THE TERMS AND CONDITIONS OF SALE TO BE UPLOADED ON THE WEBSITE OF THE SECURED CREDITOR.

1	Name and address of the Borrower	1. Smt. Sruthi Jain w/o Sh. Deepak Jain R/o H. No. 255 A, J & K Pocket, Dilshad Garden, New Delhi – 110095 2. Sh. Deepak Jain s/o Sh. Rajendra Kumar Jain R/o H. No. 255 A, J & K Pocket, Dilshad Garden, New Delhi - 110095
2	Name and address of Branch, the secured creditor	State Bank of India, SARB-I, First Floor, 23, Najafgarh Road, Delhi-110015.
3	Description of the immovable secured assets to be sold.	Equitable Mortgage of Residential Property situated at: Flat No. A3/704, 7th Floor, Tower – A3, Tulip Orange, Sector-70, Gurgaon, Haryana, 3 BHK flat admeasuring area 1437 Sq. Ft. (approx. 133.55 Sq. Mtrs.) **(Physical Possession with the Bank)**
4	Details of the encumbrances known to the secured creditor.	Not known.
5	The secured debt for recovery of which the property is to be sold	Rs. 55,77,343.00 (Rupees Fifty-five lacs seventy-seven thousand three hundred and forty-three only) (Intt. Calculated up to 29.10.2025) plus expenses plus future interest and charges, due to STATE BANK OF INDIA, SARB-1, FIRST FLOOR, 23, NAJAFGARH ROAD, NEW DELHI-110015 (Secured Creditor)
6	**Deposit of earnest money**	**EMD: Rs. 16,00,000** (Rupees Sixteen Lakhs only) being the 10% of Reserve Price to be remitted by RTGS/ NEFT to the account maintained at MSTC ecommerce portal.
7	**Reserve price** of the immovable secured assets: Bank account in which EMD to be remitted.	**Rs. 160.00 Lakhs** (Rupees One Crore Sixty Lakhs only.) Account maintained at baanknet.com portal in favor of A/c No.: 30040821493 IFSC: SBIN0031568 Bank: State Bank of India Address: SARB-I, SBI, First Floor, 23, Najafgarh Road, Between Moti Nagar and Jakhira, New Delhi-110015. **Interested bidders may deposit Pre-Bid EMD with baanknet.com before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in baanknet.com 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.**
8	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 Authorised 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.
9	Time and place of public e-Auction or time after which sale by any other mode shall be completed.	**26.11.2026 by online e-Auction.** **10:00 am to 04:00 pm**
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	https://baanknet.com
11	(i) Bid increment amount: (ii) Auto extension: _____ times. (limited / unlimited) (iii) Bid currency & unit of measurement	➢ Rs. 50,000.00 ➢ In case bid is placed in the last 10 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 10 minutes. ➢ In Indian National Rupees.

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. Contact person with mobile number	Date**: 19.11.2026** between Time: 12:00 pm to 02:00 pm Name: Vineet Kumar; Mobile No. 8867194626 Name: Shashank Maurya; Mobile No. 8802574969
13	Other conditions	(a) Bidders shall hold a valid email ID (e -mail ID is absolutely necessary for the intending bidder as all the relevant information and allotment of ID and Pass word by baanknet.com. may be conveyed through e mail. (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 Licence/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 etc., to the Authorised Officer of of State Bank of India, SARB Retail, First Floor, 23, Najafgarh Road, New Delhi- 110015 . Interested bidder may deposit Pre-Bid EMD with ebkray before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in ebkrays Bank account and up-dation 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. (c) Names of Eligible Bidders will be identified by baanknet.com to participate in online e-Auction on the portal https://baanknet.com who will provide User ID and Password after due verification of PAN of the Eligible Bidders (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 e-Auction, duly signed and stamped as token of acceptance without any new condition other than those already agreed to before start of e-Auction. (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 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. (i) Decision of the Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders. (j) 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. (l) 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 A/c numbers shared with the Bank. The bidders will **not** be entitled to claim any interest, costs, expenses or 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 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 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, pending electricity dues, pending maintenance 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 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. (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
14	Details of pending litigation, if any, in respect of property proposed to be sold.	Not as such.

Authorized Officer
STATE BANK OF INDIA
SARB New Delhi (05169)
Date: 05.11.2026