State Bank of India
Home Loan Centre (64147)
SHOP NO. UG-1 to UG-5 & U-12 to U-15
G.F., SAI LEELA MALL, DHARAMPUR ROAD
VALSAD – 396001

Annexure-15

Appendix – IV-A
[See Proviso to rule 8 (6)]

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act,2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules,2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of State Bank Of India, the Secured Creditor, will be sold on " As is Where is", As is What is" and Whatever there is" on 24th April 2026, for recovery of ₹22,42,954.93 (Rupees Twenty-Two Lakh Fourty Two Thousand Nine Hundred and Fifty Four and Ninety Three only) and further interest from 02/07/2025 costs, etc. thereon due to the secured creditor from Mr. Mahindra pandey.
The reserve price will be Rs. 20,85,000.00 (Rupees Twenty Lakhs Eighty Five Thousand Only) and the earnest money deposit will be Rs. 2,08,500.00 (Rupees Two Lakhs Eight Thousand Five Hundred Only).

-: Description of the immovable property with known encumbrances: -
All that piece and parcel of residential Flat No.901,9th floor, Sun City Tower, Survey no.22/1/p 2, admeasuring 1051.00 sqft. Chharawada Road,Village- Chhiri, Vankachh, Tal-Vapi, Dist-Valsad, Gujarat 396191.

For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the secured Creditor website www.baanknet.com *
(*) specific link created for the particular auction can be mentioned in the Blank.
Date: 08/04/2026
Place: Vapi

Manoj Kumar
Authorised Officer
State Bank of India
Home Loan Centre Valsad (64147)

State Bank of India
Home Loan Centre Valsad
64147

(Annexure-15 A)

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

<table>
<tr><td>1</td><td>Name and address of the Borrower</td><td>Mr. Mahendra R. Pandey alias Mahindra Pandey

Address :

Flat No.901,9th floor, Sun City Tower, Chharawada Road, Village- Chhiri, Vankachh, Tal-Vapi, Dist-Valsad, Gujarat 396191.</td></tr>
<tr><td>2</td><td>Name and address of Branch, the secured creditor</td><td>State Bank of India, Home Loan Centre, Shop no. 2, Sai Leela Mall, Abrama, Valsad, 396001.</td></tr>
<tr><td>3</td><td>Description of the immovable secured assets to be sold</td><td><table><tr><td>Property ID No</td><td>Details of Property</td></tr><tr><td>SBIN77645874566</td><td>All that piece and parcel of residential Flat No.901,9th floor, Sun City Tower, Survey no.22/1/p 2, admeasuring 1051.00 sqft. Chharawada Road,Village- Chhiri, Vankachh, Tal-Vapi, Dist-Valsad, Gujarat 396191.

For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the secured Creditor website www.baanknet.com.</td></tr></table></td></tr>
<tr><td>4</td><td>Details of the encumbrances known to the secured creditor</td><td>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</td></tr>
</table>

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		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 02/07/2025 for Rs. 22,42,954.93/- as on 01/07/2025 with further interest, cost, charges etc. thereon.
6	Deposit of earnest money	EMD: Rs. 2,08,500/- being the 10% of Reserve price to be remitted by RTGS/NEFT to the Bank account or Demand Draft drawn in favour of SBI account (unit name) Name of the Branch drawn on any Nationalised or Scheduled Bank.
7	Reserve price of the immovable secured assets: **Bank account** in which EMD to be remitted **Last Date and Time** within which EMD to be remitted :Rs. 2,08,500/-	Rs. 20,85,000/- STATE BANK OF INDIA – Home Loan Centre, Valsad A/C NO – 4897932641475 IFSC: SBIN0064147 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. 24/04/2026, 4.00 p.m.
8	**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 Authorised Officer, by NEFT/RTGS to Bank account No. 4897932641475 (Name of the account-"SUBSIDY INWARD REMIT-NEFT/RTGS ACCOUNT") of the State Bank of India, Home Loan Centre Valsad Branch, IFSC Code:

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		SBIN0064147, 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.
9	Time and place of public e-Auction or time after which sale by any other mode shall be completed	Date: 24/04/2026, Place: Valsad and Time between 10.00 a.m. to 05.00 p.m., with auto extension of five (5) minutes from last highest bid till sale is completed.
10	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.	The auction will be conducted through our e- Auction service provider M/s PSB alliance Pvt Ltd 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/auctionnotices/bank-e- auctions.
11	(i) Bid increment amount: (ii) Auto extension: unlimited times. (limited / unlimited) (iii) Bid currency & unit of measurement	I. Rs. 20,000.00 (Rupees Ten Thousand only) II. 5 minutes, Unlimited III. Bid currency in Indian Rupees
12	**Date and Time** during which inspection of the immovable secured assets to be sold along with title deeds of the property, Contact person with mobile number	Date: 20/04/2026 Time: 3.00 p.m. to 4.00 p.m. Name: Mr. Manoj Kumar Mobile No. 9909025302
13	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

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		relevant information and allotment of ID and Password by M/s PSB Alliance may be conveyed through e mail. (b) The intending bidder should submit the evidence of EMD deposit like UTR number along with Request letter for participation in the E/auction, self-attested copies of (i) Proof of Identification(KYC) Viz ID card/Driving License/Passport etc., (ii) Current Address -proof of communication, (iii) PAN card of the bidder(iv) valid e-mail ID, (v) contact number(mobile/Land Line) of the bidder etc., to the Authorised Officer of State Bank Of India Home Loan Centre Branch , Valsad by 24/04/2026 upto 4.00 p.m. Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorised Officer. (c) Names of Eligible Bidders will be identified by the State Bank of India, Home Loan Centre Valsad (64147) to participate in online e-auction on the portal https://baanknet.com will provide User ID and Password after due verification of PAN of the Eligible Bidders. (d) 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 auction, duly signed and stamped as token of acceptance without any new condition other than those already agreed to before start of auction. (e) 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. (f) 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. (g) 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.

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		(h) 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. (i) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. (j) 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. (k) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price. (l) 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. (m) 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). (n) 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. (o) 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.

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		(p) The successful bidder shall bear all the necessary expenses like applicable stamp duties/additional stamp duty/transfer charges, Registration expenses, fees/GST etc. for transfer of the property in his/her name. (q) 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. (r) 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. (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. 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
14	Details of pending litigation, if any, in respect of property proposed to be sold	Nil
15	Registration of intending Bidder	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

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		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.

(Manoj Kumar)

Date: 08/04/2026

AUTHORISED OFFICER,
State Bank of India

Place: Valsad