**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

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| 1 | Name and address of the Borrower | Mrs. Demuben Amarshibhai Solanki<br>Mr. Mahendrakumar Amarshibhai Solanki<br><br>**Address:** Plot No. 77 Sun Lake Residency Opp. Kumbharvad, Sayan Road Olpad Surat 395450 |
| 2 | Name and address of Branch, the secured creditor | State Bank of India, HOME LOAN CENTRE-II, 2nd floor, 213-219, RIO Empire, Opp. R.T.O. Pal Surat-395009. |
| 3 | Description of the immovable secured assets to be sold | <table><tr><td>Property ID No</td><td>Details of Property</td></tr><tr><td>SBIN200032957548</td><td>All those piece and parcels to the immovable property bearing Revenue Survey Nos. 422 & 423, Block No. 591 Known as "Sun Lake Residency", Plot no. 77, admeasuring 87.23 square meters of Village: Olpad, District : Surat</td></tr></table> |
| 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<br><br>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. 20,42,114/- (Rs. Twenty Lac Forty-Two Thousand One Hundred Fourteen Only) as on 30.01.2024 along with future interest at the contractual rate on aforesaid amount together with further interest, cost, charges etc. Demand Notice (13/2) dated 30.01.2024. |
| 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 |

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| | | 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 (EMD) | Rs. 1,59,100/- (Rupees One Lac Fifty-Nine Thousand One Hundred Only), being the 10% of Reserve price to be remitted through E wallet at baanknet.com. |
| 8 | Reserve price of the immovable secured assets<br><br>Payment of Earnest Money Deposit (EMD) amount<br><br>**Last Date and Time** within which EMD to be remitted: Rs. 1,59,100/- | Rs. 15,91,000/-(Rs. Fifteen Lac Ninety-One Thousand Only)<br><br>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.<br><br>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.<br><br>**Last Date: 27.07.2026, Time:3:50 PM** |
| 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 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. |

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| 10 | Time and place of public e-Auction or time after which sale by any other mode shall be completed | Date: 27th July 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.<br><br>**Online Mode at https://baanknet.com** |
| 11 | The e-Auction will be conducted through the Bank's approved service provider.<br><br>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 **M/s PSB Alliance Private Limited** 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 https://baanknet.com<br><br>For detailed terms and conditions of the sale, please refer to the link provided https://baanknet.com. |
| 12 | (i) Bid increment amount:<br><br>(ii) Auto extension: ________ times. (limited / unlimited)<br><br>(iii) Bid currency & unit of measurement | i. Rs. 10000/- (Rupees Ten Thousand Only)<br><br>ii. 10 minutes (unlimited)<br><br>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.<br><br>Contact person with mobile number | Date: 21.07.2026<br>Time: 11.00 a.m. to 01.00 p.m.<br><br>Name: Kishor Patel<br>Mobile No. 7600019544<br><br>Name: Darshna Ganvit<br>Mobile No. 6351414074 |
| 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).<br><br>(b) Names of Eligible Bidders will be identified by the State Bank of India, Home Loan Centre-2 (HLC-2) Branch, Surat to |

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| | | 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<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 conditions of e-Auction, mentioned herein will result in forfeiture of the amount paid by the defaulting bidder.<br><br>(g) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.<br><br>(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.<br><br>(i) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.<br><br>(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.<br><br>(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). |

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| | | (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.<br><br>(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.<br><br>(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 that the reserve price as per provision of SARFAESI rule 9 (2).<br><br>(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.<br><br>(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.<br><br>(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 may be decided by the Bank. For any kind of dispute, bidders are required to contact the concerned authorized officer of the concerned bank branch only(s)<br><br>(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. |
| 15 | Details of pending litigation if any in respect of property | To the best of knowledge and information of the Authorised Officer, there is no litigation advised to the Bank. Further in |

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| | proposed to be sold | 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. |

(Kishor Patel)
Authorised officer
State Bank of India

Date: 10.07.2026
Place: Surat