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 Shri Ram Polymers (Partnership Firm)** **Partners Shri Jitesh Gupta and Smt. Ruchi Gupta** Guarantors Smt. Niketa Gupta, Smt. Juhi Gupta, Smt. Nitanshi Gupta Admin office**:** 8th Km, Jalalabad Road, Village Jamaur, UPSIDC Area Shahjahanpur U.P. -242001 Email: shrirampolymers.spn@gmail.com
2	Name and address of Branch, the secured creditor	SBI SAMB-II, II Floor, Jawahar Vyapar Bhavan, 1 Tolstoy Marg, New Delhi 110001. Sbi.50950@sbi.co.in & agmcl3.50950@sbi.co.in mob-9717644500
3	Description of the immovable secured assets to be sold.	**Sr No.** / **Description of immovable property (Property on Physical Possession)** **1** Factory Land and Building bearing survey no.**754, 755/2, 755 situated at part of Gata No. 754, 755/2, 755** Vill-Jamaur, Shahjahanpur, Jamaur, Uttar Pradesh 242001 (**Under Physical Possession**) OWNER/ MORTGAGOR: Owner(s)/mortgagor(s): M/s Shri Ram Polymers, Partners and Guarantors. 1. Shri Jitesh Gupta S/o Late Shri Ram Kishore Gupta, 2. Ruchi Gupta W/o Jitesh Gupta 3. Smt. Niketa Gupta W/o Shri Ashish Gupta. 4. Smt. Juhi Gupta W/o Shri Mukul Gupta 5. Smt. Nitanshi Gupta W/o Shri Vineet Kumar Gupta **i)Original Sale deed No. 4724/906 dated 05.10.1982** (registered on 07/04/1983 by Book No 1 Volume 1079 pages 8 to 9 serial No 4724/906 with Sub- registrar Office Shahjahanpur, UP situated at part of Khasra No. 755 Village Jamaur, Shahjahanpur, UP area admeasuring **3.25 acre (1.314 hectare**) registered in favour of Shri Ram Kishore Gupta (since deceased) Mortgaged by the legal heirs/owners i.e. 1. Shri Jitesh Gupta S/o Late Shri Ram Kishore Gupta, 2. Smt. Niketa Gupta W/o Shri Ashish Gupta, 3. Smt. Juhi Gupta W/o Shri Mukul Gupta 4. Smt. Nitanshi Gupta W/o Shri Vineet Kumar Gupta **ii)Original Sale deed No 276 dated 11.01.2007** vide book No 1 Volume 4455 pages 121 to 160 ar serial No 276 Shahjahanpur UP situated at gata No. 754 (**area admeasuring 0.178 hectare**) and a part of gata **no. 755/2 (area admeasuring 0.227 hectare out of 1.113 hectare).Total area 0.405 hectare** Village Jamaur, Shahjahanpur, UP registered in favour of Smt. Dayawati Gupta (since deceased) Mortgaged by

			the legal heirs/owners i.e. 1. Shri Jitesh Gupta S/o Late Shri Ram Kishore Gupta. 2. Smt. Niketa Gupta W/o Shri Ashish Gupta 3. Smt. Juhi Gupta W/o Shri Mukul Gupta 4. Smt Nitanshi Gupta W/o Shri Vineet Kumar Gupta **iii) Original Title Deed No. 279 registered on 11.01 2007** Book No 1 Volume 4455 pages 203 to 240 at Shahjahanpur UP situated at part of gata No.755/2 Village Jamaur, Shahjahanpur, U.P. area **admeasuring 0.405 Hectare and** registered in favour of Dayawati Gupta (since deceased). Mortgaged by the legal heirs/owners i.e. 1. Shri Jitesh Gupta S/o Late Shri Ram Kishore Gupta, 2. Smt. Niketa Gupta W/o Shri Ashish Gupta. 3. Smt. Juhi Gupta W/o Shri Mukul Gupta 4. Smt. Nitanshi Gupta W/o Shri Vineet Kumar Gupta. **iv)Original Sale Deed No. 275 registered on 11.01.2007** vide Book 1 Volume 4455 pages 77 to 120 at Shahjahanpur UP situated at part of gata **No.755/2 Village Jamaur, Shahjahanpur, UP area admeasuring. 0.296 Hectare** and registered in favour of Shri Jitesh Gupta. **Reserve Price Rs 17,51,00,000/(Rs. Seventeen crore Fifty One Lakhs only)** **Earnest Money Deposit Rs 1,75,10,000/-** (Rs One Crore Seventy Five Lakh Ten thousand only).
4	Details of the encumbrances known to the secured creditor.	To the best of knowledge and information of the authorised Officer, Known encumbrances- Electricity Department Bill of Rs 56 lakhs 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 for recovery of which property is to be sold.	**Rs.24,88,90,984-** (Rupees Twenty Four Crores Eighty Eight lakhs Ninety Thousand Nine Hundred Eighty Four Rupees Only) as on 13.11.2026) 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 1,75,10,000/-** (Rs One Crore Seventy Five Lakh Ten thousand only) being 10% of the Reserve Price to be remitted/transferred/ deposited by the bidders in his/her/their own wallet provided by https://BAANKNET.com	

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 17,51,00,000/(Rs.Seventeen crore Fifty One Lakhs only)** **As per instructions on site** https://baanknet.com **"Interested bidder may deposit Pre-Bid EMD with https://baanknet.com by 10.12.2026 up to 5 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 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, the period may be extended by the secure creditor if required by the auction purchaser and approved by the Secure Creditor that 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.	**11.12.2026 (Friday)- New-Delhi**, 12.00 AM 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.10.00 lakhs (Rs Ten Lakhs Only) (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	02.12.2026, Wednesday 12.00 noon to 04:00 PM,Shahjahanpur UP Authorised Officer: Mr. Sushila Mangle, Mobile No. 9717644500 Mr. Ravi Shanker, Mobile No. 9012141888 RA Staff Mohd Bilal 9319727045
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 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-uction, 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, Jawahar Vyapar Bhavan, STC Building, Janpath, 1, Tostoy Marg, New Delhi-110001 before closing of eauction. Scanned copies of the original of these documents can also be submitted to e-mail id of the Authorised Officer agmcl3.50950@sbi.co.in (c) Names of Eligible Bidders will be identified by the State Bank of India Stressed Asset Management Branch-II to participate in online e-auction on the portal **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/ 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/PSB Alliance(Baanknet). 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/ TDS etc. for transfer of the property in his/her name. (Over and above the sale price) (q) The payment of all statutory /non- statutory dues, taxes, GDT rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only.

		(r) 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 asset 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 bidders 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. (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 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. (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	OA No-545/2023 in DRT Delhi-2 SBI vs Shri Ram Polmers and Ors S.A. No. 107 of 2025 in DRT Lucknow – M/s Shri Ram Polymers & Ors. vs State Bank of India. Civil suit Case No. 718/2024 Shahjahanpur Ms Kishore Industries V/s Jitesh Gupta Civil suit Case No. 19/2025 Shahjahanpur Kishore Industries vs Jitesh Gupta Case No. 755/24 Shahjahanpur titled Anujai Shukla vs. Jitesh Gupta & Shri Ram Polymers

Sushila Mangle
Authorised Officer
State Bank Of india
Date:17.11.2026