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

PROPERTY WILL BE SOLD ON 29.12.2026

"AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS" BASIS

1	Name and address of the Borrower	Mrs Muskan Aarif Ali W/o Sayyed Aarif Ali H.No.D 108, Phase 2 Ground Floor, RDA Colony, Inderprastha Raipura (CG), Raipur, Distt. Raipur C.G. 492013 Mob. No. 7879205271, 9144354321
2	Name and address of Branch, the secured creditor	State Bank of India Stressed Assets Recovery Branch, Raipur Block B-1, Pujari Chamber Pachpedi Naka, Raipur (C.G) 492006 Phone – 0771-4919730 Email – sbi.10009@sbi.co.in
3	Description of the immovable secured assets to be sold	All that part and parcel of the Land and Building situated at Khasra No 325/601(Part of Old Khasra 325/405), PH No 105/61, Chandra Shekhar Azad Ward-52,Near Simran City Phase-5 Garden, Rawatpura Nagar Phase-2,Mouza Mathpurena,RNM-Raipur-1, Raipur, Tehsil & District – Raipur (C.G) Plot Area - 650 sq ft and construction thereon in the name of Mrs Muskan Aarif Ali W/o Mr Sayyed Aarif Ali (Cover under Document No. Book No.1, Granth No. 75265, S.No.5672,pages 372 to 393 dated 28.12.2021 registered in the office of Sub-registrar at Raipur SR2 (C.G)) Bounded : (As per title deed) North : Property of Kiran Lata South : Land of Palash Sihani East : Property of Maheshwari Jolhe West : Road Possession Status : Physical Possession
4	Details of the encumbrances known to the secured creditor	To the best of knowledge and information of the Authorised Officer, there is no encumbrance known to authorised officer. However, the intending bidders should make their own independent enquiries regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The Authorised Officer will not be responsible for any charge, lien, encumbrance, property tax dues, electricity dues etc. or any other dues to the Govt./local authority or anybody in respect of the property under sale. Bank or Authorised officer will not be responsible for any encumbrance and dues on the property which comes to knowledge after the auction.
5	The secured debt for recovery of	₹ 25,72,325.00 (Rupees Twenty Five Lakh Seventy

	which the property is to be sold	Two Thousand Three Hundred Twenty five Only) as on 22.08.2024 and further Interest cost & expenses etc. w.e.f. 23.08.2024 (minus subsequent credit if any)
6	Deposit of earnest money	EMD: ₹ 2,33,400.00 (Rupees Two Lakhs Thirty Three Thousand Four Hundred Only) being the 10% of Reserve price to be remitted/paid online through NEFT/RTGS mode only (after generation of Challan form https://baanknet.com) in bidders Global EMD Wallet. NEFT/RTGS transfer cab be done from any Scheduled Commercial Bank. Payment of EMD by any other mode will not be accepted. Bidders, not depositing the required EMD by any other mode will not be accepted. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest. "*Interested bidder may deposit Pre-Bid EMD with eBkray (PSB Alliance) before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in eBkray's (PSB Alliance) Bank account and updation of such information in the e-auction website. This may take some time as per baking 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.*
7	Reserve price of the immovable secured assets:	*RS 23,34,000.00 (Rupees Twenty three Lakhs Thirty Four Thousand Only)*
	Bank account in which EMD to be remitted.	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
	Last Date and Time within which EMD wallet to be remitted:	28.12.2026 up to 16.00 hrs
8	Time & Manner of payment	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: 40254837097 IFSC: SBIN0017731 Name of Branch: Tikrapara. Name of Bank : State Bank of India
9	Time and place of public auction or time after which sale by any other mode shall be completed	**Date – 29.12.2026** **Time - 11.00 A.M. To 4.00 P.M.** **With unlimited 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 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) **Rs 10,000.00 (Rs Ten Thousand only)** ii) Auto extension with unlimited extensions of 10 Minutes each iii)Indian Rupees (INR)
12	Date and Time during which inspection of the immovable secured assets to be sold along with title deeds of the property. Contact person with mobile number	10.12.2026 to 25.12.2026 (as per prior appointment) Shri Abhishek Mandal Mobile. – 8815330460 Shri Idras Deepak Xess - 9407685755

13 Other conditions:

(1)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, Tax, fees etc. for transfer of the property in his/her name.
(16) 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.
(17) 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.
(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. Provided if the sale price is above Rs.50,00,000.00, it shall be responsibility of the auction purchaser to deduct the 1% TDS in the name of the owner of the property and remit to income tax Dept. as per sec. 194IA of Income Tax Act on PAN number which may be provided by the Authorised Officer. The sale certificate will be issued only on receipt of the Form No. 26QB and challan for having remitted to the Bank subsequently. Failing which, it shall be a default under section Rule 9(5) of Security Interest (Enforcement) Rules. 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) The Sale Certificate will not be issued pending operation of any stay/injunction/restraint order passed by the court/Tribunal against issue of sale certificate. Further, no interest will be paid on the amount deposited during this period. No request of for return of deposit either in part or full/ cancellation of sale will be entertained.
(21) QR Code is provided only for the convenience to intending bidders. However, details of the property will be as per the description given in the notice published in Newspaper and uploaded in https://baanknet.com , portal only
(22) 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 whatsoever from the bidder thereon affecting the auction process.
(23) Where land & building and plant & machinery both are put on the same auction under different Lot, Authorised Officer reserves right to confirm the sale immovable property only if plant and machinery is sold out

14	Details of pending litigation, if any, in respect of property proposed to be sold	None
15	Statutory Notice of 30 days to Borrowers/Guarantors/Mortgagors under the Security Interest (Enforcement) rules,2002	This publication is also 30 days' notice to Borrower/Guarantors/Mortgagors under the Security Interest (Enforcement) Rules, 2002.

Date:26.11.2026
Place: Raipur

(Authorised Officer)
Name: Idras Deepak Xess
SARB Raipur

Bank website E-auction website Property Location Photographs & Video