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" "WITHOUT LEGAL RECOUSE BASIS" Basis

<table>
<tr><td></td><td>Name and Address of the Borrower</td><td>M/s. 21 Auto India Pvt Ltd
Borrower Regd. Office:
Flat No A 1, OM CHS LTD, Ground Floor, 339, Kasar Ali, Bhiwandi, Thane, Maharashtra, Pin 421302.</td></tr>
<tr><td></td><td>Name and address of Branch the secured creditor</td><td>Stressed Asset Management Branch - (SAMB-II), Raheja Chambers, B wing, Ground floor, Free Press Journal Marg, Nariman Point, Mumbai 400 021.
Email - team11.15859@sbi.co.in
Contact No - Mr. Praveenkumar Nayak 8143602091</td></tr>
<tr><td></td><td>Description of the immovable and movable secured assets to be sold</td><td>Flat No A 1 admeasuring 680 Sq Ft. Built Up, OM CHS LTD, Ground Floor, 339, Kasar Ali, Bhiwandi, Thane, Maharashtra, Pin 421302. (Under Physical Possession) in the name of Mr. Ajit Govind Kharkar (Director/ Personal) Guarantor to M/s 21 Auto India Pvt Ltd)
Physical Possession Date: 04.05.2024
Property ID No. SBIN200026842537

Commercial Building comprising of Ground of 2 upper floors having built up area of about 4185 square feet situated on land bearing Plot no. 3. Survey no. 317, Hissa No.1 part of Village Temghar, Taluka Bhiwandi, District Thane 421301, (Under Physical possession)
In the name of Mr. Ajit Kharkar and Sugandha Kharkar (Director/ Personal Guarantor to M/s 21 Auto India Pvt Ltd).
Physical Possession Date: 03.05.2024
Property ID: SBIN200026842689

Scrap Material - Paper Scrap, Metal Scrap, Wooden scrap. Broken Bike parts, bike spare parts, etc found in the premises at the Commercial Building located on Plot no. 3, Survey 1 no. 317, Hissa No.1 part of Village Temghar, Taluka Bhiwandi, District Thane | 421301. (Under Physical possession).
In the name of M/s 21 Auto India Pvt Ltd).
Physical Possession Date: 03.05.2024
Property ID: SBINSCRAP21AUTO</td></tr>
<tr><td></td><td></td><td><table><tr><td>Bank Website</td><td>E-auction website</td></tr><tr><td>https://bank.sbi</td><td>https://baanknet.com/</td></tr><tr><td></td><td></td></tr></table></td></tr>
</table>

Property ID	Property Location	Photos and video of Property
SBIN200026842537 (Residential)		
SBIN200026842689 (Commercial)		
SBINSCRAP21AUTO (Scrap except Bikes)		

	Details of the encumbrances know to the secured creditor	For SBIN200026842537 (Flat) Due of society maintenances, Dues of utility departments, Municipal taxes etc. - Amount Unknown. For SBIN200026842689 (Commercial) Dues of utility departments like electricity, Municipal taxes etc. - Amount Unknown.
	The secured debt for Recovery of which the property is to be sold	Rs.10,74,40,031.47 as on 29.08.2019 + interest at contracted rate till date thereon + expenses & costs (less cash recoveries, if any) w.e.f. 29.08.2019 due to the secured creditor from M/s 21 Auto India Pvt Ltd. Demand Notice Dated: 29.08.2019.
	Deposit of earnest money	For SBIN200026842537 (Flat) — Rs. 2,42,400/- For SBIN200026842689 (Commercial)- Rs.22,04,700/- For SBINSCRAP21AUTO (Scrap) - Rs.26,300/- Being the 10% of Reserve price to be transferred / deposited by bidders in his / her/ their own Wallet provided by BAANKNET on its e-auction site https://baanknet.com/eauction-psb/eauction/buyer/ by means of RTGS/NEFT.
	Reserve price of the immovable / movable secured assets:	For SBIN200026842537 (Flat) — **Rs. 24,24,000/-** For SBIN200026842689 (Commercial) - **Rs.2,20,47,000/-** For SBINSCRAP21IAUTO (Scrap) - **Rs.2,63,000/-**
	Account / Wallet in which EMD to be remitted	Bidders' own wallet Registered with BAANKNET on its e-auction site https://baanknet.com/eauction-psb/eauction/buyer/ by means of RTGS/NEFT

	Last Date and Time within which EMD to be remitted	05.06.2026 before 10:00 AM
	Time and manner of payment	The successful bidder shall deposit the remaining amount of 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.
	Time and place of public e-Auction or time after which sale by any other mode shall be completed	The e-Auction will be conducted on 05.06.2026 between 11:00 a.m. to 4:00 p.m.
	The e-Auction will be conducted through the Bank's approved service	BAANKNET at the web portal https://baanknet.com/
	(i)Bid increment amount (ii) Auto extension (iii) Bid currency & unit of measurement provider	(i) Amount: For SBIN200026842537 (Flat) - Rs. 50,000/ and in multiple of Rs. 50,000/- each. For SBIN200026842689 (Commercial) - Rs. 1,00,000/- and in multiple of Rs.1,00,000/- each. For SBINSCRAP21AUTO (Scrap) - Rs. 5,000/- and in multiple of Rs. 5,000/- each. (ii) Unlimited with each extension of 10 minutes each. (iii) Indian Rupee (INR)
	Date and time during which inspection of the immovable secured assets to be sold and intending bidders should satisfy themselves about the assets and them specification. Contact person with mobile number	02.06.2026 From 11.00 am to 4.00 pm. Praveenkumar Nayak 8143602091
	Other conditions	(a). The Bidders should get themselves registered on BAANKNET by providing requisite KYC documents and registration fee as per the practice followed by BAANKNET well before the auction date. The registration process takes |
		(a). The Bidders should get themselves registered on BAANKNET by providing requisite KYC documents and registration fee as per the practice followed by BAANKNET 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 BAANKNET at https://baanknet.com/eauction-psb/eauction/buyer/ 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 BAANKNET is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction.

STATE BANK OF INDIA

(d) The EMD of the successful bidder will be automatically transferred to the bank once the sale is confirmed by the respective Authorised Officer of the bank and the remaining amount of 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.

(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 wallet maintained with BAANKNET. The Bidder has to place a request with BAANKNET 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 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, TDS, etc. for transfer of the property in his/her name.

(q) The payment of all statutory /non- statutory dues, taxes, rates, assessments, charges, TDS, fees etc., owing to anybody shall be the sole responsibility of successful bidder only.

		(r) There is no known encumbrance on the property(ies). However, the intending bidder should make their own enquiry and due diligences regarding the encumbrance upon the property from respective offices / department. The payment of all statutory / non-statutory dues, taxes, rates, assessments, charges, fees etc., owing to any authority or to anybody shall be the sole responsibility of successful bidder only. (s) 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. (t) 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