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

1	Name and address of the Borrower	Mr. Jayantibhai Bhagwanbhai Lunagariya Address: SF 201, Yogeshwar Apartment , Vasna Bhayli Road- 390015, Vadodara, Gujarat
2	Name and address of Branch, the secured creditor	State Bank of India, Stressed Assets Recovery Branch, 2nd floor, Samyak Status, Opp. D. R. Amin School, Diwalipura Main Road, Vadodara (Gujarat)-390007.
3	Description of the immovable secured assets to be sold	All that Piece and Parcel of Immovable property being Situated at Regi. Dist. Sub Dist Vadodara Mouje Ranoli R.S. No. 920/1 at Flat No. **E-503**, 5th Floor Bldg. No. A, Shree Haridarshan Residency Ranoli Vadodara. Carpet area 33.31 Sq.Mtr. , Balcony & Wash Are 1.76 Sq. Mtr. Built Up Area 42.35 Sq. Mtr (Property owned by Shri Jayantibhai Bhagwanbhai Lunagariya) **Property ID : SBIN200024117732**
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	Demand Notice dated 05.10.2019 for **Rs.20,32,471.00 (Rs. Twenty Lakh Thirty-Two Thousand Four Hundred Seventy-One Only)** as on 05.10.2019 with further interest, cost, charges etc. thereon less recovery if any.
6	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.

7	Deposit of earnest money	Property ID No: **SBIN200024117732** — EMD (Rs.): 95,000.00
8	Reserve price of the immovable secured assets	Property ID No: **SBIN200024117732** — Reserve Price (Rs.): 9,50,000.00
	Payment of Earnest Money Deposit (EMD) amount	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.
	Last Date and Time within which EMD to be remitted	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.
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. 40253211845 (Name of the Account- "SBI SARB Vadodara") of State Bank of India, SARB Vadodara Branch, IFSC: SBIN0001141, 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.
10	Time and place of public e-Auction or time after which sale by any other mode shall be completed	**Date: 15.12.2026** online Time **between 11:00 a.m. and 04.00 p.m., with auto extension of ten (10) minutes from last highest bid till sale is completed**.
11	The e-Auction will be conducted through the Bank's approved service	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,

	provider. E-Auction tender documents containing e-Auction bid form, declaration etc., are available in the website of the service provider as mentioned above	Near Wadala Truck Terminal, Wadala East, Mumbai-400037 (Helpdesk Numbers:+918291220220) at the web 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.**
12	(i) Bid increment amount: (ii) Auto extension: _____ times. (limited / unlimited) (iii) Bid currency & unit of measurement	Rs. 10,000.00 10 minutes (unlimited) 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. Contact person with mobile number	Date: 11.12.2026 Time: 12.00 p.m. to 01.00 p.m. Name: Vikas Kumar Singh Mobile No. 7600041017 & Name: Vinay Jain Mobile No. 7043017111
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). (b) Names of Eligible Bidders will be identified by the State Bank of India, Stressed Assets Recovery Branch (SARB) Vadodara 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 (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. (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. (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 (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 (g) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. (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. (i) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price (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. (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). (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. (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. (n) TDS/ GST, wherever applicable, will have to be paid by the successful bidder/buyer in accordance with applicable law. 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).

		(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. (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. (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 authorised officer of the concerned bank branch only(s) (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. (s) The bidders are advised to, in their own interest to satisfy themselves with the title and correctness of other details pertaining to the immovable 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. (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. Provided if the sale price is above Rs 50,00,0000/- (Rupees Fifty Lacs) it shall be responsibility of the auction purchaser has to deduct the 1% TDS in the name of the owner of the property and remit to income tax Dept. as per Section 194IA of Income Tax Act on PAN number which may be provided by the Authorised Officer. The sale certificate will be issued only on receipt of the Form No. 26QB and challan for having remitted to the Bank subsequently. Failing which, it shall be a default under section Rule 9(5) of Security Interest (Enforcement) Rules. 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. (u) The Sale Certificate will not be issued pending operation of any stay/injunction/ restraint order passed by the court/Tribunal against issue of sale certificate. Further, no interest will be paid on the amount deposited during this period. No request of for return of deposit either in part or full/ cancellation of sale will be entertained. (v) QR Code is provided only for the convenience to intending bidders. However, details of the property will be as per the description given in the notice published in Newspaper and uploaded in https://baanknet.com, portal only (w) Bidder shall be responsible to avoid any technical glitches or mistakes that may affect the e-auction. Therefore, the Bank shall not be responsible for the same and there shall not any claim or whatsoever from the bidder thereon affecting the auction process (x) Any decision of the authorized officer with respect to the selection of bidders will be final and binding on all bidders
15	Details of pending litigation, if any in respect of property proposed to be sold	Further, if the bidder has deposited the sale price as per the rule 9 of SARFAESI Rules 2002 then no extension /deviation for payment of sale price shall be granted on the ground of aforesaid Securitisation Application and non payment of the sale price as per rule 9 shall lead to forfeiture as mentioned on rule 9 of SARFAESI Rules.

(Vikas Kumar Singh)

Date: 20.11.2026
Place: Vadodara

AUTHORISED OFFICER,
STATE BANK OF INDIA

Bank website	E-auction website	Property Location	Photos