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	Risabh Pahwa A 704, Sai Leela Apt, Vinay Complex, Near Railway Carshed, Nillemore, Thane 401203
2	Name and address of Branch, the secured creditor	State Bank Of India, Stressed Assets Recovery Branch, "Kerom", 1st Floor, Plot No A-112, Circle Road No 22 Wagle Industrial Estate, Thane (West) 400604
3	Description of the immovable secured assets to be sold	Property ID No: SBIN200052487210 Details of Property: Flat No. 606 pn the 6th Floor, in the Building known as " Imperial Shelter". Lying & situated on land bearing survey no. 6, Hissa No. 2/1,2/2,2/3, Survey No. 7 , Hissa No.2 , Survey No. 8, Hissa No. 1 , Survey No. 16, Hissa No. 1/1, Survey No. 16, Hissa No. 2 Village Samel, Nallasopara West, Tal Vasai & Dist Palghar - 401303
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	**Rs.31,33,321.00 (Rupees Thirty One Lakh Thirty Three Thousand Three Hundred Twenty One only) as On 03.11.2021**and further interest, costs and expenses etc. thereon
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	Reserve price of the immovable secured assets Bank account in which	Property ID No: SBIN200052487210 — Reserve Price (Rs.): 25,72,000/- Bidder EMD wallet maintained with PSB Alliance on its e auction site: https://www.baanknet.com and as per guidelines available on

<table>
<tr><td></td><td>EMD to be remitted.

Last Date and Time within which EMD to be remitted</td><td>the website. Kindly note that it may take 2-3 days to complete registration process in BAANKNET portal.

17.09.2026, up to 16.00 PM</td></tr>
<tr><td>8</td><td>Time and manner of payment</td><td>The EMD of the successful bidder will be automatically transferred to the bank on confirmation of the highest bidding. 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 amount 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.
A/c. No : 31049575155 IFSC : SBIN0061707 Name of Branch : WAGALE ESTATE BRANCH Bank: STATE BANK OF INDIA</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>17.09.2026

in between 12.00 Noon to 04.00 PM.</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>https://www.baanknet.com/eauction-psb/x-login</td></tr>
<tr><td>11</td><td>(i) Bid increment amount:

(ii) Auto extension: unlimited times.

(iii) Bid currency & unit of measurement</td><td><table><tr><td>Property ID No</td><td>Bid Increase amount in multiple of Rs</td></tr><tr><td>SBIN200052487210</td><td>20,000.00</td></tr></table>
10 minutes (unlimited)

Bid currency in Indian Rupees</td></tr>
<tr><td>12</td><td>Date and Time during which inspection of the immovable secured assets to be sold along with title deeds of the property.</td><td>Date: 07.09.2026
Time: 12.00 PM to 4:00 PM</td></tr>
</table>

	Contact person with mobile number	Authorised Officer : Mr. Sunny Agrawal (Mob 8269060092) Email Id- sbi.11697@sbi.co.in
13	Other conditions	1) Intending Bidders should get themselves registered on https://baanknet.com/eauction psb/bidder-registration by providing requisite KYC documents and registration fee as per the guidelines provided on BAANKNET well before the auction date (The registration process is detailed on the above website). (2) Bidders have to visit the website (https://www.baanknet.com/eauction-psb/x-login) to participate for online bid. For technical assistance, the bidders may refer to BAANKNET helpline numbers/email id mentioned on the home page of https://www.baanknet.com (3) Bidders shall hold a valid e-mail ID (e-mail ID is absolutely necessary for the intending bidder as all the relevant information and allotment of ID and password by BAANKNET may be conveyed through e-mail.) (4) 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. (5) 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. (6) 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. (7) 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. (8) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. (b) (9) 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. (10) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price. (11) 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. (12) Lien on the wallet of unsuccessful bidders to the extent of EMD amount will be automatically removed by the system. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any). (13) 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.

(14) 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.

(15) The successful bidder shall bear all the necessary expenses like applicable stamp duties/additional stamp duty/transfer charges, Registration expenses, Tax, fees etc. for transfer of the property in his/her name.

(16) 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.

(17) 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 independtly 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.

(18) 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.

(19) 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.50,00,000.00, 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 sec. 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.

(20) 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 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. (21) 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 (22) 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 whatso ever from the bidder thereon affecting the auction process. (23) Where land & building and plant & machinery both are put on the same auction under different Lot, Authorised Officer reserves right to confirm the sale immovable property only if plant and machinery is sold out.
14	Details of pending litigation, if any, in respect of property proposed to be sold	No pending litigation against the property proposed to be sold to be best of knowledge and information of authorised officer

Date:27.08.2026

Place: Thane

(Sunny Agarwal)
AUTHORISED OFFICER,
STATE BANK OF INDIA