

**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>Mr Rohit Goyel and Shivani Goyel</b> Through Flat No 502, 5 <sup>th</sup> Floor, Tower No 8, Block D, Goel Heights, Chinhat Lucknow, Uttar Pradesh- 226028 Mobile No 7753018322
02	Name and address of Branch, the secured creditor	<b>State Bank of India, Stressed Assets Recovery Branch, 2<sup>nd</sup> Floor, 2 – Tilak Marg,Near National P.G.College 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>
03	Complete Description of the immovable secured assets to be sold with identification marks or number, if any, on them	<p><b>Property owned by Rohit Goyel and Shivani Goyel</b></p> <p>Residential Flat - 502, Fifth Floor, Block D, Tower no 8, GOEL HEIGHTS, situated at Village Anaura, Lucknow, in the name of Rohit Goyel S/o Ved Prakash Goyel and Shivani Goyel W/o Rohit Goyel. (Constructed Area 144.981 Sqr Mtr / Super Area 174.256 Sqr Meter)</p> <p>Deed Discription: Registered in Bahi No 1, Zild No 19434, Page No 191 to 212, at serial No 2300, Registered Before Sub Registrar 2, Lucknow on dated 09.03.2017.</p> <p><b><u>Boundaries as per sale Deed</u></b></p> <p>East : Open SKY West : Common Passage and Flat No 503 North : Tower No 9 South: Flat No 501</p> <p><b><u>Property ID: SBIN400034923877</u></b></p> <p><b><u>Property is in out physical possession</u></b></p>
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	Rs. 5663985/- (Fifty Six Lac Sixty Three Thousand and Nine Hundred Eighty Five Only) as on date 24.05.2024 plus further Interest, expenses and other charges due to the SBI secured creditor.

06	<b>Deposit of earnest money EMD</b>	<p><b>Rs. 6,00,000/- (Rupees Six Lac Only)</b></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	<b>Reserve price of the immovable secured assets:</b>  Bank account in which EMD to be remitted  Last Date and Time within which EMD to be remitted	<p><b>Rs. 60,00,000/- (Rupees Sixty Lakh Only)</b></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> <p>(Reserve price does not include society dues of Rs 81502/- as on 17.06.2025 plus future dues if any which is payable by the auction purchaser to Goyal heights apartment welfare society.)</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><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 provider as mentioned above	M/s EBKRAY Ltd. at the web portal ( <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> )
11	(i) Bid increment amount (ii) Auto extension (iii) Bid currency & unit of measurement	Rs. 50,000/- unlimited extension of 10 minutes each Indian Rupees (INR)
12	<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	As per mutual consent within Banking hours before 27.01.2026.  Name : Deepak Pandey Mobile: 9914476634
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 the relevant information and allotment of ID and Password in M/S EBKRAY Ltd. may be conveyed through email.</p> <p>(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.</p> <p>(d)The intending bidders need to sign in the portal with ID and Password.</p> <p>(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.</p>

(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 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) 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.

(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>(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.

Date: 07.01.2026

Place: Lucknow

Deepak Pandey  
(CCO) SARB, Lucknow

Vineet Srivastava  
(Authorized Officer) SARB,Lucknow

Pankaj Srivastava  
(Assistant General Manager)  
SARB, Lucknow