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

PROPERTY WILL BE SOLD ON **15.12.2026(Tuesday)**

"AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS" BASIS

<table>
<tr><td>1</td><td>Name and address of the Borrower/s</td><td>1. Smt Bindu Karunakaran Nair
Legal Heir & W/o Late Venu Gopal M. P.
S/o Madhav Panikkar, Qtr. No. B-7,
Near Regional Hospital, Kapasar, Mugma,
Dhanbad-828204, Jharkhand

2. 2.Smt Bindu Karunakaran Nair
Legal Heir & W/o Late Venu Gopal M. P.
B-4, Sukhsagar Complex, Bhagvati Circle, Kaliyabid, Bhavnagar-364002, Gujarat</td></tr>
<tr><td>2</td><td>Name and address of Branch, the secured creditor</td><td>SBI, SARB, Ranchi, 4th Floor, Ranchi Main Branch Building, Court Campus, Ranchi, Jharkhand-834001.</td></tr>
<tr><td>3</td><td>Description of the immovable secured assets to be sold.</td><td>Property ID-SBIN42372888352<table><tr><td>Manufacturer</td><td>Hyundai Motor India Ltd</td></tr><tr><td>Class</td><td>Hatch Back,</td></tr><tr><td>Model</td><td>Grand i10 NIOS 1.2 MT KAPPA Sportz</td></tr><tr><td>Year of Manufacturing</td><td>10/2023</td></tr><tr><td>Registration No.</td><td>JH-10-CT-9236</td></tr><tr><td>Chasis No.</td><td>MALB351CLPM490433</td></tr><tr><td>Engine No.</td><td>G4LAPM715392</td></tr></table></td></tr>
<tr><td>4</td><td>Details of the encumbrances known to the secured creditor.</td><td>NIL</td></tr>
<tr><td>5</td><td>The secured debt for recovery of which the property is to be sold</td><td>15.12.2026 (Tuesday), for recovery of ₹31,69,413.00 (Rupees Thirty One Lakh Sixty nine thousand Four hundred thirteen only) as on 24.07.2026 out of which Rs.7,34,051.00 due in Car Loan and Rs.24,35,362.00 in Personal Loan with further interest from 25.07.2026 plus other charges, costs etc and less deposit/recovery made, if any, thereafter due to the State Bank of India the secured creditor from Smt. Bindu Karunakaran Nair, legal heir/representative of the Borrower, Venu Gopal M. P. since deceased.</td></tr>
<tr><td>6</td><td>Deposit of earnest money</td><td>EMD: ₹ 40,500.00
(Rupees forty thousand five hundred Only)
being the 10% of Reserve Price to be remitted by NEFT to the Bidder wallet.</td></tr>
<tr><td>7</td><td>Reserve price of the immovable secured assets:

Bank account in which EMD to be remitted.</td><td>RESERVE PRICE: ₹4,05,000.00
(Rupees Four lakh five thousand Only)

EMD amount as mentioned above shall be paid online through NEFT/ RTGS/ Internet Banking mode from website https://baanknet.com in bidders E-Wallet. NEFT/ RTGS/</td></tr>
</table>

	EMD to be remitted:	Internet Banking 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. EMD to be remitted to wallet (https://baanknet.com) well in advance before e-auction.
8	Time and manner of payment	The successful bidder shall deposit 25% of sale price, including the EMD already paid (excluding applicable TDS, etc), 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 auction purchaser not exceeding three months from the date of auction.
9	Time and place of public auction or time after which sale by any other mode shall be completed.	**Date:15.12.2026 (Tuesday),** Time: 300 minutes from 11:00 noon to 04:00 PM with unlimited extension of 10 minutes each.
10	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 M/s PSB Alliance Private Limited at the web portal https://baanknet.com https://baanknet.com
11	(i) Bid increment amount: (ii) Auto extension: _____ times. (limited / unlimited) (iii) Bid currency & unit of measurement	**(i) ₹ 2,000.00(Two thousand only)** **(ii) Unlimited (extension of 10 minutes each).** **(iii) INR**
12	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	**15.12.2026 up to 04:00 pm.** Mr Prabhash Chandra Mukul, CLO, Mob- 9674710354 Mr Ajay Lal CCO, Mob- 6200961186
13	Other conditions	a) To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the properties. However,

		the intending bidders should make their own independent enquiries regarding the encumbrance, title of properties put to e-auction and claims/rights/dues affecting the property, prior to submitting their bid and/or prior to participating in online auction. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the Bank. The property is being sold with all the existing and future encumbrance 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. The Sale shall be subject to rules/conditions prescribed under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
		(b) The property is being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS".
		(c) The intending Bidders/ Purchasers have to register on portal https://baanknet.com using their mobile number and email-id and complete e-KYC online. The intending Bidders/ Purchasers have to transfer the EMD amount using online mode in the baanknet EMD Wallet preferably before the e-Auction time in the portal.
		(d) The intending bidder should transfer the EMD amount from his Account through NEFT/RTGS/Transfer etc to his/her wallet maintained with M/s PSB Alliance Private Limited before auction date. Payment of EMD by any other mode such as Cheques, etc will not be accepted. Platform (https://baanknet.com) for e-auction will be provided by 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. The intending Bidders/ Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website https://baanknet.com/
		(e) Name of Eligible Bidders will be identified by the M/s PSB Alliance Private Limited to participate in online e-Auction on the portal https://baanknet.com Vendor: M/s PSB Alliance Private Limited who will provide user ID and Password to the Bidders.
		(f) 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.
		(g) 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.
		(h) 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.

		(i) 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.
		(j) 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.
		(k) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.
		(l) 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.
		(m) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.
		(n) 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.
		(o) The EMD of the unsuccessful bidder will be refunded to their respective A/c numbers shared with the Bank. Unsuccessful bidder has to claim the EMD amount through the portal of https://baanknet.com . The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).
		(p) 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.
		(q) 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.
		(r) 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.
		(s) The payment of all statutory /non- statutory dues, taxes, GST, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only including provisions of Sec 194-IA of the Income Tax.
		(t) The bidders are advised to in their own interest to satisfy themselves with the title and correctness of other details pertaining to the movable secured assets including the size/area of the movable secured assets in question. They shall independently ascertain any other dues/liabilities/encumbrances in respect of the property from the concerned authorities to their satisfaction before submitting the bids. It would not be open for the Bidder(s) whose bid is

		accepted by Authorised Officer to withdraw his bid, either on the ground of discrepancy in size/area, defect in title, encumbrances or any other ground whatsoever.
		(u) 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.
		(v) 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	As on date no litigation is pending in respect of the property as per our knowledge.

Date: 04.11.2026
Place: Ranchi

Authorised Officer,
State Bank of India,
SARB, Ranchi

प्राधिकृत अधिकारी/Authorised Officer
तनावग्रस्त अस्तियाँ वसूली शाखा, राँची
S.A.R.B., Ranchi