

**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	<p><b>M/s Shri Narayan Jewellers</b> Prop. Shri Sachin Verma Shop no. 14, Shiv Market, Virat Khand, Gomti Nagar, Lucknow.</p> <p>Shop no. 27 &amp; 29, Gomti Plaza , Patrakarpuram, Lucknow.</p> <p>Shri Sachin Verma S/o Shri Diwakar Prasad D3/43, Viabhav Khand, Gomti Nagar, Lucknow.</p>																
02	Name and address of Branch, the secured creditor	<p><b>State Bank of India,</b> <b>Stressed Assets Recovery Branch,</b> <b>2<sup>nd</sup> Floor, 2 – Tilak Marg,</b> <b>Near National P.G.College</b> <b>Hazratganj, Lucknow – 226001</b> Contact: 0522- 4342301, 4342302,4342303,4342304 E-mail: <a href="mailto:sbi.05178@sbi.co.in">sbi.05178@sbi.co.in</a></p>																
03	Complete Description of the immovable secured assets to be sold with identification marks or number, if any, on them	<p>1. Property owned by Shri Sachin Verma, Shop no. 27 UGF, First Floor, Rakba <b>6.840 sqmtr.</b> situated at Commercial plot no. CP-2, Gomti Plaza, Vikas Khand -1, Gomti Nagar Scheme, Lucknow. Sale deed dated 18.12.2015, Book no. 1, Zild no. 17647, Pages 395 to 432, SL no. 19663, Registered in the office of Sub Registrar-II, Lucknow.</p> <p><b>Boundaries –</b></p> <table border="1" data-bbox="732 1268 1477 1402"> <tr> <td><b>East</b></td> <td>Passage &amp; stairs after the shop no. UGF-26</td> </tr> <tr> <td><b>West</b></td> <td>Shop No. UGF-29.</td> </tr> <tr> <td><b>North</b></td> <td>Road then after Arohi Plaza</td> </tr> <tr> <td><b>South</b></td> <td>Shop no. UGF-37 A</td> </tr> </table> <p>2. Property owned by Shri Sachin Verma, Shop no. 29 UGF, First Floor, Rakba <b>6.877 sqmtr.</b> Situated at Commercial plot no. CP-2, Gomti Plaza, Vikas Khand -1, Gomti Nagar Scheme, Lucknow. Sale deed dated 18.12.2015, Book no. 1, Zild no. 17648, Pages 101 to 132, SL no. 19666, Registered in the office of Sub Registrar-II, Lucknow.</p> <p><b>Boundaries –</b></p> <table border="1" data-bbox="732 1688 1477 1822"> <tr> <td><b>East</b></td> <td>Shop No. 27</td> </tr> <tr> <td><b>West</b></td> <td>Shop no. 30</td> </tr> <tr> <td><b>North</b></td> <td>Road then after Arohi Plaza</td> </tr> <tr> <td><b>South</b></td> <td>Shop no. 36</td> </tr> </table> <p>Note: Property no. 1 &amp; 2 will be sold jointly in one lot</p> <p><b>Property ID: SBIN20002559483</b></p>	<b>East</b>	Passage & stairs after the shop no. UGF-26	<b>West</b>	Shop No. UGF-29.	<b>North</b>	Road then after Arohi Plaza	<b>South</b>	Shop no. UGF-37 A	<b>East</b>	Shop No. 27	<b>West</b>	Shop no. 30	<b>North</b>	Road then after Arohi Plaza	<b>South</b>	Shop no. 36
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		<b><u>Property is in our physical possession</u></b>
04	Details of the encumbrances known to the secured creditor	Not Known
05	The secured debt for recovery of which the property is to be sold	<p><b>Rs. 31,12,581.20 (Rupees Thirty One Lacs Twelve Thousand Five hundred Eighty One and paise Twenty only)</b> plus future interest as on 31.07.2021, expenses and other charges due to the Secured Creditor.</p> <p>(For loan of Borrower at Sr.No.01)</p>
06	Deposit of earnest money <b>EMD</b>	<p><b>Rs.3,70,000/- (Rupees Three Lac Seventy Thousand only)</b> for both the above mentioned properties</p> <p>being the 10% of Reserve price , intended bidder may deposit Pre-Bid EMD with EBKRAY before the closure of e-Auction. Credit of Pre-Bid EMD shall be given to the bidder only after receipt of payment in EBKRAY'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.</p> <p>Name of the Branch drawn on any Nationalised or Scheduled Bank : SBI,SARB Collection, Project Vijai BPR account.</p>
07	Reserve price of the <b>immovable secured assets:</b>	<b>Rs 37,00,000/-(Rupees Thirty Seven Lac Only)</b> for both the above mentioned properties
	Bank account in which EMD to be remitted	10% of Reserve Price as mentioned under item no. 6 to be transferred/deposited by bidders in his/her/their own wallet registered with EBKRAY Ltd. on its e-Auction site: <a href="https://www.ebkray.in">https://www.ebkray.in</a> And <a href="https://www.sbi.co.in">https://www.sbi.co.in</a> as per guidelines available in the website. Kindly note that it takes 2-3 days for registration process in the EBKRAY site.
	Last Date and Time within which EMD to be remitted	Not applicable as per M/s EBKRAY Policy.

