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	**Ms. Shabana Parveen D/o Mohd. Alauddin House No.3481-A,2nd Floor, Raju Park, Shakarpur Basti,Punjabi Delhi-110034**
2.	Name and address of Branch, the secured creditor	SBI SARB Retail I, First Floor, 23, Najafgarh Road, Delhi-110015.
3.	Description of the immovable secured assets to be sold.	Equitable Mortgage on property: **Prop. No. DDA Flat No.108(without roof right), First Floor,Pocket-5,Block-B,Sector G-7,Narela,Delhi-110040 in the name of Shabana Parveen.** Property is in physical possession of our bank.
4.	Details of the encumbrances known to the secured creditor.	Not Known
5.	The secured debt for recovery of which the property is to be sold	Rs.23,66,659.46(Rupees Twenty Three Lacs Sixty Six Thousand Six Hundred Fifty Nine & Paisa Forty Six Only) and interest from 18.03.2025 + incidental expenses +costs +other charges. Any Recovered amount post Sale shall be adjusted from Bank dues after full receipt of sale amount.
6.	Deposit of earnest money	EMD as per properties mentioned below: Rs. 1.70 lacs (Rupees One Lac Seventy Thousand only) being the 10% of Reserve price Interested bidder may deposit Pre-Bid EMD with eBKray/https://baanknet.com before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in MSTC'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.
7.	Reserve price of the immovable secured assets:	Properties as per mentioned in description: Rs 17.00 Lacs (Rupees Seventeen Lacs Only)
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 e-Auction purchaser not exceeding three months from the date of e-Auction.
9.	Time and place of public e-Auction or time after which sale by any other mode shall be completed.	28.01.2026 by online e-Auction. 11.00 hrs to 16.00 hrs.
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://baanknet.com
11.	(i) Bid increment amount: (ii) Auto extension:times.	➢ Rs. 50,000.00 (Rupees Fifty Thousand Only) ➢ In case bid is placed in the last 10 minutes of the closing time of the e-Auction,

	(limited / unlimited) (iii) Bid currency & unit of measurement	the closing time will automatically get extended for 10 minutes. ➢ In Rupees.
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	Date: 21.01.2026 between Time: 14.00 p.m. To 16.00 p.m. Alok Kumar Mobile No. 9012748502 Manmohan Chohla Mobile No. 7055553155 Vineet Kumar Mobile No. 9448521560
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 Pass word by https://ibapi.in. (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 Authorized Officer of of State Bank of India, SARB Retail, First Floor, 23, Najafgarh Road, New Delhi-110015. Scanned copies of the original of these documents can also be submitted to e-mail id of authorized Officer i.e. sbi.05169@sbi.co.in. (c)Names of Eligible Bidders will be identified by the State Bank of India SARB Retail to participate in online e-Auction on the portal https://www eBKray.in, htpps://baanknet.com, who will provide User ID and Password after due verification of PAN 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 e-Auction, duly signed and stamped as token of acceptance without any new condition other than those already agreed to before start of e-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 correspondence regarding any change in the bid shall be entertained. (m) 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. (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, Pending electricity dues, Property tax, 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.
14.	Details of pending litigation if any, in respect of property proposed to be sold	No.

Authourised officer,

State Bank of India (05169)

23, Najafgarh Road,

New Delhi-110015