remitted by NEFT to the Bidder wallet being the 10% of Reserve price to be remitted to the bidder's EMD wallet maintained with PSB Alliance. Credit of Pre-Bid EMD shall be given to the bidder only after receipt of payment in bank account of PSB Alliance and updation of such information on BAANKNET portal. This may take some time as per Banking process. Hence, bidders in their own interest are advised to submit the Pre-Bid amount well in advance to avoid any last-minute issues. Lien to the extent of EMD amount will be applied on the wallet by the system
7	Reserve price of the movable secured assets: Bank account/Wallet in which EMD to be remitted. Last Date and Time within which EMD to be remitted:	**Reserve Price: ₹ 36,00,000.00** (Rupees Thirty-Six Lakh only Bidder EMD wallet maintained with PSB Alliance on its e-auction site: **https://www.baanknet.com** and as per guidelines available on the website. Kindly note that it may take 2-3 days to complete registration process in BAANKNET portal. EMD to be remitted to wallet (https://baanknet.com) well in advance before e-auction.
8	Time and manner of payment Bank Account in which the payment to be remitted	The EMD of the successful bidder will be automatically transferred to the bank on confirmation of the highest bidding. 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. **A/c No: 400252942264, IFSC:SBIN0000167, Name of Branch: Ranchi Main Branch, Bank: State Bank of India**
9	Time, date and mode/place of public e-auction or time after which sale by any other mode shall be completed.	Date: 15.09.2026 (Tuesday), Time: 240 minutes from 12:00 AM to 04:00 PM with unlimited extension of 10 minutes each
10	The e-auction will be conducted online line only, through the provider. E-auction tender documents containing online e-auction bid form, declaration etc., are available in the website of the service provider as mentioned above	**https://www.baanknet.com/eauction-psb/x-login**
11	(i) Bid increment amount: (ii) Auto extension: ________ times. (limited / unlimited) (iii) Bid currency & unit of measurement	(i) ₹ 10,000.00(Ten thousand omly) (ii) Unlimited (extension of 10 minutes each). (iii) INR
12	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	14.09.2026 up to 04:00 pm. Mr. Prabhash Chandra Mukul (Authorize officer/ CLO) Mob- 9674710354 Mr. Ajay Lal, CCO Mob-6200961186
13	Other conditions	Intending Bidders should get themselves registered on **https://baanknet.com/eauction-psb/bidder-registration** by providing requisite KYC documents and registration fee as per the guidelines provided on BAANKNET well before the auction date (The registration process is detailed on the above website).
		(2)Bidders have to visit the website (**https://www.baanknet.com/eauction-psb/x-login**) to participate for online bid. For technical assistance, the bidders may refer to BAANKNET helpline numbers/email id mentioned on the home page of **https://www.baanknet.com**

			(3) Bidders shall hold a valid e-mail ID (e-mail ID is absolutely necessary for the intending bidder as all the relevant information and allotment of ID and password by BAANKNET may be conveyed through e-mail.)
			(4) 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.
			(5) 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.
			(6) 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.
			(7) 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.
			(8) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.
			(9) 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.
			(10) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.
			(11) 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.
			(12) Lien on the wallet of unsuccessful bidders to the extent of EMD amount will be automatically removed by the system The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).
			(13) 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
			(14) 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.
			(15) The successful bidder shall bear all the necessary expenses like applicable stamp duties/additional stamp duty/transfer charges, Registration expenses, fees/GST etc. over and the above the sale price for transfer of the property in his/her name.
			(16) 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.
			(17) The bidders are advised to in their own interest to satisfy themselves with the title and correctness of other details pertaining to the immovable secured assets including the size/area of the immovable secured assets in question. They shall independently ascertained any other dues/liabilities/encumbrances in respect of the property from the concerned authorities to their satisfaction before submitting the bids. It is 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, encumbrance, litigations or any other ground whatso over.
			(18) 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.
			(19) 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.
			(20) QR Code is provided only for the convenience to intending bidders. However, details of the property will be as

		per the decription given in the notice published in Newspaper and uploaded in **https://baanknet.com** , portal only.
		(21) Bidder shall be responsible to avoid any technical glitches or mistakes that may affect the e auction. Therefore, the Bank shall not be responsible for the same and there shall not any claim or whatso ever from the bidder thereon affecting the auction process.
		(22) The entire machinery has to be removed immediately from the date of sale certificate failing which cost of Rs. 1Lakh per month or actuals cost involved among whichever is higher has to be remitted to the Bank till all the Machinery sold is removed.
14	Details of pending litigation, if any, in respect of property proposed to be sold	NA

Date: **27.08.2026**
Place: **Ranchi**

Authorised Officer,
State Bank of India,
SARB, Ranchi

Sanjay Kumar Awasthi & Kajal Pandey
PROPERTY ID- SBIN41861187787

SBI Website	**e-Auction Website**	**Property Location**	**Photograph**