08	Time and manner of payment	<p>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.</p> <p>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 (90 days) from the date of e-Auction.</p>
09	Time and place of public e-Auction or time after which sale by any other mode shall be completed	<p>Date: <b><u>28.01.2026 - Online e-Auction Platform</u></b></p> <p>Time: 300 minutes from <b>11:00 A.M to 04:00 P.M</b> with unlimited extension of 10 minutes each</p>
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 provide as mentioned above	<p>M/s EBKRAY Ltd. at the web portal (<a href="https://ebkray.in">https://ebkray.in</a> And <a href="https://www.sbi.co.in">https://www.sbi.co.in</a>)</p>
11	<p>(i) Bid increment amount</p> <p>(ii) Auto extension</p> <p>(iii) Bid currency &amp; unit of measurement</p>	<p>Rs. 50,000/-</p> <p>unlimited extension of 10 minutes each</p> <p>Indian Rupees (INR)</p>
12	<p><b>Date and Time</b> during which inspection of the immovable assets to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number</p>	<p>As per mutual consent within Banking hours before 27.01.2026.</p> <p>Name : Deepak Pandey Mobile No: 9914476634</p>
13	Other conditions	<p>(a).The Bidders should get themselves registered on <a href="https://www.ebkray.in">https://www.ebkray.in</a> by providing requisite KYC documents and registration fee as per the practice followed by M/s. EBKRAY. Ltd well before the auction date. The registration process takes minimum of two working days. (Registration process is detailed on the above website).</p> <p>(b)Bidders shall have to visit the website (<a href="https://www.ebkray.in">https://www.ebkray.in</a>) of our e-auction service provider of EBKRAY. Ltd. to participate for online bid. For Technical assistance, the bidders may refer to EBKRAY helpline numbers. E-mail ID is absolutely necessary for the intending bidder as all</p>

the relevant information and allotment of ID and Password in M/S EBKRAY Ltd. may be conveyed through email.

(c) 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.

(d)The intending bidders need to sign in the portal with ID and Password.

(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 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.

(i)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.

(j) 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.

(k) Decision of the Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders.

(l) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.

(m) The conditional bids may be treated as invalid. Please note that after submission of the bides, no correspondence regarding any change in the bid shall be entertained.

(n) The Authorized Officer is not bound to accept the highest offer and the Authorized officer has absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-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

14	Details of pending litigation, if any, in respect of property proposed to be sold,	<p>defaulting bidder, he shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold.</p> <p>(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.</p> <p>(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 including the provisions of sec- 194-IA of the income tax.</p> <p>(r) 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 Authorized 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.</p> <p>(s) 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 e-Auction will be entertained.</p> <p>Not Known</p>
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Date: 12.01.2026  
Place: Lucknow

Deepak Pandey  
(CCO)SARB, Lucknow

Amit Kumar Singh  
(Authorized Officer) SARB,Lucknow

Pankaj Srivastava  
(Assistant General Manager)  
SARB, Lucknow