SBI

Letter No.: NPA/2026-27/HL-/ | Date: 30/10/2026

Mr. Rahul Roy s/o Sh. Arun Roy.
Appartment no-SF-3,M/G Secound Floor,
Plot No-159A,Turab Nagar,Ghaziabad-201001

Mr. Rahul Roy s/o Sh. Arun Roy.
P-206A,Sector-23,Sanjaynagar,Ghaziabad-201002

Mr.Rahul Roy s/o Sh. Arun Roy.
ACE Market-158,Railway Road Bazaria,Ghaziabad-201001

Mrs. Chirstina dJohnson W/o Mr. Johnson
House No-R-7/E-35,Old Rajnagar
Ghaziabad-201002

HOME LOAN NPA A/C:65106512701.
TERMS & CONDITIONS OF SALE OF PROPERTY

With reference to our letter no **NPA/2026-27/HL-/RBO3/11** dated 30.10.2026, enclosed herewith, regarding sale of your immovable property via e-auction. We are hereby sending you the terms and conditions, enclosed with this letter, related to the e-auction which will be held on 15.12.2026 **at 11:00 AM**.

(Short description of the immovable property)

Appartment no-SF-3,M/G Secound Floor,Plot No-159A,Situated at Mohalla purva ismile khan Turab Nagar

Yours faithfully,

भारतीय स्टेट बैंक State Bank of India 10049 Zonal Business Centre, New Arya Nagar, GZB. क्षेत्रीय व्यवसाय केन्द्र, नई आर्यनगर, गाजियाबाद

Assistant General Manager

Enclosed: Annexure 15 & 15A for Terms & Conditions for your reference.

SBI

Letter No.: NPA/2026-27/HL-/

Date: 30/10/26

To,

Mr. Rahul Roy s/o Sh. Arun Roy.(Borrower)
Appartment no-SF-3,M/G Secound Floor,
Plot No-159A,Turab Nagar,Ghaziabad-201001

Mr. Rahul Roy s/o Sh. Arun Roy.(Borrower)
P-206A,Sector-23,Sanjaynagar,Ghaziabad-201002

Mr.Rahul Roy s/o Sh. Arun Roy.(Borrower)
ACE Market-158,Railway Road Bazaria,Ghaziabad-201001

Mrs. Chirstina d Johnson W/o Mr. Johnson(Guarantor)
House No-R-7/E-35,Old Rajnagar
Ghaziabad-201002

Appendix-IV-A
[See Proviso to rule 8(6)]

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive/**physical** (whichever is applicable) possession of which has been taken by the Authorised Officer of State Bank Of India, the Secured Creditor, will be sold on "As is Where is", As is What is" and Whatever there is" on **15-12-2026,**for recovery of **Rs.37,74,324+Interest thereon** to the secured creditor from **Mr. Rahul Roy s/o Sh. Arun Roy.**. The reserve price will be **Rs.19,76,250/-**and the earnest money deposit will be **Rs. 1,97,625/-**

(Short description of the immovable property with known encumbrances, if any)
Appartment no-SF-3,M/G Secound Floor,Plot No-159A,Turab Nagar,Ghaziabad-201001.

For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the secured Creditor website: https://www.baanknet.com

(*) specific link created for the particular auction can be mentioned in the Blank.

Date: 30-10-2026
Place: Ghaziabad

Authorised Officer

भारतीय स्टेट बैंक State Bank of India 10049 Home Loan Centre, New Arya Nagar, GZB गृह ऋण केन्द्र, न्यू आर्यनगर

(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

1	Name and address of the Borrower	**Mr. Rahul Roy s/o Sh. Arun Roy.** **Appartment no-SF-3,M/G Secound Floor,** **Plot No-159A,Turab Nagar,Ghaziabad-201001**
2	Name and address of Branch, the secured creditor	State Bank of India, HLC Ghaziabad, 105, New Arya Nagar, Ghaziabad
3	Description of the immovable secured assets to be sold.	**Appartment no-SF-3,M/G Secound Floor,** **Plot No-159A,Turab Nagar,Ghaziabad-201001**
4.	Details of the encumbrances known to the secured creditor.	Home Loan from SBI
5.	The secured debt for recovery of which the property is to be sold	Total dues of **Rs 37,71,859/-**+interest thereon
6	Deposit of earnest money	**EMD**: **Rs Rs. 1,97,625/-** being the 10% of Reserve price to be remitted by RTGS/NEFT to the Bank account or Demand Draft draw in favour of SBI account **Mr. Rahul Roy,** Name of the Branch **HLC Ghaziabad** drawn on any Nationalised or Scheduled Bank.
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. **Rs. Rs. 1,97,6250/-**(Nineteen lacs seventy six thousand two hundred fifty only) A/c No: **4897932100490** Name: **SUBSIDY INWARD REMIT NEFT/RTGS AC WITH INB BRCD 10049** IFSC: **SBIN0010049** **11.12.2026 till 4:00 PM**
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 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 auction purchaser not exceeding three months from the date of auction.



9	Time and place of public auction or time after which sale by any other mode shall be completed.	11:00 AM on 15.12.2026 through https://www.baanknet.com website.
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 in the website of the service provider as mentioned above	BAANKNET at the web portal https://www.baanknet.com
11	Bid increment amount: (ii) Auto extension: _____ times. (limited /unlimited) (iii) Bid currency & unit of measurement	(i) Rs. 10,000/- (ii) Auto (iii) INR
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	09.12.2026 till 4:00 PM Contact Person: Resolution Agent: Sh Aaditya Jain : +91 9999880491 Sh Sudhir Kumar: +91 9711622472
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 **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 Ghaziabad, 105, New Arya Nagar, Ghaziabad, Uttar Pradesh by 11.12.2026 till **4:00 PM**. Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorised Officer ie **sbi.10049@sbi.co.in**



		(c) Names of Eligible Bidders will be identified by the State Bank of India **HLC Ghaziabad** to participate in online e-auction on the portal https://www.baanknet.com (d) BAANKNET will provide User ID and Password after due verification of PAN of the Eligible Bidders. (e) 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. (f) 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. (g) 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. (h) The bidders are required to submit acceptance of the terms & conditions and modalities of e-auction adopted by the service provider before participating in thee-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 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).



		(m) The Authorised Officer is not bound to accept the highest offer and the Authorised officer has absolute right to accept or reject any oral offer(s) or adjourn/postpone/cancel the auction 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 may it 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, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only. (q) 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. (r) 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.

Date: 30-10-2026
Place: Ghaziabad

STATE BANK OF INDIA

भारतीय स्टेट बैंक State Bank of India Home Loan Centre Vasundhara Ghaziabad 1004

AUTHORISED OFFICER