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	M/s Pranjal Enterprises Prop. Shri Bansh(Vansh) Bahadur Ujla S/o Late Shri Ratan Lal Ujla Address: H. No. 319(New 538/03) Ward No 18 (New), Labour Colony, Chhavani, Sehore, Distt. Sehore (M.P.)-466001 Guarantor: Smt. Sangeeta Ujla W/o Shri Bansh Bahadur Ujla. Address: H. No. 319(New 538/03) Ward No 18 (New), Labour Colony,
02	Name and address	Chhavani, Sehore, Distt. Sehore (M.P.)-466001 State Bank of India, Stressed Assets Recovery Branch, SBI Building, 5,
02	of Branch, the secured creditor	Yashwant Niwas Road, Indore. (M.P.) - 452003
03	Description of the immovable/movable secured assets to be sold	 Residential House Property H Tax 319 (New no. 538/03), Ward No. 18(New), Labour Colony, Chhavani, Sehore measuring 600 sq. ft, title deed serial no. 1334 dated 26.09.2008 in the name of Smt. Sangeeta Ujla W/o Shri Bansh Bahadur Ujla Boundaries: East: Cemented Road West: Small passage North: House of Shri R. L Ujla South: House of Shri Dinesh Chaturvedi Residential House Property H Tax 58 (New no. 79), Ward No. 18(New), Labour Colony, Chhavani, Sehore measuring 720 sq. ft, title deed serial no. 2351 dated 16.02.2010 in the name of Late Shri Ratan Lal Ujla duly mutated in the name of Shri Bansh Bahadur Ujla S/o Late Shri Ratan Lal Ujla on 29.02.2018 in municipal record Boundaries: East: Drain West: C. C. Road North: House of Shri Ratan Asudani
04	Details of the encumbrances known to the secured creditor	South: House of Smt. Sangeeta Ujla The intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/rights/dues/affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the Bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the Bank. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third party claims/rights/dues.
05	The secured debt for recovery of which the property is to be sold	Amount: Rs. 1,98,36,476.88 as on 04.10.2016 plus interest from 05.10.2016 and incidental expenses, costs etc. thereon and less credited/recovered amount if any, thereafter.



