## 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

Name and address of the Borrower   Name and address of the Borrower   Name and address of the Borrower   Name and address of C. Wing, Rehab. Building, 2 GRD T22 FCR Off W.E. Highway, Near Shantaram Talao, Malad (E.), Mumbal 400 097. 404, Sumit Greendale NX in avenue A-5 , Rustomjee Global City, Greendale NX Road, Village Dongre, Tal. Vasai, Virar West, Dist. Palghar	F	roper	ty will be sold on 'AS IS WHE	RE IS, AS IS WHAT IS AND WHATEVER THERE IS DUSIS
Mumbai - 400 097   906, C. Wing, Rehab. Building, 2. GRD T22 FCR Off W.E. Highway, Near Shantaram Talao, Malad (£), Mumbai 400 097 404, Sumit Greendale NX in avenue A-5, Rustomjee Global City, Greendale NX Road, Village Dongre, Tal. Vasai, Virar West, Dist. Palghar West, Dist. Palghar Stressed Assets Recovery Branch, 6th Floor, "The International", 16, Maharshi Karve Road, Churchgate, Mumbai 400 020 Phone: 022 - 22053163 / 64 / 65 Email - sbi.05168@sbi.co.in Property ID: SBIN200056474694 All the part and parcel immovable property i.e Flat No. 404, Sumit Greendale NX in avenue A-5, Rustomjee Global City, Greendale NX in avenue A-6, Rustomjee Global City, Greendale NX in avenue A-7, Rustomjee Global City, Green			Name and address of the	Mr. Dunach Girich HVII.
906, C Wing, Rehab. Building, 2 GRD T22 FCR Off W.L. Highway, Near Shantaram Talao, Matad (E), Mumbai 400 097. 404, Sumit Greendale NX in avenue A-5 , Rustomjee Global City, Greendale NX Road, Village Dongre, Tal. Vasai, Virar West, Dist. Palghar  2 Name and address of Branch, the secured creditor  3 Description of the immovable secured assets to be sold  3 Description of the immovable secured assets to be sold  4 Details of the encumbrances known to the secured creditor  4 Details of the encumbrances known to the secured creditor  4 Details of the encumbrances known to the secured creditor  4 Details of the encumbrances known to the secured creditor  5 The secured debt for recovery of which the property is to be sold  6 Deposit of earnest money  8 Deposit of earnest money  1 Deposit of earnest money  2 Deposit of earnest money  2 Deposit of earnest money  2 Deposit of earnest money  3 Deposit of earnest money  4 Deposit of earnest money  4 Deposit of earnest money  5 Deposit of earnest money  5 Deposit of earnest money  5 Deposit of earnest money  6 Deposit of earnest money  7 Deposit of earnest money  8 Deposit of earnest money  8 Deposit of earnest money  8 Deposit of earnest money  9 Deposit of earnest money  1			Borrower	Room No. 6, Mistry Bhuvan, Rani Sati Marg, Opp. Tipeo Flaza,
Highway, Near Shantaram Talao, Malad (E.), Mumbal 400 974 404, Sumit Greendale NX Road, Village Dongre, Tal. Vasai, Virar West, Dist. Palghar West, Dist. Palghar  2 Name and address of Branch, the secured creditor  3 Description of the immovable secured assets to be sold  3 Description of the immovable secured assets to be sold  4 Details of the encumbrances known to the secured creditor  4 Details of the encumbrances known to the secured creditor  4 Details of the encumbrances known to the secured creditor  5 The secured debt for recovery of which the property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorises Officer/ Secured Creditor shall not be responsible in any way for am third party claims/ rights/ dues.  5 The secured debt for recovery of which the property is to be sold  6 Deposit of earnest money  5 The secured Method of the property is to be sold  6 Deposit of earnest money  6 Deposit of earnest money  6 Deposit of earnest money  6 Property is to be sold  7 The secured debt for recovery of which the property is to be sold  8 Deposit of earnest money  8 Allace, before the close of e-Auction. Credit of Pre-bid EMD shall is given to the bidder only (After generation of Challan from https://baanknet.com/) in bidders Global EMD Wallet). NETry Args transfer can be done from any Scheduled Commercial Bank. Payme of EMD by any other mode will not be accepted. Bidders, not depositing the required EMD online, will not be allowed to participat in the e-auction. The Earnest Money Deposited shall not bear any interest.  8 Interested bidder may deposit Pre-Bid EMD with baanknet.com (PS Alliance) before the close of e-Auction. Credit of Pre-bid EMD shall is given to the bidder only after receipt of payment in baanknet.com (PS Alliance) before the close of e-Auction. Credit of Pre-bid EMD shall is given to the bidder only after receipt of payment				Mumbai – 400 097
A04, Sumit Greendale NX in avenue A-5 , Rustomjee Global City, Greendale NX Road, Village Dongre, Tal. Vasai, Virar West, Dist. Palghar  State Bank of India, Stressed Assets Recovery Branch, 6th Floor, "The International", 16, Maharshi Karve Road, Churchgate, Mumbai 400 020 Phone: 022 – 22053163 / 64 / 65 Email – sbi.05168@sbi.co.in  Property ID: SBIN200056474694 All the part and parcel immovable property i.e Flat No. 404, Sumit And Na Road, Village Dongre, Tal. Vasai, Virar West, Dist. Palghar 401303 (adm. 393 sq.ft. carpet area) Physical Possession  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, is 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 am third party claims/ rights/ dues.  The secured debt for recovery of which the property is to be sold  Deposit of earnest money  EMD.Rs.2,52,000/-(Rupees Thirty Four Lakh Fifty Two Thousand Sever Hundred Ninety Eight Only) as on 16.06.2023 with further interded Ninety Eight Only) as on 16.06.2023 with further interded Ninety Eight Only) as on 16.06.2023 with further interded Ninety Eight Only) as on 16.06.2023 with further interded Ninety Eight Only) as on 16.06.2023 with further interded Ninety Eight Only) as on 16.06.2023 with further interded Ninety Eight Only) as on 16.06.2023 with further interded Ninety Eight Only) as on 16.06.2023 with further interded Ninety Eight Only) as on 16.06.2023 with further interded Ninety Eight Only) as on 16.06.2023 with further interded Ninety Eight Only) as on 16.06.2023 with				906, C Wing, Rehab. Building, 2 GRD 122 PCR On W.L.
