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

ASSET WILL BE SOLD ON "AS IS WHERE IS, AS IS WHAT IS AND WHAT-EVER THERE IS" BASIS

1	Name and address of the Borrower	**Mr. Vijaykumar Gawns** S/O: Ganpat Gawas, H No.40, Ambegal,Pale, Goa 403105
2	Name and address of Branch, the secured creditor	State Bank Of India, Stressed Assets Recovery Branch, "Kerom", 1st Floor, Plot No A-112, Circle Road No 22 Wagle Industrial Estate, Thane (West) 400604
3	Complete Description of the movable secured assets to be sold with identification marks or number, if any, on them	Commercial Truck TATA 1512 LPT DCR42HSD 125B6M5 / 2023 , Registration No. GA 04 T 6783 Engine No. 3.3LNGD06NXX53290, Chasis No. MAT563005NAN12284
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	Rs. 30,43,024.00 (Rupees Thirty Lacs Forty Three Thousand Twenty Four Only) due to the State Bank of India from Mr. Vijaykumar Gawns.
6	Deposit of earnest money	EMD: Rs 1,00,000.00 being the 10% of Reserve price to be remitted by RTGS/NEFT to the Bank account or Demand Draft drawn in favour of SBI account 31049575155 "SARB Thane Payment Account" of State Bank of India, Wagle Circle Branch, IFSC: SBIN0061707 drawn on any Nationalised or Scheduled Bank
7	Reserve price of the movable secured assets: Bank account in which EMD to be remitted. Last Date and Time within which EMD to be remitted:	Property ID No: SBIN78400323347 Reserve Price (Rs.): 10,00,000.00
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 amount deposited by the bidder shall be forfeited. The Balance 75% of the sale price is payable on or before the 7th day of confirmation of sale of the secured asset or such extended period as may be agreed upon in writing

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<tr><td></td><td></td><td>between the Secured Creditor and the auction purchaser not exceeding 15 days from the date of auction.</td></tr>
<tr><td>9</td><td>Time and place of public auction or time after which sale by any other mode shall be completed.</td><td>10.07.2026

in between 12.00 PM to 16.00 PM.</td></tr>
<tr><td>10</td><td>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.</td><td>The auction will be conducted through our e- Auction service provider <u>M/s PSB Alliance Private Limited</u> having its Registered Office at 4th Floor, Metro House, Mahatma Gandhi Road, Dhobi Talao, Near New Marine Lines, Mumbai-400020(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 in State Bank of India, the secured Creditor website <u>https://bank.sbi/web/sbi-in-the-news/auction-notices/bank-e-</u> auctions.</td></tr>
<tr><td>11</td><td>(i) Bid increment amount: (ii) Auto extension: __________ times. (limited / unlimited) (iii) Bid currency & unit of measurement</td><td><table><tr><td>Property ID No</td><td>Bid Increase amount in multiple of Rs</td></tr><tr><td>SBIN78400323347</td><td>10,000.00</td></tr></table>
10 minutes (unlimited)
Bid currency in Indian Rupees</td></tr>
<tr><td>12</td><td>Date and Time during which inspection of the movable assets to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number</td><td>Date: 24.06.2026
Time: 12.00 PM to 16:00 PM

Authorised Officer: Mr. Pranesh Thakur
(Mob 7087438999)

Email Id- sbi.11697@sbi.co.in</td></tr>
<tr><td>13</td><td>Other conditions</td><td>(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 Pass word by <u>M/s PSB Alliance Private Limited</u> 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 License/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 State Bank Of India , SARB Branch by 10.07.2026 and 16.00 time. Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorised Officer. (c) Names of 9Eligible Bidders will be identified by the State Bank of India,</td></tr>
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		S10ARB Thane to participate in online e auction on the portal 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 auction, duly signed and stamped as token of acceptance without any new condition other than those already agreed to before start of 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 eauction 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 Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. (j) 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. (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 correspondences 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 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/GST etc. for transfer of the property in his/her name. (q) 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. (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	To the best of knowledge and information of the Authorised Officer, there are no pending litigations advised to the Bank.

Date: 12.06.2026

Place: Thane

Pranesh Thakur

AUTHORISED OFFICER,

STATE BANK OF INDIA