State Bank of India
Stressed Assets Recovery Branch (SARB) (18735)
1st Floor, SBI Gymkhana Road Branch,
Jawahar Road, Near Trikon Baug,
Rajkot - 360001

Phone :0281-2991380 **E-mail: sbi.18735@sbi.co.in**

Property will be sold on **'AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS"** basis

1	Name of the Borrower	M/s Jay Kapi Exim (Proprietor: Manish Mansukhlal Garach) (Smt. Ranjanben Mansukhlal Garach -Guarantor)
2	Name and address of Branch, the secured creditor	**STATE BANK OF INDIA** Stressed Assets Recovery Branch, 1st Floor, SBI Gymkhana Road Branch, Jawahar Road, Near Trikon Baug, Rajkot - 360001
3	Description of the immovable secured assets to be sold.	Residential land and construction thereon of Navagadh R S No. 143 paiki, A 2-33 G, residential purpose NA land paiki Plot no. 16 paiki East-South Side Sq Mtrs 137.46, Sq Yards 164.40 situated at Navagadh Taluka Jetpur District Rajkot in the name of Mr. Manish Mansukhlal Garach. **(Under Physical Possession of the Bank)** **Bank Property Id: SBIN20056116368**
	Name of Title Holder	Shri Manish Mansukhlal Garach
4	Details of the encumbrances known to the secured creditor.	To the best of knowledge and information of the Authorised Officer, there are no encumbrances advised to the Bank. However, 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 property is 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	DUES: **Rs. 1,13,10,674.98 as per State Bank of India Demand Notice dated 08/12/2022** under section 13(2) of SARFAESI Act 2002 plus interest thereon, cost and expenses etc. thereafter Less: Recovery, if any
	Registration of Intending Bidders	The intending Bidders/ Purchasers are requested to get themselves registered on portal **(https://baanknet.com)** 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 on the date of e-auction.
6	Deposit of earnest money	Bank Property Id: SBIN20056116368 — **Earnest Money Rs.** 5,17,500/-

<table>
<tr><td></td><td></td><td>To be remitted by RTGS / NEFT to MSTC wallet account of the Bidder to be opened with MSTC by the bidder himself</td></tr>
<tr><td>7</td><td>Reserve price of the immovable secured assets:

Bank account in which EMD to be remitted.

Last Date and Time within which EMD to be remitted:</td><td><table><tr><td>Bank Property Id</td><td>Reserve price Rs.</td></tr><tr><td>SBIN20056116368</td><td>51,75,000/-</td></tr></table>
EMD TO BE REMITTED DIRECTLY ONLINE TO BAANKNET.COM THROUGH PSB ALLIANCE PORTAL

“Interested bidder may deposit Pre-Bid EMD with baanknet.com before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in https://baanknet.com 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.”</td></tr>
<tr><td>8</td><td>Time and manner of payment</td><td>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 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.</td></tr>
<tr><td>9</td><td>Time and place of public e-Auction or time after which sale by any other mode shall be completed.</td><td>The e-Auction will be held online at the web portal https://baanknet.com (login: https://baanknet.com) on 10.12.2026 from 11.00 A.M. to 04.00 P.M. with auto extension of 10 Minutes from last highest bid till sale is completed.</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 M/s PSB Alliance Private Limited 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 we portal https://baanknet.com

For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the secured Creditor website https://bank.sbi/web/sbi-in-the-news/auction-notices/bank-e-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>Bank Property Id</td><td>Bid increment amount Rs.</td></tr><tr><td>SBIN20056116368</td><td>10,000/-</td></tr></table>
Unlimited

INR</td></tr>
<tr><td>12</td><td>Date and Time during which inspection of the immovable assets</td><td><table><tr><td>Bank Property Id</td><td>Date & Time for Inspection</td></tr><tr><td>SBIN20056116368</td><td>07.12.2026 from 2.00 PM to 3.00 PM</td></tr></table></td></tr>
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	to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number.	**Shri Arvind Kumar Ojha - 9006381236**
13	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 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 Licence/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 be uploaded on site. "Interested bidder may deposit Pre-Bid EMD with **https://baanknet.com** before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in e-**https://baanknet.com** 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. Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorised Officer **sbi.18735@sbi.co.in**. (c) Names of Eligible Bidders will be identified by the State Bank of India, Stressed Assets Recovery Branch (SARB) Rajkot Branch to 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. (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 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. (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 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 correspondence 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 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 through Transfer / RTGS / NEFT in the following account. STATE BANK OF INDIA, SARB- NO LIEN ACCOUNT ACCOUNT NO. 36056537114 IFSC : SBIN0060318 (o) 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) 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. (q) The successful bidder shall bear all the necessary expenses like applicable stamp duties / additional stamp duty / transfer charges, Registration expenses, GST, fees etc. for transfer of the property in his/her name. (r) The payment of all statutory / non- statutory dues, taxes, rates, assessments, charges, GST, fees etc., owing to anybody shall be the sole responsibility of successful bidder only. (s) 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 authorised officer of the concerned bank branch only. (t) 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. (u) The bidders are advised to in their own interest to satisfy themselves with the title and correctness of other details pertaining to the immoveable secured assets including the size/area of the immovable 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.
14	Details of pending litigation,if any in respect of property proposed to be sold	SA No 507/2023 filed on 03/07/2023. Further in future if any other litigation 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 nonpayment of the sale price as per rule 9 shall lead to forfeiture as mentioned on rule 9 of SARFAESI Rules.

Date: 16.11.2026
Place: Rajkot

AUTHORISED OFFICER
STATE BANK OF INDIA

USP OF AUCTIONABLE PROPERTIES

Name of Borrower/unit:M/s Jay Kapi Exim
For – Independent House- SBIN20056116368

Description	Details
Flat / Independent House	**Independent House**
Area **(For Plot Mention Total Area)**	4BHK Residential House land area 137.46 sq.mt and Built up area 252.04 sq.mt. on GF+FF+SF Navagadh R S No. 143 paiki, A 2-33 G, residential purpose NA land paiki Plot no. 16 paiki East-South Side situated at Navagadh Taluka Jetpur District Rajkot in the name of Mr. Manish Mansukhlal Garach
Boundaries (Plot / Independent House)	North: Property of Plot no. 16 Paiki South: Property of Plot no. 17 East: Road West: Property of Plot no. 16 Paiki
Additional Amenities	Water supply- Available Parking – Available
Nearby Facilities	School. 2 kms. Hospital. 5 kms Shopping Centre/Mall – 3 mall within radius of 2 km
Connectivity	Airport : 45 kms (Rajkot) Railway Station 6.3 kms (Jetpur) Bus Stop 1 km
Auction Price	**Rs. 51.75 lakh**
Date of Auction	**10.12.2026**

Bank website www.bank.sbi	E-auction website	Property Location:	Photos/Video of Property

Contact Persons:
Mr. Dharmesh Mehta – 7600035928
Mr. Arvind Kumar Ojha – 9006381236