

**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>M/S GARGI AGRO FOOD PRODUCTS</b> Village : Dhourera, Pilibhit Road, Nawabganj, District: Bareilly.
02	Name and address of Branch, the secured creditor	<a href="#">State Bank of India,</a> <a href="#">Stressed Assets Recovery Branch,</a> <a href="#">2<sup>nd</sup> Floor, 2 – Tilak Marg,</a> <a href="#">Near National P.G.College</a> <a href="#">Hazratganj, Lucknow – 226001</a> Contact: 0522- 4342301, 4342302,4342303,4342304 E-mail: <a href="mailto:sbi.05178@sbi.co.in">sbi.05178@sbi.co.in</a>
03	Complete Description of the immovable secured assets to be sold with identification marks or number, if any, on them	<p>1 (i). Khasra/Khata No. 769, Vill. Dhorera Tehsil Nawabganj Distt. Bareilly in the Name of Smt. Susheela Devi W/o Sh. Subhash Chandra Gupta, Smt. Naaraj Gupta W/o Rajeev Kumar Gupta and Shri Sumit Kumar Gupta S/o Anil Kumar Gupta. Registered vide Sale Deed dated 05.05.2014 Book No.1 Khand 2792 Page No. 143-166 S.No. 4619 at Sub Registrar Nawabganj, Bareilly.</p> <p>1 (ii).Khasra/Khata No. 769, Vill. Dhorera Tehsil Nawabganj Distt. Bareilly in the Name of Smt. Susheela Devi W/o Sh. Subhash Chandra Gupta, Registered vide Sale Deed dated 25.10.2021 Bahi No.1Jild 5209 Page No. 57-72 S.No. 10135 at Sub Registrar Nawabganj, Bareilly.</p> <p>2 (i) Khasra/Khata No. 770, Vill. Dhorera Tehsil Nawabganj Distt. Bareilly in the Name of Smt. Susheela Devi W/o Sh. Subhash Chandra Gupta, Smt. Naaraj Gupta W/o Rajeev Kumar Gupta and Shri Sumit Kumar Gupta S/o Anil Kumar Gupta. Registered vide Sale Deed dated 31.07.2014 Book No.1 Khand 2883 Page No. 227-244 S.No. 8423 at Sub Registrar Nawabganj, Bareilly.</p> <p>2 (ii) Khasra/Khata No. 770, Vill. Dhorera Tehsil Nawabganj Distt. Bareilly in the Name of Raman Gupta both S/o Sh. Subhash Chandra Gupta, Registered vide Sale Deed dated 30.06.2016 Bahi No.1, Jild. 3497, Page No. 1-142 S.No. 6598 at Sub Registrar Nawabganj, Bareilly.</p> <p>3 (i) Khasra/Khata No. 771, Vill. Dhorera Tehsil Nawabganj Distt. Bareilly in the Name of Smt. Susheela Devi W/o Sh. Subhash Chandra Gupta, Registered vide Sale Deed dated 06.11.2012 Book No.1 Khand 2333 Page No. 85-106 S.No. 6583 at Sub Registrar Nawabganj, Bareilly.</p> <p>3 (ii) Khasra/Khata No. 771, Vill. Dhorera Tehsil Nawabganj Distt. Bareilly in the Name of Smt. Susheela Devi W/o Sh. Subhash Chandra Gupta. Registered vide Sale Deed dated 23.09.2013 Book No.1 Khand 2602 Page No. 149-174 S.No. 7236 at Sub Registrar Nawabganj, Bareilly.</p> <p>3 (iii) Khasra/Khata No. 771, Vill. Dhorera Tehsil Nawabganj Distt. Bareilly in the Name of Sh. Subhash Chandra Gupta S/o Balak Ram &amp; Smt. Sushila Devi W/o Sh. Subhash Chandra Gupta. Registered vide Sale Deed dated 06.11.2012 Book No.1 Khand 2333 Page No. 45-68 S.No. 6581 at Sub Registrar Nawabganj, Bareilly.</p>

