

**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>M/s S.S. CHEMICALS (Partnership firm), Partners:- 1). Shri Arvind Kumar Agarwal (Partner, Guarantor & Mortgager). 2) Smt Neelam Agarwal (Partner & Guarantor), 3) Shri Anil Kumar Agarwal (Guarantor) and 4) Smt Uma Agarwal (Guarantor & Mortgager). Having its registered office at C-5, Industrial Estate, Roshan Bagh Civil Lines, Rampur, Uttar Pradesh-244901.</p>										
02	Name and address of Branch, the secured creditor	<p>State Bank of India, Stressed Assets Recovery Branch, 2nd Floor, 2 – Tilak Marg, Near National P.G.College Hazratganj, Lucknow – 226001 Contact: 0522- 4342301, 4342302,4342303,4342304 E-mail: sbi.05178@sbi.co.in</p>										
03	Complete Description of the immovable secured assets to be sold with identification marks or number, if any, on them	<p>LOT 1:-All that Part and Parcel of Factory Land & Building situated at C-5, Industrial Estate, Roshan Bagh Rampur, UP measuring 668.88 Sq. Meters in the name of Sh. Arvind Kumar S/o Sita Ram Agarwal Registered vide Transfer Agreement dated 13.02.2004 Pustak No.1, Khand No.2021, Page 379-390 Serial No.937 Registered at Sub Registrar, Sadar, Rampur U.P. [Lease Deed dated 21.02.1981 (lease for 99 years) Bahi No.1 Jild No.742 Page 425-458 Serial Ne, 681 registered at Sub Registrar Sadar, Rampur, UP]. Boundaries –</p> <table border="1" data-bbox="732 1318 1477 1455"> <tr> <td>East</td> <td>Plot No.C-8</td> </tr> <tr> <td>West</td> <td>Road</td> </tr> <tr> <td>North</td> <td>Plot No.C-4</td> </tr> <tr> <td>South</td> <td>Plot No.C-6</td> </tr> </table> <p>Property ID: - <u>SBIN400005723698</u> <i>(Property is in our Physical Possession)</i></p> <p>Lot-2. All that Part and Parcel of Industrial Plot situated at D-10, Industrial Estate, Ajeetpur Rampur, UP measuring 532.50 Sq. Meters in the name of Smt Uma Agarwal W/o Arvind Kumar vide Transfer Agreement dated 06.07.2007 Bahi No.1,Jild No.3071, Page 307-318 Serial No.4481 Registered at Sub Registrar, Sadar, Rampur U.P. [Lease Deed dated 24.09.1983 (lease for 99 years) Bahi No.1 Jild No.825 Page 386-400 Serial No.2163 registered at Sub Registrar Sadar, Rampur, UP]. Boundaries –</p> <table border="1" data-bbox="732 1923 1477 1955"> <tr> <td>East</td> <td>Grave Yard</td> </tr> </table>	East	Plot No.C-8	West	Road	North	Plot No.C-4	South	Plot No.C-6	East	Grave Yard
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West	Road							
North	Plot No.D-09							
South	Plot No.D-26							
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>Rs. 8,80,72,464.00 (Rupees Eight Crores Eighty Lakhs Seventy-Two Thousands Four Hundred Sixty Four only) plus future interest as on 15.12.2022, expenses and other charges due to the Secured Creditor.</p> <p>(For loan of Borrower at Sr.No.01 & 02)</p>						
06	Deposit of earnest money EMD	<p>Rs.27,00,000/- (Rupees Twenty-Seven lakhs only) for LOT 1.</p> <p>Rs.11,70,000/- (Rupees Eleven Lakhs Seventy Thousand only) for LOT 2.</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 updating 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: Bank account in which EMD to be remitted	<p>Rs 2,70,00,000/-(Rupees Two Crores Seventy Lakhs Only) for LOT 1.</p> <p>Rs. 1,17,00,000/-(Rupees One Crore Seventeen Lakhs Only) for LOT 2.</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: https://www.ebkray.in And</p>						

		https://www.sbi.co.in 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: <u>28.01.2026 - Online e-Auction Platform</u></p> <p>Time: 300 minutes from 11:00 A.M to 04:00 P.M 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 (https://ebkray.in) And https://www.sbi.co.in)</p>
11	<p>(i) Bid increment amount</p> <p>(ii) Auto extension</p> <p>(iii) Bid currency & unit of measurement</p>	<p>Rs. 50,000/-</p> <p>unlimited extension of 10 minutes each</p> <p>Indian Rupees (INR)</p>
12	<p>Date and Time 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 27.01.2026.</p> <p>Name : Jitendra Yadav</p> <p>Mobile No: 7259299170</p>
13	Other conditions	<p>(a).The Bidders should get themselves registered on https://www.ebkray.in 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</p>

working days. (Registration process is detailed on the above website).

(b) Bidders shall have to visit the website (<https://www.ebkray.in>) 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.

(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

		<p>note that after submission of the bides, no correspondence regarding any change in the bid shall be entertained.</p> <p>(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.</p> <p>(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> <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>
14	Details of pending litigation, if any, in respect of property proposed to be sold.	Not Known.

Date: 12.01.2026

Place: Lucknow

Jitendra Yadav
(CCO)SARB, Lucknow

Amit Kumar Singh
(Authorized Officer) SARB,Lucknow

Pankaj Srivastava
(Assistant General Manager)
SARB, Lucknow