

**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	<b>Chandrawati Pal Prop: Smt. Chandrawati Pal W/o-Sh. Anil Kumar Pal, Village &amp; Post, Sarai Nahar Rai, Mandhata, Pratapgarh</b>
02	Name and address of Branch, the secured creditor	Stressed Assets Recovery Branch, State Bank of India, 1 <sup>st</sup> Floor, Main Branch Premises, 4 Kutchery Road, Prayagraj – 211002
03	Description of the immovable secured assets to be sold	Registered Mortgaged Deed registered at Sub registrar Sadar Pratapgarh on bahi no. 1 jild no. 5481 pages 131 to 142 at Srl. no 6002 dated 17/12/2020.  <b>Physical Possession Teken</b>  House property in the Name of Anil Kumar Pal S/o Shri Ramkaj Pal. Situated at plot no. 1870 area 0.019 hect. revenue Village Sarai Nahar rai Pargana & Teh. - Sadar Dist. Pratapgarh.  Boundaries:  East: Ansh Haza  West: Ansh Haza  North: Khadanja Chak Marg  South: Ansh Haza Property ID- SBIN10039OPB
04	Details of the encumbrances know to the secured creditor	Not known
05	The secured debt for recovery of which the property is to be sold	Rs. <b>Rs.30,39,912.00 (Rupees Thirty Lac Thirty-Nine Thousand Nine Hundred Twelve only)</b> as on 28.10.2025 ( <b>As per Total dues</b> ) + future interest thereon from 29.10.2025, expenses and other charges due to the secured creditor.
06	Deposit of earnest money	EMD: <b>Rs.1,75,770.00 (Rupees One Lacs Seventy-Five Thousand Seven Hundred Seventy only)</b> being the 10% Reserve Price to be remitted by NEFT to the Bidder Global EMD wallet maintained with BAANKNET before closure of e-auction. Credit of Pre-Bid EMD shall be given to the bidder



		only after receiving payment in BAANKNET and in Bank account and update of such information in e-Auction website. This may take some time as per the Banking process. Hence, bidders in their own interest are advised to submit the Pre-Bid amount well in advance to avoid any last-minute problem.
07	<p>Reserve price of the immovable secured assets:</p> <p>Bank account in which EMD to be remitted</p> <p>Last Date and Time within which EMD to be remitted</p>	<p><b>Rs. 17,57,700/ (Rupees Seventeen Lacs Fifty-Seven Thousand Seven Hundred only)</b></p> <p>Bidder Global EMD wallet maintained with BAANKNET on its e-auction site: <a href="https://BAANKNET.com">https://BAANKNET.com</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 may take 2-3 days to complete the registration process in BAANKNET site.</p> <p>(Bidder/purchaser to register on e-auction portal <a href="https://BAANKNET.com/eauction-psb/bidder-registration">https://BAANKNET.com/eauction-psb/bidder-registration</a>)</p> <p>An interested bidder may deposit Pre-Bid EMD with BAANKNET before the close of e-auction. Credit of Pre-Bid EMD shall be given to the bidder only after receipt of payment in BAANKNET'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>
08	Time and manner of payment	The successful bidder shall deposit 25% of the 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 the 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.
09	Time and place of public auction or time after which sale by any other mode shall be completed.	<p>Date: 26.02.2026</p> <p>Time: 360 minutes from 11:00 A.M to 5:00 P.M with unlimited extension of 10 minutes each on bid last submitted.</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	<a href="http://www.BAANKNET.com">www.BAANKNET.com</a>  <a href="http://www.Baanknet.com">www.Baanknet.com</a>
11	(i) Bid increment amount: (ii) Auto extension: (iii) Bid currency & unit of measurement	Rs.10,0,000.00 (Rupees One Lacs only) Unlimited extension of 10 minutes each INR
12	Date and time during which inspection of the immovable secured assets to be done along with title deeds of the property. Contact person with mobile number	Date: Any Working day with mutual consent Time: During Working Hours  Name: Sushil Kumar Saroj Mobile No: 7985979368
13	Other conditions	(a) The Bidders should get themselves registered on <a href="http://BAANKNET.com">http://BAANKNET.com</a> by providing requisite KYC documents and registration fee as per the practice followed by BAANKNET well before the auction date. The registration process takes a minimum of two working days. (The registration process is detailed on the above website). Bidders shall have to visit the website ( <a href="http://BAANKNET.com">http://BAANKNET.com</a> ) to participate for online bid. For technical assistance, the bidders may refer to BAANKNET helpline numbers/email id mentioned on the home page of <a href="https://BAANKNET.com">https://BAANKNET.com</a> Bidders shall hold a valid digital signature certificate issued by competent authority and valid e-mail ID ( <u>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.</u> ) (b)The intending bidder should submit the evidence of EMD deposit like UTR number along with request letter for participation in 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/landline of the bidder etc., to the Authorised Officer of State Bank of India, Stressed Assets Recovery Branch, Allahabad (Name and Address ) by date 26.02.2026 Scanned copies of the original of these documents can also be submitted to e-mail ID of Authorised Officer.

(c) Names of eligible bidders will be identified by the State Bank of India, Stressed Assets Recovery Branch, Allahabad to participate in online e-auction on the portal [www.BAANKNET.com](http://www.BAANKNET.com). BAANKNET 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 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 modalite's of e-auction adopted by the service provider, before participating in the e-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 the 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.

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

- (i) 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.
- (j) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.
- (k) 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.
- (l) 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 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, Tax, fees etc. for transfer of the property in his/her name.
- (p) 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.
- (q) The bidders are advised in their own interest to satisfy themselves with the title and correctness of other details pertaining to the immovable 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 authorized officer to withdraw his bid, either on the ground of discrepancy in size/area, defect in title, encumbrances or any other ground whatsoever.

(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 Authorised 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. For any kind of dispute, bidders are required to contact the concerned authorised officer of the concerned bank branch only.

(s) The sale certificate shall be issued after receipt of entire sale consideration and confirmation of sale by the 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

SA/No.- 880/2023 Next date of Hearing 18.02.2026

Date: 09.02.2026

Place: Prayagraj

  
Sushil Kumar Saroj  
(Authorized Officer)  
State Bank of India  
SARB, Allahabad  
7985979368