		<p>4 (i) Khasra/Khata No. 772, Vill. Dhorera Tehsil Nawabganj Distt. Bareilly in the Name of Smt. Susheela Devi W/o Sh. Subhash Chandra Gupta, Smt. Naaraj Gupta W/o Rajeev Kumar Gupta and Shri Sumit Kumar Gupta S/o Anil Kumar Gupta. Registered vide Sale Deed dated 23.07.2013 Book No.1 Vol.2556 Page No. 299-334 S.No. 5491 at Sub Registrar Nawabganj, Bareilly.</p> <p>4( ii) Khasra/Khata No. 772, Vill. Dhorera Tehsil Nawabganj Distt. Bareilly in the Name of Smt. Susheela Devi W/o Sh. Subhash Chandra Gupta Registered vide Sale Deed dated 25.10.2021Bahi No. 1, Jild.5209, Page No. 85-100 S.No. 10137 at Sub Registrar Nawabganj, Bareilly.</p> <p>5. Plant &amp; Machinery installed in land of factory of GARGI AGRO FOOD PRODUCTS</p> <p><b><u>Total Area of the property:</u></b> 16028.58 Sqmtr.</p> <p><b><u>Boundaries:</u></b></p> <table><tr><td><b>East</b></td><td>Nali</td></tr><tr><td><b>West</b></td><td>Nali and then road</td></tr><tr><td><b>North</b></td><td>Khasra no. 773</td></tr><tr><td><b>South</b></td><td>Khasra no. 758 &amp; 768</td></tr></table> <p><b><u>Property ID : SBIN200063510504</u></b></p> <p><b>(Property is in our Physical possession)</b></p>	<b>East</b>	Nali	<b>West</b>	Nali and then road	<b>North</b>	Khasra no. 773	<b>South</b>	Khasra no. 758 & 768
<b>East</b>	Nali									
<b>West</b>	Nali and then road									
<b>North</b>	Khasra no. 773									
<b>South</b>	Khasra no. 758 & 768									
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. 5,09,31,680/-</b> <b>(Rupees Five Crore Nine Lacs Thirty One Thousand Six Hundred Eighty only) as on 26.09.2022</b> plus future interest and expenses and other charges due to the Secured Creditor. (For loan of Borrower at Sr.No.01)</p>								
06	Deposit of earnest money <b>EMD</b>	<p><b>Rs. 64,27,200.00</b> (Rs. Sixty Four Lac Twenty Seven Thousand Two Hundred only)</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. 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 immovable secured assets:	<p><b>Rs. 6,42,72,000.00</b> (Rs. Six Crore Forty Two Lac Seventy Two Thousand only)</p>								

	<p>Bank account in which EMD to be remitted</p> <p>Last Date and Time within which EMD to be remitted:</p>	<p>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.</p> <p>Not applicable as per M/s EBKRAY Policy.</p>
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>21.01.2026- Online e-Auction Platform</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><a href="https://www.ebkray.in">M/s EBKRAY at the web portal (https://ebkray.in)</a></p> <p>And</p> <p><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. 1,00,000/-</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.</p> <p>Contact person with mobile number</p>	<p>As per mutual consent within Banking hours before 21.01.2026</p> <p>Name : Vinod Kumar Chaudhary Mobile No:6393797817</p>

13	Other conditions	<p>(a) The Bidders should get themselves registered on <a href="https://ebkray.in">https://ebkray.in</a> by providing requisite KYC documents and registration fee as per the practice followed by M/s. EBKRAY well before the auction date. The registration process takes minimum of two working days. (Registration process is detailed on the above website). Bidders shall have to visit the website (<a href="https://ebkray.in">https://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 the relevant information and allotment of ID and Password in M/S EBKRAY Ltd. may be conveyed through email.</p> <p>(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).</p> <p>(c) The intending bidders need to sign in the portal with ID and Password.</p> <p>(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.</p> <p>(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.</p> <p>(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.</p> <p>(g) The bidders are required to submit acceptance of the terms &amp; conditions and modalities 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 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.</p> <p>(h) Decision of the Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders.</p> <p>(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.</p> <p>(j) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.</p> <p>(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.</p> <p>(l) The EMD of the unsuccessful bidder will be refunded to their respective a/c numbers. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).</p> <p>(m) 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 e-Auction without assigning any reason thereof. The sale is subject to confirmation by the secured creditor.</p>
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		<p>(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 it be subsequently sold.</p> <p>(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> <p>(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.</p> <p>(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.</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>
14	Details of pending litigation, if any, in respect of property proposed to be sold.	Securitization application (SA 636/2023) filed before DRT Lucknow

Date: 07.01.2026

Place: Lucknow

Vinod Kumar Chaudhary  
(CCO) SARB, Lucknow

Vineet Srivastava  
(Authorized Officer) SARB,Lucknow

(Assistant General Manager)  
SARB, Lucknow