

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. Aashir. K S/o Mohammed, Kothambra Kuluppa, Thurayur, Payyoli Angadi P O, Kozhikode 673523, Office Address: Pro-Jwala Enterprises, 1 st Floor, 591, 5/3403, C-14, Space Mall, Kozhikode 673004
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	Vehicle Bearing registration number KL-11-BX-9599, Skoda Volkswagen TAIGUN GT PLUS 1.5 TSI DSG, Model: 2023 Engine Number: DUMA322351 Chassis Number: MEXA23CW2PT010402
4	Details of the encumbrances known to secured creditor	Colour: CANDY WHITE GRAY Nil to the knowledge of the Bank
5	The secured debt for recovery of which the property is to be sold	Rs. 18,53,874/- (Rupees Eighteen Lakhs Fifty Three Thousand Eight Hundred and Seventy Four Only as on 23.02.2026
6	Deposit of earnest money	EMD: Rs 1,70,000/- being the 10% of th reserve price to be transferred/deposited by bidders in his/her/their wallet provided on its E-Auction site: https://baanknet.com/ by means of NEFT
7	Last Date and Time within which EMD to be remitted:	Time: On or before 05.03.2026 before 06:00 PM
7	Reserve price of the immovable assets:	Rs 17,00,000/- (Rupees Seventeen Lakhs Only)
	Bank account in which balance reserve price is to be remitted	In case of successful bid, the remaining part of successful bid amount should be paid through RTGS/ NEFT/ Net banking/ fund transfer to the
8	Time and manner of payment	Account number 37608332570 IFSC Code SBIN0010209 Bank Name State Bank of India, RACPC Kozhikode
9	Date and time of e-auction	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 15 th 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
10	The e-auction will be conducted through the Bank's approved service provider	Date: 06.03.2026 Time: 10 am to 5 pm The auction will be conducted online only, through the web portal.



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3	Description movable secured assets to be sold	Vehicle Bearing registration number KL-11-BX-9599, Skoda Volkswagen TAIGUN GT PLUS 1.5 TSI DSG, Model: 2023 Engine Number: DUMA32351 Chassis Number: MEXA23CW2PT010402 Colour: CANDY WHITE GRAY						
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. 18,53,874/- (Rupees Eighteen Lakhs Fifty Three Thousand Eight Hundred and Seventy Four Only as on 23.02.2026						
6	Deposit of earnest money Last Date and Time within which EMD to be remitted:	EMD: Rs 1,70,000/- being the 10% of th reserve price to be transferred/deposited by bidders in his/her/their wallet provided on its E-Auction site: https://baanknet.com/ by means of NEFT Time: On or before 05.03.2026 before 06:00 PM						
7	Reserve price of the immovable assets: Bank account in which balance reserve price is to be remitted	Rs 17,00,000/- (Rupees Seventeen Lakhs 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 <table border="1" data-bbox="637 1392 1340 1528"> <tr> <td>Account number</td> <td>37608332570</td> </tr> <tr> <td>IFSC Code</td> <td>SBIN0010209</td> </tr> <tr> <td>Bank Name</td> <td>State Bank of India, RACPC Kozhikode</td> </tr> </table>	Account number	37608332570	IFSC Code	SBIN0010209	Bank Name	State Bank of India, RACPC Kozhikode
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9	Date and time of e-auction	Date: 06.03.2026 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.						

	E-auction tender documents containing e-auction bid form, declaration etc are available in the website of the service provider as mentoned above	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 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 17,00,000/- ii. Rs 10,000/- 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 10.00 am to 5.00 pm on working days under prior appointment on 25/02/2026 onwards Mr. Abhilash Mob: +91 9446576627
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/ (->Click eAuction -> Click Property -> Click eBikray auctions) using mobile number and email ID 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. 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

- 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 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 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 facts and 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/statutory 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 out of natural calamities, theft, burglary or robbery or from any other cause what so ever.

Date: 23.02.2026

Place: Kozhikode