06	Deposit of earnest money	EMD: Rs. 3.15 lac being the 10% of Reserve price to be transferred / deposited by bidders in his / her/ their own Wallet provided by M/s. MSTC Ltd on its e-auction site https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp by means of RTGS/NEFT.
07	Reserve price of the immovable secured assets:	Rs. 31.50 lac
•	Account/ Wallet in which EMD to be remitted	Bidders own wallet Registered with M/s MSTC Ltd on its e-auction site https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp by means of RTGS/NEFT.
	Last Date and Time within which EMD to be remitted.	Interested bidder may deposit Pre-Bid EMD with MSTC before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in MSTC'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.
08	Time and manner of payment	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. 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 from the date of e-Auction.
09	Time and place of public e-Auction or time after which sale by any other mode shall be completed	Date 30.05.2022, Time : 11.00 A.M. to 2.00 P.M.
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 MSTC Ltd. at the web portal https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp .
11	(i) Bid increment amount:	Rs 0.25 Lac
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unit of measurement Date and Time during which inspection of the immovable secured assets to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number Name: Sanjay Mehta Mobile No. 94250 67252 Mobile No. 94250 67252 The Bidders should get themselves registered https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp. providing requisite KYC documents and registration fee as per practice followed by M/s. MSTC Ltd. well before the auction date. registration process takes minimum of two working days. (Registration process is detailed on the above website). (b) The Intending bidder account maintained with MSTC Ltd.		(ii) Auto extension: (iii) Bid currency &	With unlimited extension of 10 minutes each
Date and Time during which inspection of the immovable secured assets to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number Name: Sanjay Mehta Mobile No. 94250 67252 13 Other conditions (a). The Bidders should get themselves registered https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp. providing requisite KYC documents and registration fee as per practice followed by M/s. MSTC Ltd. well before the auction date. registration process takes minimum of two working days. (Registration generated on his bidder account maintained with MSTC Ltd.		1 1	HAL
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Mobile No. 94250 67252 13 Other conditions (a). The Bidders should get themselves registered https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp. providing requisite KYC documents and registration fee as per practice followed by M/s. MSTC Ltd. well before the auction date. registration process takes minimum of two working days. (Registration process is detailed on the above website). (b). The Intending bidder should transfer his EMD amount by mean challan generated on his bidder account maintained with MSTC Ltd.	12	during which inspection of the immovable secured assets to be sold and intending bidders should satisfy themselves about the assets and their	Date 26.05.2022 to 27.05.2022, Time: with prior appointment
https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp. providing requisite KYC documents and registration fee as per practice followed by M/s. MSTC Ltd. well before the auction date. registration process takes minimum of two working days. (Registration process is detailed on the above website). (b). The Intending bidder should transfer his EMD amount by mean challan generated on his bidder account maintained with MSTC Ltd.		•	
means of NEFT/ RTGS transfer from his bank account. (c) The Intending bidder should take care that the EMD is transferre least one day before the date of auction and confirm that his w maintained with M/s MSTC Ltd. is reflecting the EMD amount wit which the system will not allow the bidder to participate in the e-auc (d) The EMD of the successful bidder will be automatically transferre the bank once the sale is confirmed by the respective Authorized Of of the bank and the remaining amount i.e. 25 % of sale price to be immediately i.e. on the same day or not later than next working day the case may be. (e) During e-Auction, if no bid is received within the specified time, S Bank of India at its discretion may decide to revise opening price / state e-Auction process / proceed with conventional mode of tenderin (f) The Bank / service provider for e-Auction shall not have any lial towards bidders for any interruption or delay in access to the irrespective of the causes. (g) The bidders are required to submit acceptance of the term conditions and modalities of e-Auction adopted by the service provide before participating in the e-Auction. (h) The bid once submitted by the bidder, cannot be cancelled/withdrand the bidder shall be bound to buy the property at the final bid p The failure on the part of bidder to comply with any of the terms	13	Other conditions	(a). The Bidders should get themselves registered on https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp. by providing requisite KYC documents and registration fee as per the practice followed by M/s. MSTC Ltd. well before the auction date. The registration process takes minimum of two working days. (Registration process is detailed on the above website). (b). The Intending bidder should transfer his EMD amount by means of challan generated on his bidder account maintained with MSTC Ltd at https://www.mstcecommerce.com/auctionhome/ ibapi/index.jsp. by means of NEFT/ RTGS transfer from his bank account. (c) The Intending bidder should take care that the EMD is transferred at least one day before the date of auction and confirm that his wallet maintained with M/s MSTC Ltd. is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction. (d) The EMD of the successful bidder will be automatically transferred to the bank once the sale is confirmed by the respective Authorized Officer of the bank and the remaining amount i.e. 25 % of sale price to be paid immediately i.e. on the same day or not later than next working day, as the case may be. (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 modalities of e-Auction adopted by the service provider, before participating in the e-Auction. (h) The bid once submitted by the bidder, cannot be cancelled/withdrawn and the bidder shall be bound to buy the property at the fin



- (i) Decision of the Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders.
- (i) The Authorized Officer shall be at liberty to cancel the e-Auction process / tender at any time, before declaring the successful bidder, without assigning any reason.
- (k) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.
- (I) 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.
- (m) The EMD of the unsuccessful bidder will be refunded to their respective wallet maintained with M/s MSTC Ltd. The Bidder has to place a request with MSTC Ltd for refund of the same back to his bank account. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).
- (n) 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
- (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 may it 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.
- (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 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.

Date: 09.05.2022 Place: INDORE

AUTHORISED OFFICER STATE BANK OF INDIA

SARB, INDORE