

**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**

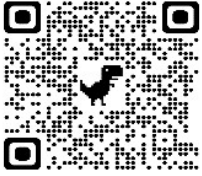
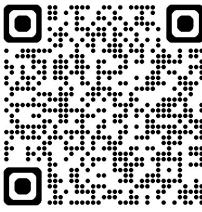
| 1                | Name and address of the Borrower                                                                                                                                                                                                                                                                                                                                                                 | <b>Mr. Ripalkumar Girishbhai Shah, and Mrs. Darshnaben Ripalkumar Shah</b><br>Sub-Plot No 89, Shrushti Duplex, Near Pioneer Medical College, Ajwa Road, Vadodara 390019                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                |                          |                  |                                                                                                                                                                                                                                                                                                                                                                                                  |  |
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| 2                | Name and address of Branch, the secured creditor                                                                                                                                                                                                                                                                                                                                                 | State Bank of India, Stressed Assets Recovery Branch, 2 <sup>nd</sup> floor, Samyak Status, Opp. D.R. Amin School, Diwalipura Main Road, Vadodara (Gujarat)-390007.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                |                          |                  |                                                                                                                                                                                                                                                                                                                                                                                                  |  |
| 3                | Description of the immovable secured assets to be sold                                                                                                                                                                                                                                                                                                                                           | <table><tr><th>Property ID No</th><th>Details of Property(ies)</th></tr><tr><td>SBIN200026976438</td><td>All the piece and parcel of the land and building in registration district and sub-district Vadodara (Bapod), Mauje Sayajipura, RS No 32/p1, at Sub-Plot No.89, “Shrushti Duplex”, Near Pioneer Medical College, Opposite Sagar Studio Ajwa Road, Vadodara, plot area admeasuring 71.26 Sq. Mtrs with construction thereon, unsold internal road area 28.07 Sq Mtr, common Plot area 7.83 Sq Mtr</td></tr></table>                                                                                                                                                                                                                                                            | Property ID No | Details of Property(ies) | SBIN200026976438 | All the piece and parcel of the land and building in registration district and sub-district Vadodara (Bapod), Mauje Sayajipura, RS No 32/p1, at Sub-Plot No.89, “Shrushti Duplex”, Near Pioneer Medical College, Opposite Sagar Studio Ajwa Road, Vadodara, plot area admeasuring 71.26 Sq. Mtrs with construction thereon, unsold internal road area 28.07 Sq Mtr, common Plot area 7.83 Sq Mtr |  |
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| 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                                                                                                                                                                                                                                                                                                                                | <b>Rs. 63,08,325.47 as per State Bank of India Demand Notice dated 08/04/2025</b> less: recoveries thereafter together with further interest at the contractual rate on aforesaid amount together with incidental expenses, costs charges thereon.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                |                          |                  |                                                                                                                                                                                                                                                                                                                                                                                                  |  |
| 6                | Registration of intending Bidders                                                                                                                                                                                                                                                                                                                                                                | The intending Bidders/ Purchasers are requested to get themselves registered on portal ( <a href="https://baanknet.com/">https://baanknet.com/</a> ) 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 |                |                          |                  |                                                                                                                                                                                                                                                                                                                                                                                                  |  |

