(Annexure-19)

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	**(1) Shri Mohd. Shaquir S/o Shri Abdul Salam** **Address :- (i)** B-74, North Avenue Colony, My homes, Next to Vidyadhar Colony, Khajuraho, Chhatarpur, (M. P.) -471606 **(ii)** 150, Nainpura, Nagina, Bijnor, (U. P.) PIN – 246762 **(2) Smt. Muvashara Khatoon W/o Shri Mohd. Shaquir** **Address :- (i)** B-74, North Avenue Colony, My homes,Next to Vidyadhar Colony, Khajuraho, Chhatarpur, (M. P.) -471606 **(ii)** 150, Nainpura, Nagina, Bijnor, (U. P.) PIN – 246762
02	Name and address of Branch, the secured creditor	State Bank of India, Stressed Assets Recovery Branch, SBI Building, 5, Yashwant Niwas Road, Indore. (M.P.) - 452003
03	Description of the immovable/movable secured assets to be sold	Residential Flat No. 401 situated at Tower No. C-2, Malwa Heights in the Colony known as Malwa County, Village - Raukhedi, Tehsil – Sanwer, District - Indore (M. P.). Super Buit up area 1335.17 sq. ft. (124.04 sq. Mtr.) inclusive of Buit up area 967.998 Sq Ft. (89.92 Sq. Mtr.) belonging to Shri Mohd. Shaquir S/o Shri Abdul Salam & Smt. Muvashara Khatoon W/o Shri Mohd. Shaquir **Bounded by :-** East : Tower No. C-1, West : Tower No. C-3, North : Road, South : Flat No. 402. **Property ID:- SBIN80972992468 (Physical possession)**
04	Details of the encumbrances known to the secured creditor	To the best of knowledge and information of the Authorised Officer, there are no encumbrances advised to the Bank. However, 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 **under Physical possession** and 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	**Rs. 34,35,583.37 (Rupees Thirty Four Lac Thirty Five Thousand Five Hundred Eighty-Three and Paise Thirty Seven Only) as on 08.01.2024** plus interest and incidental expenses, costs etc. thereon and less credited/recovered amount if any thereafter.
06	Deposit of earnest money	**EMD: Rs.2,10,000/-** being the 10% of Reserve price to be remitted to the bidder's EMD wallet maintained with PSB Alliance. Credit of Pre-Bid EMD shall be given to the bidder only after receipt of payment in bank account of PSB Alliance and updation of such information on BAANKNET portal. This

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		may take some time as per Banking process. Hence, bidders in their own interest are advised to submit the Pre-Bid amount well in advance to avoid any last minute issues. Lien to the extent of EMD amount will be applied on the wallet by the system.
07	Reserve price of the movable secured assets: **Bank account /Wallet** in which EMD to be remitted. **Last Date and Time** within which EMD wallet to be remitted	**Rs.21,00,000/-** Bidder EMD wallet maintained with PSB Alliance on its e-auction site: https://www.baanknet.com and as per guidelines available on the website. Kindly note that it may take 2-3 days to complete registration process in BAANKNET portal. **15.09.2026 / 3:50 PM**
08	Time and manner of payment	The EMD of the successful bidder will be automatically transferred to the bank on confirmation of the highest bidding. 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 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 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. **Account No.- 30267376590** **Account Name- No Lien Account SARB Indore** **Bank- State Bank of India** **Branch- Y. N. Road Indore** **Branch Code - 30115** **IFSC Code- SBIN0030115**
09	Time and place of public e-Auction or time after which sale by any other mode shall be completed	Date: 15.09.2026 **from 11.00 A.M. to 04.00 P.M.**
10	The e-Auction will be conducted through the Bank's approved service provider.	**https://www.baanknet.com/eauction-psb/x-login**
11	(i) Bid increment amount: (ii) Auto extension: (iii) Bid currency & unit of measurement	Rs. **0.05** lacs With unlimited extension of **10** minutes each **INR**

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12	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.	**08.09.2026 to 09.09.2026** Time with prior appointment
	Contact person with mobile number	Name: Atul Jain, Mobile No. 9425067118 Name: Rahul Vaishya, Mobile No. 9977248184
13	**Other conditions:** (1) Intending Bidders should get themselves registered on https://baanknet.com/eauctionpsb/ bidder-registration by providing requisite KYC documents and registration fee as per the guidelines provided on BAANKNET well before the auction date (The registration process is detailed on the above website). (2) Bidders have to visit the website (https://www.baanknet.com/eauction-psb/x-login) to participate for online bid. For technical assistance, the bidders may refer to BAANKNET helpline numbers/email id mentioned on the home page of https://www.baanknet.com (3) Bidders shall hold a valid e-mail ID (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.) (4) 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. (5) 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. (6) 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. (7) 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. (8) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. (9) 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. (10) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price. (11) 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. (12) Lien on the wallet of unsuccessful bidders to the extent of EMD amount will be automatically removed by the system The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any). (13) 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. (14) 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. (15) The successful bidder shall bear all the necessary expenses like applicable stamp duties/additional stamp duty/transfer charges, Registration expenses, fees/GST etc. over and the above the sale price for transfer of the property in his/her name. (16) 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. (17) The bidders are advised to 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 ascertained any other dues/liabilities/encumbrances in respect of the property from the concerned authorities to their satisfaction before submitting the bids. It is not be open for the Bidder(s) whose bid is accepted by Authorised Officer to withdraw his bid, either on the ground of discrepancy in size/area, defect in title, encumbrance, litigations or any other ground whatso over. (18) 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 of 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. (19) 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. (20) QR Code is provided only for the convenience to intending bidders. However, details of the property will be as per the description given in the notice published in Newspaper and uploaded in https://baanknet.com, portal only (21) Bidder shall be responsible to avoid any technical glitches or mistakes that may affect the e-auction. Therefore, the Bank shall not be responsible for the same and there shall not any claim or whatsoever from the bidder thereon affecting the auction process. (22) The entire machinery has to be removed immediately from the date of sale certificate failing which cost of Rs. 1Lakh per month or actuals cost involved among whichever is higher has to be remitted to the Bank till all the Machinery sold is removed.	
14	Details of pending litigation, if any, in respect of property proposed to be sold	To the best of knowledge and information of the Authorised Officer, there is no litigation advised to the Bank. Further in future if any Securitisation Application is filed even then the bidder has to deposit the sale price as per the terms of auction/ rule 9 of SARFAESI Rules 2002 and no extension/deviation for payment of sale price shall be granted on the ground of aforesaid Securitisation Application and non payment of the sale price as per rule 9 shall lead to forfeiture as mentioned on rule 9 of SARFAESI Rules.

Date: **11.08.2026**
Place: Indore

AUTHORISED OFFICER
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