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

<table>
<tr><td>01</td><td>Name and Address of the Borrower</td><td colspan="4">M/s. Venkateshwara Associates
Regd. Office:
8, Pratap Sarang Society, Shankar Nagar, Pimpari, Pune – 411042
Project Add:
Survey Number(s): 385/1, situated at Mouje Bhugaon, Tal. Mulshi, Pune, - 412115</td></tr>
<tr><td>02</td><td>Name and address of Branch, the secured creditor</td><td colspan="4">Stressed Asset Management Branch-II (SAMB-II),
Raheja Chambers, Ground floor, Free Press Journal Marg,
Nariman Point, Mumbai 400 021
Email – team11.15859@sbi.co.in
Contact No – 9483541215</td></tr>
<tr><td>03</td><td>Description of the immovable and movable secured assets to be sold</td><td colspan="4">1. Partially Completed Villa A1, A2 & C 3 and Open Plot No. B 1, G 1 & G2 Situated at Survey Number(s): 385/1, situated at Mouje Bhugaon, Tal. Mulshi, Pune, - 412115

<table>
<tr><td colspan="2">Bank website
https://bank.sbi</td><td colspan="2">E-auction website
https://baanknet.com/eauction-psb/x-login</td></tr>
<tr><td colspan="2"></td><td colspan="2"></td></tr>
<tr><td>Property ID No</td><td>Property Location:</td><td>Video / Photos of Property</td><td>USP</td></tr>
<tr><td>Partial construction and Residential Plot Land of Proposed Villa A-1, in Project Named "The Ridges" developed by M/s. Venkateshwara Associates and situated at Survey No. 385/1 of Mouje Bhugaon, Taluka Mulshi, District Pune 412115. Plot Admeasuring 579 sq. mt.

PROPERTY ID: SBIN90126615898</td><td></td><td></td><td></td></tr>
<tr><td>Partial construction and Residential Plot Land of Proposed Villa A-2, in Project Named "The Ridges" developed by M/s. Venkateshwara Associates and situated at Survey No. 385/1 of Mouje Bhugaon, Taluka Mulshi, District Pune 412115.
Plot Admeasuring 579 sq. mt.

PROPERTY ID: SBIN901266158982</td><td></td><td></td><td></td></tr>
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		Residential Open Plot Land of Proposed Villa B-1, in Project Named "The Ridges" developed by M/s. Venkateshwara Associates and situated at Survey No. 385/1 of Mouje Bhugaon, Taluka Mulshi, District Pune 412115. Plot Admeasuring 624.18 sq. mt. **PROPERTY ID: SBIN901266158983**			
		Partial construction and Residential Plot Land of Proposed Villa C-3, in Project Named "The Ridges" developed by M/s. Venkateshwara Associates and situated at Survey No. 385/1 of Mouje Bhugaon, Taluka Mulshi, District Pune 412115. Plot Admeasuring 493 sq. mt. **PROPERTY ID: SBIN901266158984**			
		Residential Open Plot Land of Proposed Villa G-1, in Project Named "The Ridges" developed by M/s. Venkateshwara Associates and situated at Survey No. 385/1 of Mouje Bhugaon, Taluka Mulshi, District Pune 412115. Plot Admeasuring 392.80 sq. mt. **PROPERTY ID: SBIN9012661589825**			
		Residential Open Plot Land of Proposed Villa G-2, in Project Named "The Ridges" developed by M/s. Venkateshwara Associates and situated at Survey No. 385/1 of Mouje Bhugaon, Taluka Mulshi, District Pune 412115. Plot Admeasuring 383.20 sq. mt. **PROPERTY ID: SBIN901266158986**			

		Partial construction and Residential Plot Lands: 6 Proposed Villas No. (3 Villas A1, A2 & C3 Partially Completed Villas and 3 Open Plot of Land B1, G1 & G2) in Project Named "The Ridges" developed by M/s. Venkateshwara Associates and situated at Survey No. 385/1 of Mouje Bhugaon, Taluka Mulshi, District Pune 412115. Plot Area of all 6 proposed Villas 3,051.18 sq. mt. **# PROPERTY ID: SBIN200260771690**			

04	Details of the encumbrances know to the secured creditor	Not Known
05	The secured debt for recovery of which the property is to be sold	Rs. 32,44,32,891.21 as on 30.07.2023 + interest at contracted rate till date thereon + expenses & costs (less cash recoveries, if any) w.e.f. 30.07.2023 Demand Notice Date: - 21.08.2023.
06	Deposit of earnest money	**EMD**:

Details of the Property	EMD Rs. (Amount in Crs.)
Villa Nos. A1	0.261
Villa No. A2	0.287
Villa No. B1	0.210
Villa No. C3	0.250
Villa No. G1	0.138
Villa No. G2	0.147
All 6 Villas as a single lot	1.293

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.

07	Reserve price of the immovable/movable secured assets: Account/ Wallet in which EMD to be remitted Last Date and Time within which EMD to be remitted	**Reserve price:**

Details of the Property	Reserve Price (Rs. (Amount in Crs.)
Villa Nos. A1	2.610
Villa No. A2	2.870
Villa No. B1	2.100
Villa No. C3	2.500
Villa No. G1	1.380
Villa No. G2	1.470
All 6 Villas as a single lot	12.93

Bidders own wallet Registered with BAANKNET on its e- auction site https://baanknet.com/eauction-psb/eauction/buyer/ by means of RTGS/NEFT by 25.11.2026 on or before 10.30 a.m.

08	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 Authorized 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.
09	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 25.11.2026 between 11:00 a.m. to 04:00 p.m.
10	The e-Auction will be conducted through the Bank's approved service provider	BAANKNET at the web portal https://baanknet.com/eauction-psb/eauction/buyer/auction-list
11	(i) Bid increment amount: (ii) Auto extension: (iii) Bid currency & unit of measurement	(i) Rs. 5,00,000.00 and in multiples of Rs. 5,00,000.00 (ii) Unlimited (iii) Indian Rupees (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.	20.11.2026 from 11.00 am to 4.00 pm.
	Contact person with mobile number.	Mr. Ravi Kumar – 9483541215
13	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 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 EBKRAY 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 EBKRAY is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction. (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 Authorised 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 EBKRAY. The Bidder has to place a request with EBKRAY 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) 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. (t) To maximize recovery of public money, the following bidding priority shall apply: i. In the event that a bid is received for all six villas as a single lot, but no individual bids are received for one or more of the villas, preference will automatically be granted to the bidder with bidding for the entire lot. ii. However, if bids are received for all six villas individually as well as for the combined lot, the lot bid will only take precedence if its value exceeds the aggregate total of the six individual bids. If the sum of the individual bids is higher, those offers will be preferred.

Date: 05.11.2026
Place: Mumbai

AUTHORISED OFFICER
STATE BANK OF INDIA