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West, Dist. Palghar   State Bank of India;   Stressed Assets Recovery Branch, 6th Floor;   The International", 16, Maharshi Karve Road, Churchgate, Mumbai 400 020   Phone: 022 – 22053163 / 64 / 65   Email – sbi.05168@sbi.co.in   Property ID: SBIN200056474694   All the part and parcel immovable property i.e Flat No. 404, Sumit Greendale NX Road, Village Dongre, Tal. Vasai, Virar West, Dist. Palghar 401303 (adm. 393 sq.ft. carpet area) Physical Possession   To the best of knowledge and information of the Authorised Officer, there are no encumbrances advised to the Bank. However, the encumbrances known to the secured creditor   To the best of knowledge and information of the Authorised Officer, 19ths/ dues/ affecting the property, pis put on auction and claims/ rights/ dues/ affecting the property, pis put on auction and claims/ rights/ dues/ affecting the property, pis put on auction and claims/ rights/ dues/ affecting the property, pis put on auction and claims/ rights/ dues/ affecting the property, pis put on auction and claims/ rights/ dues/ affecting the property, pis put on auction and claims/ rights/ dues/ affecting the property, pis put on auction and claims/ rights/ dues/ affecting the property, pis put on auction and claims/ rights/ dues/ affecting the property, pis put on auction and claims/ rights/ dues/ affecting the property, pis put on auction and claims/ rights/ dues/ affecting the property, pis put on auction and claims/ rights/ dues/ affecting the property, pis put on auction and claims/ rights/ dues/ affecting the property, pis put on auction and claims/ rights/ dues/ affecting the property pis to submitting their property is to be sold  5 The secured debt for recovery of which the property is to be sold  6 Deposit of earnest money  5 The secured debt for recovery of which the property is to be sold  6 Deposit of earnest money  6 Deposit of earnest money  6 Mills and property is to be sold  7 The International", 16, Maharshi Karve Road, Churchgate, Muntal Property is to be sold in the caucino				City, Greendale NX Road, Village Dongre, Tal. Vasai, Virar
Name and address of Branch, the secured creditor   Stressed Assets Recovery Branch, 6th Floor,			·	West, Dist. Palghar
Branch, the secured creditor  Stressed Assets Recovery Branch, 6th Floor, "The International", 16, Maharshi Karve Road, Churchgate, Mumbai 400 020 Phone: 022 – 22053163 / 64 / 65 Email – sbi.05168@sbi.co.in  Description of the immovable secured assets to be sold  Details of the encumbrances known to the secured creditor  Details of the encumbrances known to the secured creditor  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, this intending bidders should make their own independent inquiries regarding the encumbrances, title of property/les put on auction and claims/ rights/ dues/ affecting the property/les put on auction and claims/ rights/ dues/ affecting 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.  The secured debt for recovery of which property is to be sold  Deposit of earnest money  EMD:Rs.2752,000/CRupees Thirty Four Lakh Fifty Two Thousand Seven Hundred Ninety Eight Only) as on 16.06.2023 with further interest incidental expenses, and costs etc., thereon  EMD:Rs.2752,000/CRupees Two Lacs Fifty Two thousand Only) being the 10% of Reserve price to be remitted/ 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. Payme of EMD by any other mode will not be accepted. Bidders, not depositing the required EMD online, will not be allowed to participat in the e-auction. The Earnest Money Deposited shall not bear any interest.  Interested bidder may deposit Pre-Bid EMD with baanknet.com (PSB Alliance) before the close of e-Auction. Credit of Pre-bid EMD shall read to submit the pre-bid EMD amount well in advance to avoid any last minute		2	Name and address of	
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Phone: 022 – 22053163 / 64 / 65 Email – sbi.05168@sbi.co.in  Description of the immovable secured assets to be sold  Property ID: SBIN200056474694 All the part and parcel immovable property i.e Flat No. 404, Sumit Greendale NX in avenue A-5, Rustomjee Global City, Greendale NX Road, Village Dongre, Tal. Vasai, Virar West, Dist. Palghar 401303 (adm. 393 sq.ft. carpet area) Physical Possession  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 blok. 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.  The secured debt for recovery of which the property is to be sold  Deposit of earnest money  But Property is to be sold  Deposit of earnest money  Deposit of earnest money  Deposit of earnest money  EmDit Rs. 2,52,000 /- (Rupees Two Lack Fifty Two Thousand Only) being the 10% of Reserve price to be remitted/ 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. Paymer of EMD by any other mode will not be accepted. Bidders, not depositing the required EMD online, will not be allowed to participat in the e-auction. The Earnest Money Deposited shall not bear any interest.  Interested bidder may deposit Pre-Bid EMD with baanknet.com (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			Cicano	1
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Alliance) before the close of e-Auction. Credit of Pre-bid EMD shall I given to the bidder only after receipt of payment in baanknet.com (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				Interest.
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(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				Alliance) before the close of e-Auction. Credit of Pre-bid EMD Stall be
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				given to the bidder only after receipt of payment in badikhet.com
and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute				(PSB Alliance) Bank account and updation of such information in the
pre-bid EMD amount well in advance to avoid any last minute			•	e-auction website. This may take some time as per panking process
				and hence bidders, in their own interest, are advised to submit the
problem.				
			,	problem.

