

**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**

1	Name and address of the Borrower	Mr. Rajeshbhai Ishvarbhai Patel Mrs. Vaishaliben Rajeshbhai Patel Address: 61, Navnath Society-2, Near Chandan Gas Godown, Siganpore Road, Siganpore, Surat – 395004
2	Name and address of Branch, the secured creditor	State Bank of India, HOME LOAN CENTRE-II 2 nd floor, 213-219, RIO Empire, Opp. R.T.O. Pal Surat-395009.
3	Description of the immovable secured assets to be sold	Property ID No SBIN200033492196 Details of Property All those piece and parcels to the immovable property bearing Revenue Block No. 178 Paiki 181/1 & 182/2, block no. 159, after promulgation new block no. 159/144, plot no 144, Sai Villa Residency, near Ishanpore primary school, off. Olpad road, Ishanpore, Tal- Olpad, Surat- 394540, Gujarat.
4	Details of the encumbrances known to the secured creditor	To the best of knowledge and information of the Authorised Officer, there are no other encumbrances advised to the Bank. 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 properties are being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.
5	The secured debt for recovery of which the property is to be sold	Demand Notice dated 22.05.2024 for Rs. 15,56,080/- (Rupees Fifteen Lakh Fifty-Six Thousand Eighty Only) as on 22.05.2024 along with future interest at the contractual rate on aforesaid amount together with further interest, cost, charges etc.
6	Registration of intending Bidders	The intending Bidders/ Purchasers are requested to get themselves registered on portal (https://ebkray.in) using their

		Mobile Number and email-id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by the e- auction service provider (which may take 2 working days), the intending Bidders /Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet before the last date for submission of online application for BID with EMD. The registration, verification of KYC documents and transfer of EMD in wallet must be completed well in advance, before auction. Only after having sufficient EMD in his Wallet, the interested bidder will be able to bid on the date of e auction.
7	Deposit of earnest money	Rs. 1,09,100/- (Rupees One Lac Nine Thousand One Hundred Only), being the 10% of Reserve price.
8	Reserve price of the immovable secured assets Payment of Earnest Money Deposit (EMD) amount Last Date and Time within which EMD to be remitted	Rs. <u>10,91,000/-</u>(Rs, Ten Lakh Ninety-One Thousand Only) EMD amount as mentioned above shall be paid online through NEFT/ RTGS mode only (After generation of Challan from (https://baanknet.com) in bidders Global EMD Wallet). NEFT/ RTGS transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any other mode will not be accepted. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest. Interested bidder may deposit Pre-Bid EMD with https://baanknet.com (PSB Alliance) before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in Baanknet (PSB Alliance) 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.
9	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, by NEFT/ RTGS to Bank Account No. 4897932636929 (“STATE BANK OF INDIA, RACPC-II”) of State Bank of India, RACPC-2 Surat Branch, IFSC: SBIN0063692, 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 15 th 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.
10	Time and place of public e-Auction or time after which sale by any other mode shall be completed.	Date: 30 th March 2026. Online Time between 11:00 a.m. to 04.00 p.m., with auto extension of ten (10) minutes from last highest bid till sale is completed.
11	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	The auction will be conducted through our e- Auction service provider <u>M/s PSB Alliance Private Limited</u> having its Registered Office at Unit 1, 3rd Floor, VIS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai-400037 (Helpdesk Numbers:+918291220220) at the web portal <u>https://baanknet.com</u> For detailed terms and conditions of the sale, please refer to the link provided <u>https://baanknet.com</u>.
12	(i) Bid increment amount: (ii) Auto extension: _____ times. (limited / unlimited) (iii) Bid currency & unit of measurement	i. Rs. 10000/- (Rupees Ten Thousand Only) ii. 10 minutes (unlimited) iii. Bid currency in Indian Rupees
13	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: 19.03.2026 Time: 02.00 p.m. to 04.00 p.m. Name: Vimal Prasad Chaudhary Mobile No. 9875157345 Name: Shashi Kant Saini Mobile No. 7043449131

14	Other conditions	a) Bidders shall hold a valid digital Signature Certificate issued by competent authority and valid email ID (e -mail ID is absolutely necessary for the intending bidder as all the relevant information and allotment of ID and Password by M/s PSB Alliance Private Limited may be conveyed through email). (b) Names of Eligible Bidders will be identified by the State Bank of India, Home Loan Centre-2 (HLC-2) Branch, Surat to participate in online e-Auction on the portal https://baanknet.com M/s PSB Alliance Private Limited will provide User ID and Password after due verification of PAN of the Eligible Bidders (c) 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. (d) 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. (e) 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 (f) The bidders are required to submit acceptance of the terms and conditions and modalities of e-Auction adopted by the service provider, before participating in the e-Auction. 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. (g) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. (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 bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.
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		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.
15	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 Securitization Application is filed then the bidder has to deposit the sale price as per the rule 9 of SARFAESI Rules 2002 and no extension /deviation for payment of sale price shall be granted on the ground of aforesaid Securitization Application and non-payment of the sale price as per rule 9 shall lead to forfeiture as mentioned on rule 9 of SARFAESI Rules.

(Vimal Prasad Chaudhary)
 Authorised officer.
 State Bank of India

Date: 24.02.2026

Place: Surat