(Annexure-15 A)

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

01	Name and Address of the Borrower	**Shri Santosh Singh S/o Madhav Singh** House No. 195, Vidya Vihar, Phase – 1, Village – Kali Billod, Tehsil – Depalpur, Distt. – Indore (M.P.) 453001 **Also at:** 23, Bhagat Singh Upmarg, Loni Darwaja, Ward No.11, Kukshi Distt. - Dhar (M.P.) 454331
02	Name and address of Branch, the secured creditor	State Bank of India, Stressed Assets Recovery Branch, SBI Building, 5, Yashwant Niwas Road, Indore. (M.P.) - 452003
03	Description of the immovable/movable secured assets to be sold	All that Part & Parcel of incomplete Residential House constructed on Plot No. 195 situated at part of Survey No.186/1, 186/2, 186/3, 186/4, "Vidhya Vihar Colony Phase-1" Village – Kali Billod, Tehsil – Depalpur, Distt. - Indore (M.P.) admeasuring area 55.76 sq.mt. or 600 sq.ft. (15 ft. X 40 ft.) in the name of Shri Santosh Singh S/o Madhav Singh **Bounded by:** East- Plot No. 194, West- Plot No. 196, North- 25 ft. Road, South – Plot No. 136, Property ID:- SBIN087674041954
04	Details of the encumbrances known to the secured creditor	To the best of knowledge and information of the Authorised Officer, there are no encumbrances advised to the Bank. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims / rights / dues / affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the Bank. The property is **under physical possession** and being sold with all the existing and future encumbrances whether known or unknown to the Bank. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third party claims/rights/dues.
05	The secured debt for recovery of which the property is to be sold	Rs.26,95,819.00 (Rupees: Twenty Six Lac Ninety Five Thousand Eight Hundred Nineteen Only) as on 10.05.2023 plus interest and other charges w.e.f 11.05.2023 less (-) credit, if any, thereafter
06	Deposit of earnest money	EMD : **Rs. 2.07 lacs** being the 10% of Reserve price to be transferred / deposited by bidders in his / her/ their own Wallet provided by M/s PSB Alliance Pvt. Ltd. on its e-auction site https://ebkray.in by means of RTGS/NEFT.

07	Reserve price of the immovable secured assets: Account/ Wallet in which EMD to be remitted Last Date and Time within which EMD to be remitted.	Rs. **20.70** lacs Bidder's own wallet Registered with M/s PSB Alliance Pvt. Ltd. on its e-auction site **https://baanknet.com** by means of RTGS/NEFT. Interested bidder may deposit Pre-Bid EMD with PSB Alliance before the close of e-Auction. Credit of pre-Bid EMD shall be given to the bidder only after of receipt of payment in PSB Alliance'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.
08	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 Authorized 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 e-Auction purchaser not exceeding three months from the date of e-Auction. In default of payment of sale / bid price or any part thereof within the periods mentioned hereinabove, the deposit (s) shall be forfeited and the property shall be resold and the defaulting bidder shall forfeit all claims to the property or any part of the sum for which it may be subsequently sold.
9	Time and place of public e-Auction or time after which sale by any other mode shall be completed	Date: **26.02.2026** from **11.00 A.M. to 04.00 P.M.**
10	The e-Auction will be conducted through the Bank's approved service provider.	M/s PSB Alliance Pvt. Ltd. at the web portal **https://baanknet.com**
11	(i) Bid increment amount: (ii) Auto extension: (iii) Bid currency & unit of measurement	Rs. **0.10** lacs With unlimited extension of **10** minutes each **INR**
12	Date and Time during which inspection of the	**20.02.2026 & 21.02.2026** Time with prior appointment

	immovable secured assets to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number	Name: V. Shridhar Murty : Mobile No. 9926303717 Name: Govind Agrawal : Mobile No. 9424850453
13	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 M/s PSB Alliance Pvt. Ltd. well before the auction date. The registration process takes minimum of two working days. (Registration process is detailed on the above website). (b) The Intending bidder should transfer his EMD amount by means of challan generated on his bidder account maintained with M/s PSB Alliance Pvt. Ltd. at **https://baanknet.com** by means of NEFT/ RTGS transfer from his bank account. (c) The Intending bidder should take care that the EMD is transferred at least one day before the date of auction and confirm that his wallet maintained with M/s PSB Alliance Pvt. Ltd. is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction. (d) The EMD of the successful bidder will be automatically transferred to the bank once the sale is confirmed by the respective Authorized Officer of the bank. 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 through Transfer/RTGS/NEFT in the following account- Account No.- 30267376590 Account Name- No Lien Account SARB Indore Bank- State Bank of India Branch- Y. N. Road Indore Branch Code - 30115 IFSC Code- SBIN0030115 (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 Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders. (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. (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 correspondence regarding any change in the bid shall be entertained. (m) The EMD of the unsuccessful bidder will be refunded to their respective wallet maintained with M/s PSB Alliance Pvt. Ltd. The Bidder has to place a request with M/s PSB Alliance Pvt. Ltd. for refund of the same back to his bank account. 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 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 and the secured creditor / Authorised officer will not be responsible for any charge, lien, encumbrance, Tax, property tax dues, electricity dues etc. or any other dues to the Government, local authority or anybody in respect of the property under sale. (r) It shall be the responsibility of the successful bidder to deduct /deposit/pay the applicable GST or TDS, if any, as per prevailing provisions of the applicable laws. (s) 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 immovable 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 (t) 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 off 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. (u) 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. (v) The Sale Certificate will not be issued pending operation of any stay/ injunction/restraint order passed by the DRT/DRAT/High Court or any other court against the issue of Sale Certificate. Further no interest will be paid on the amount deposited during this period. The deposit made by the successful-bidder, during pendency of execution of Sale Certificate, will be kept in non-interest bearing deposit account. No request for return of deposit either in part or full/cancellation of sale will be entertained. In case of stay of further proceedings by DRT/DRAT/High Court or any other Court, the auction may either be deferred or cancelled and persons participating in the sale shall have no right to claim damages, compensation or cost for such postponement or cancellation.

14	Details of pending litigation, if any, in respect of property proposed to be sold	To the best of knowledge and information of the Authorised Officer, there is no litigation advised to the Bank. Further in future if any Securitization Application is filed even then the bidder has to deposit the sale price as per the terms of auction/ rule 9 of SARFAESI Rules 2002 and no extension/deviation for payment of sale price shall be granted on the ground of aforesaid Securitization Application and non-payment of the sale price as per rule 9 shall lead to forfeiture as mentioned on rule 9 of SARFAESI Rules.
15	Statutory Notice of 15 days to borrower/ guarantors/mortgagors under the Security Interest (Enforcement) Rules, 2002	This publication is also 15 days' notice to Borrower/Guarantors/Mortgagors under the Security Interest (Enforcement) Rules, 2002.

Date: **09.02.2026**
Place: Indore

AUTHORISED OFFICER
STATE BANK OF INDIA
SARB INDORE