

**THE TERMS AND CONDITIONS OF SALE TO BE UPLOADED ON THE WEBSITE OF
THE SECURED CREDITOR FOR IMMOVABLE ASSETS.**

PROPERTY WILL BE SOLD ON 29.10.2026

“AS IS WHERE IS, AS IS WHAT IS AND WHAT EVER-THERE IS” BASIS

1	Name and address of the Borrower.	Mrs. Vaishali Surendra Mohod, and Mr. Pawan Pundlikrao Madghe D/o Surendra Mohod, Ward no.6, Mu.Po, Tiwasa Tq-Tiwasa District Amravati-444903. Also At C/o Pawan Pundlikrao Madaghe, At post Kavitha Bk.,Kavitha Chandur Bazaar, Amravati-444723
2	Name and address of Branch, the secured Creditor.	State Bank of India, Stressed Assets Recovery Branch First Floor, Plot No. 14/E, Bhagwaghar Layout, Dharampeth, Near Children Traffic Park, Nagpur-440010 Email – sbi.10152@sbi.co.in
3	Description of the immovable secured assets to be sold.	Property ID: SBIN200026741787 A residential flat situated in a building named Shanti Hills, and bearing flat no.104 on the First floor, having a Super built up area of approximately 891.91sq. ft. (82.86 Sq.mtrs.) which includes One living room, Two bed room, one kitchen, common bath room & WC and balcony as shown in the map and the areas falling under the common areas and common facilities with 6.25% undivided share in the land bearing layout converted Plot No. 49 admeasuring 2856.78 sq.ft. (265.50 sq.mtrs.) and plot no. 62 admeasuring 2856.78 sq.ft.(265.50 sq.mtrs.) adjoining each other, total admeasuring 5713.56 sq.ft. (531 sq.mtrs.) out of field Survey no. 51/1 & 51/2, situated at Mouje Khel Trambak Narayan, Taluka Achalpur and District Amravati, within the limits of Sub-registrar Achalpur City. Flat No.104 Which is bounded as: Towards East: Flat No. 103, Towards West: Plot No.63 Towards North: Narayanpur Road, Towards South: Flat No. 101 Possession Status: Under Physical Possession
4	Details of the encumbrances known to the secured creditor.	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 property is under Physical Possession and being sold with all the existing and future encumbrances whether known or unknown to the Bank. The Authorized 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.	Amount of Rs.43,88,849.00 (Rupees Forty Three lakhs eighty-eight thousand eight hundred forty nine only) as on 05.10.2026 plus accrued interest from 06.10.2026 + other charges, less (-) credit , if any thereafter
6	Deposit of earnest money.	EMD: Rs.1,71,500.00 (Rupees One lakhs seventy-one thousand five hundred only) being the 10% of Reserve price to be remitted to the

		bidder's EMD wallet maintained with PSB Alliance. Credit of Pre-Bid EMD shall be given to the bidder only after receipt of payment in bank account of PSB Alliance and updation of such information on BAANKNET portal. This may take some time as per Banking process. Hence, bidders in their own interest are advised to submit the Pre-Bid amount well in advance to avoid any last-minute issues. Lien to the extent of EMD amount will be applied on the wallet by the system.
7	Reserve price of the immovable secured assets: Bank account /Wallet in which EMD to be remitted. Last Date and Time within which EMD wallet to be remitted:	Rs.17,15,000.00 (Rupees Seventeen Lakhs fifteen thousand only) EMD Deposit Last Date: 29.10.2026, Time Till: 16.00 P.M. Bidder EMD wallet maintained with PSB Alliance on its e-auction site: https://www.baanknet.com and as per guidelines available on the website. Kindly note that it may take 2-3 days to complete registration process in BAANKNET portal. Interested bidder may deposit Pre-Bid EMD with baanknet (PSB Alliance) before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in baanknet's (PSB Alliance) Bank account and updation of such information in the e-auction website. This may take some time as per baking 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 problem.
8	Time and manner of payment Bank Account in which the payment to be remitted	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:43527888555 IFSC: SBIN0010152 Name of Branch: - Stressed Asset Recovery Branch Bank: -- State Bank of India.
9	Time, date and mode/place of public e- auction or time after which sale by any other mode shall be completed.	29.10.2026 Time: 10.00 A.M. TO 5.00 P.M.
10	The e-auction will be conducted online line only, through the provider. E-auction tender documents containing online 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. having its Registered Office at 4 th Floor, Metro House, Mahatma Gandhi Road, Dhobi Talao, Near new Marine Lines, Mumbai – 400020 (Helpdesk Numbers: +91 8291220220) at the web portal https://www.baanknet.com/eauction-psb/x-login
11	(i) Bid increment amount: (ii) Auto extension: times.	(i) Rs. 20,000/- (Rupees Twenty thousand Only). (ii) Auto extension with unlimited extension of 10 minutes each.

	(limited / unlimited) (iii) Bid currency & unit of measurement	(iii) INR
12	Date and Time during which inspection of the movable assets to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number	23.10.2026 Time 11.00 AM TO 04.00 PM with prior appointment. Mr. Avijit Tewari Chief Manager & Authorised Officer) Mobile No.8819915300 Mr. Arvindkumar Anuj Jaiswal (Dy Manager) Mobile No.8055215633
13	Other conditions: (1) Intending Bidders should get themselves registered on https://baanknet.com/eauctionpsb/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. (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, fees/GST etc. over and the above the sale price for transfer of the property in his/her name. (16) 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. (17) The bidders are advised to in their own interest to satisfy themselves with the title and correctness of other details pertaining to the immovable secured assets including the size/area of the immovable secured assets in question. They shall independently ascertained any other dues/liabilities/encumbrances in respect of the property from the concerned authorities to their satisfaction before submitting the bids. It is 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, encumbrance, litigations 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 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 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 whatsoever 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	<table border="1"> <tr> <td data-bbox="251 1472 532 1598">Details of pending litigation, if any, in respect of property proposed to be sold</td><td data-bbox="532 1472 1427 1598">At present no litigation is pending in Bank's knowledge.</td></tr> </table>	Details of pending litigation, if any, in respect of property proposed to be sold	At present no litigation is pending in Bank's knowledge.
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Date:05.10.2026
Place: Nagpur

(Authorised Officer)
Name: Mr. Avijit Tewari
Designation: Chief Manager
State Bank of India,
SARB Nagpur.