7	Reserve price of the	Do 25 20 000 / (m
	immovable secured assets	Only)
8	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.
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. 31046784774 (Name of the Account-"SBI SARB Mumbai Payment A/c") of State Bank of India, Churchgate Branch, IFSC: SBIN0001821, failing which the earnest money deposited by the bidder shall be forfeited. The Pales of Total Country and the bidder shall be forfeited.
		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
10	Time and place of public e-	exceeding three months from the date of e-Auction.  Date: 04.09.2025
	Auction or time after which	Time: From 11.00 am to 04.00 pm
	sale by any other mode shall be completed.	with unlimited extensions of 10 minutes each.
11	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	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 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	mentioned above  I) Bid increment amount:	i) Pc F0 000 00 (Pure - Fig. 7)
	ii)Auto extension: iii)Bid currency & unit of	i) Rs.50,000.00 (Rupees Fifty Thousand Only)  ii) Extension of 10 minutes each, Unlimited times  iii) Indian Rupees (INR)
13	measurement  Date and Time during	Date: 20.00.2025
13	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	Date: 30.08.2025 Time: From 11.00 am to 01.00 pm  Name: Mr. Mahesh Choudhari (Mob.7875044195) Name: Ms. Swati Parab (Mob. 9773881449)
1	number.	

## 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) Mumbai 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).
- a) (I) 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.

Date: 20.08.2025 Place: Mumbai

(MAHESH CHOUDHARI) AUTHORISED OFFICER STATE BANK OF INDIA