State Bank of India

Retail Assets Centralised Processing Centre

Ist Floor, State Bank Bhavan, Mananchira

Kozhikode - Kerala 673 001

The terms and Conditions of sale

Property will be sold on a "As is where is, As is what is and whatever there is" Basis

1	Name and Address of Borrower	Mr. Shamseer P M Parathapoyil House Nayarkuzhi P O Kalanthode Kozhikode
2	Name and address of the Branch, the secured creditor	State bank of India, Retail Assets and Credit processing centre, first floor, State Bank Bhavan, Mananchira, Kozhikode, Kerala-673001
3	Description movable secured assets to be sold	Hyundai Creta Car Vehicle No KL 11 BW 7743 Engine No. : D4FANM649998 Chassis No. : MALPA813LNM380188 KM 81537
4	Details of the encumbrances known to secured creditor	Nil to the knowledge of the Bank
5	The secured debt for recovery of which the property is to be sold	Rs.1087231/-+expenses and costs+ interests thereon w.e.f 20.11.2026
6	Deposit of earnest money Last Date and Time within which EMD to be remitted:	EMD: Rs 55,000/- being the 10% of th reserve price- to be deposited through NEFT to the credit of MSTC E WALLET (Refer Point No 13 – b) Time: On or before 28.12.2026 before 4:00 PM
7	Reserve price of the immovable assets: Bank account in which balance reserve price is to be remitted	Rs 5,50,000/- (Rupees Five Lakhs fifty thousand Only) In case of successful bid, the remaining part of successful bid amount should be paid through RTGS/ NEFT/ Net banking/ fund transfer to the Account number: 37608332570 IFSC Code: SBIN0010209 Bank Name: State Bank of India, RACPC Kozhikode
8	Time and manner of payment	The successful bidder shall deposit 25% of sale price, after adjusting the EMD already paid, immediately ie, on the same day or not later than next working day, as is 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
9	Date and time of e-auction	**Date**: 28.12.2026 **Time**: 10 am to 5 pm
10	The e-auction will be conducted through the Bank's approved service provider	The auction will be conducted online only, through the web portal. https://baanknet.com/ For detailed terms and conditions of the e-auction sale, steps to be followed by the bidder for registering with the

	E-auction tender documents containing e-auction bid form, declaration etc are available in the website of the service provider as mentoned above	e-auction portal and for e-auction tender document containing online e-auction bid form, declaration etc, please refer to the link provided in : **https://baanknet.com/**
11	i. The first bid starts at ii. Bid increment amount iii. Auto Extension iv. Bid currency and unit of measurement	i. Rs 5,50,000/- ii. Rs 5,000/- iii. Unlimited extension of 10 minutes each iv. Indian Rupees
12	Date and time during which inspection of the movable secured assets to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number	From 11 am to 4 pm on working days under prior appointment Mr. Abhilash Mob: +91 9446576627 Mr. Surya Narayanan M S Mob: +91 8330014723
13	Other conditions	a) Intending bidders shall hold a valid e-mail address and mobile number. Intending bidders shall register with the e-auction portal to create their user id's and passwords. Registration is a one time activity and a bidder can participate in any number of e-auctions with one registration only. Registration involves a process of the bidder filling up an online form and then submitting KYC documents. b) Steps to be followed by the bidder for registering with e-auction portal **Step 1**: Bidder/ purchaser registration: Bidder to register on e-auction portal **https://baanknet.com/** **Step 2:** KYC Verification: Bidder to upload requisite KYC documents, KYC Documents shall be verified by e-auction service provider (may take 2 working days) **Step 3:** Transfer of EMD amount to bidder's global EMD wallet: Online/ Off line transfer of fund using NEFT/ Transfer, using challan generated on e-auction portal. **Note:** Step 1 to 3 should be completed by bidder well in advance, before e-auction date. The registration process takes minimum of two to three working days Contact details of MSTC – Shri. Rithesh Nath rnath@mstcindia.co.in 9668551395 & Shri Rakesh Ranjan rranjan@mstcindia.co.in 9911700233 c) The successful bidder shall be required to submit the final prices, quoted during the e-Auction 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 g) 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 all the amounts paid by the defaulting bidder h) Decision of the Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders i) 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 j) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price k) The conditional bids may be treated as invalid. Please note that after submission of the bids, no correspondence regarding any change in bid shall be entertained l) 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, damages or any other charges on any ground whatsoever from the Authorized office/ secured creditor m) The Authorized officer is not bound to accept the highest offer and the Authorized 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 n) 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 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 statuatory/ non-statuatory 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 Authorized 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. r) The Authorized officer shall be at liberty to amend/modify / delete any of the conditions as may deem necessary in the factsand circumstances of the case 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 e-auction will be entertained. t) The bidder shall deduct and deposit with the concerned department/statuatory body, Tax deducted at source (TDS)as applicable under Income Tax Act. Such TDS shall be considered as part of the offer made by the Bidder. u) As from the date of confirmation of the bid, Authorized officer/ secured creditor shall not be held liable for any loss or damage to the secured asset arising our of natural clamities, theft, burglary or robbery or from any other cause what so ever.

Date: 20.11.2026

Place: Kozhikode