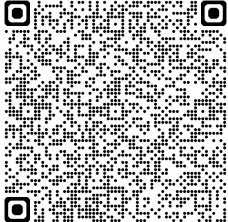
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| 7                | Deposit of earnest money                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            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| 8                | Reserve price of the immovable secured assets<br><br>Payment of Earnest Money Deposit (EMD) amount<br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><b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|------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|-----------------------------------------|------------------|----------|--|
|                  | available in the website of the service provider as mentioned above                                                                                                                                                 | <b>auctions.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                |                                         |                  |          |  |
| 12               | (i) Bid increment amount:<br><br>(ii) Auto extension: _____ times. (limited / unlimited)<br>(iii) Bid currency & unit of measurement                                                                                | <table><tr><td>Property ID No</td><td>Bid increment amount in multiple of Rs.</td></tr><tr><td>SBIN200026976438</td><td>25,000/-</td></tr></table><br>10 minutes (unlimited)<br>Bid currency in Indian Rupees                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Property ID No | Bid increment amount in multiple of Rs. | SBIN200026976438 | 25,000/- |  |
| Property ID No   | Bid increment amount in multiple of Rs.                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                |                                         |                  |          |  |
| SBIN200026976438 | 25,000/-                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                |                                         |                  |          |  |
| 13               | <b>Date and Time</b> 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 | <b>Date: 10.06.2026 Time: 12.00 p.m. to 01.00 p.m.</b><br><br>Name: Dipankar Katoch<br>Mobile No. 8169657403                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                |                                         |                  |          |  |
| 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 <b>M/s PSB Alliance Pvt. Ltd.</b> may be conveyed through email).<br><br>(b) Names of Eligible Bidders will be identified by the State Bank of India, Stressed Assets Recovery Branch (SARB) Vadodara Branch to participate in online e-Auction on the portal <a href="https://baanknet.com/">https://baanknet.com/</a> . <b>M/s PSB Alliance Pvt. Ltd.</b> will provide User ID and Password after due verification of PAN of the Eligible Bidders<br><br>(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.<br><br>(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.<br><br>(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<br><br>(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 |                |                                         |                  |          |  |

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|  |  | <p>conditions of e-Auction, mentioned herein will result in forfeiture of the amount paid by the defaulting bidder</p> <p>(g) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.</p> <p>(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.</p> <p>(i) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price</p> <p>(j) 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.</p> <p>(k) 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 and any other charges (if any).</p> <p>(l) 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 e-Auction without assigning any reason thereof. The sale is subject to confirmation by the secured creditor.</p> <p>(m) 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 it may be subsequently sold.</p> <p>(n) TDS/ GST, wherever applicable, will have to be borne by the successful bidder / buyer, over and above the bid amount. Sale Confirmation will be subject to consent of mortgagor/borrower if auction does not fetch more than the reserve price as per provision of SARFAESI rule 9 (2).</p> <p>(o) 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.</p> <p>(p) 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.</p> <p>(q) 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</p> |
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|----|----------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    |                                                                                  | <p>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)</p> <p>(r) 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 e-Auction will be entertained.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 15 | Details of pending litigation, if any in respect of property proposed to be sold | <p>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 then the bidder has 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 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.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 16 | Encumbrances                                                                     | <p>To the best of knowledge and information of the Authorised Officer, there are no encumbrances advised to the Bank, however, for the benefit of any interested parties, it is advised that the builder / developer executed the Bankhat without Possession (Agreement to Sale) for the captioned property with registration no 10611/2015 on 15/09/2015 in favour of one 'Asheshkumar Gopaldas Shah HUF', and then, entered into another Bankhat without Possession (Agreement to Sale) with registration no 4217/2016 on 13/04/2016 in favour of one 'Manishaben Shaileshkumar Patel'.</p> <p>Subsequently, and without cancellation of the aforementioned Bankhat(s) (Agreement to Sale), Sale Deed with registration No 17044/2018 was executed in favour of our Borrowers, Mr Ripalkumar Girishbhai Shah, and Mrs. Darshnaben Ripalkumar Shah, on 25/12/2018, and 'Mortgage Deed' with registration No 17047/2018 was created in favour of the Bank on 28/12/2018, which please note.</p> <p>Further, 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</p> |

| Bank website                                                                      | E-auction website                                                                  |
|-----------------------------------------------------------------------------------|------------------------------------------------------------------------------------|
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| Property Location                                                                 | Video/ Photo                                                                       |
|-----------------------------------------------------------------------------------|------------------------------------------------------------------------------------|
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**Date: 20.05.2026**  
Place: Vadodara

(Vikas Kumar Singh)

**AUTHORISED OFFICER,  
STATE BANK OF INDIA**