THOUSANDS MARCH AGAINST SIR

PTI
NEW DELHI

Thousands of people, including representatives of farmers' organisations, trade unions, student bodies and Left parties, marched towards the Election Commission of India headquarters on Friday, demanding the resignation of Chief Election Commissioner Gyanesh Kumar and withdrawal of the ongoing SIR (Special Intensive Revision) of electoral rolls.

Delhi Police detained over 100 protesters after they tried to breach multi-layered barricades near Bangla Sahib Gurdwara, a few hundred metres from the ECI headquarters on Ashoka Road. Carrying the Tricolour and banners reading "Scrap SIR", "Vote Chori" and "No elections with SIR", the demonstrators shouted slogans against the poll panel chief.

Some protesters climbed a tree and attempted to wave the national flag, while activists of the All India Students' Association (AISA) held satirical placards targeting Kumar. The march, called by the Delhi Coordination Committee of People Against SIR, a people's collective, began near Gole Dak Khana at the intersection of Kalibari Marg and Bhai Vir Singh Marg.

Visuals of students being bundled into buses, even as they waved the Indian flag, took over social media on Friday even-

It brought together representatives of the Samyukt Kisan Morcha (SKM), trade unions, student organisations and Left parties, with participants from Delhi, Haryana and western Uttar Pradesh. The protesters sat down and held a 'People's Parliament' after police stopped them from proceeding towards the ECI headquarters.



The protest took place amid restrictions under Section 163 of the Bharatiya Nagarik Suraksha Sanhita (BNSS), with Delhi Police and Rapid Action Force personnel deployed in large numbers across central Delhi.

Senior CPI(M) leader Brinda Karat, members of the All India Democratic Women's Association (AIDWA) and the All India Democratic Students' Organisation (AIDSO), and activists from the Krantikari Yuva Sangathan (KYS) and the Students' Federation of India (SFI) participated in the march.

"They have deleted millions of votes through SIR. They are denouncing the citizenship of millions who have lived in India for generations, especially minorities like Muslims, Dalits and Adivasis," said Disha, a member of the Progressive Democratic Students Union (PDSU).

"Their identity and autonomy are being taken away through SIR. I don't get the whole illegal immigrant thing," she said.

CJP leaders vow to continue SIR protest

New Delhi: Cockroach Janta Party (CJP) leaders Ashutosh Ranka and Saurav Das on Friday vowed to continue their movement against the Special Intensive Revision (SIR) of electoral rolls, with Das asserting that Chief Election Commissioner Gyanesh Kumar would have to resign.

The remarks came after the two leaders appeared before the Special Executive Magistrate (SEM) at the Mandir Marg police station in connection with separate cases registered against them.

"The movement continues. We are custodians of this platform which has been given to us by the people of this country. We are just trying to do our best. The movement continues even when we are in jail," Ranka told reporters after appearing before the SEM.

"We have learnt a lot of things about ourselves and the way the regime is working, and we will change and evolve in the necessary manner," he said, adding that the next steps would be announced once finalised.

BJP using spycam pens to record voting: Sule

Don't even know what it is, says Fadnavis

PTI
PUNE

NCP (SP) leader Supriya Sule alleged on Friday that complaints have emerged about the BJP using pens fitted with spy cameras to record voters casting their ballots in the MLC polls in the Pune Teachers' and Graduates' constituencies.

Responding to a question about the device, Chief Minister Devendra Fadnavis said he had no idea what it was.

In a post on X, Sule claimed that voters were allegedly being asked to attach such pens to their pockets to record videos while voting for BJP candidates. They were promised money in return for showing the recorded videos after casting their votes, she alleged.

Describing the complaints as serious and concerning, Sule said the alleged practice threatened the secrecy of voting and the freedom of voters.

She urged the Election Commission and the government to take immediate cognisance of the complaints, conduct a thorough investigation and initiate strict action against those found responsible.

Bank of India
Relationship beyond banking

RECOVERY DEPARTMENT, KOLHAPUR
KOLHAPUR ZONE: 1519,C, JAYDHAVAL BUILDING, 3RD FLOOR, LAXMIPURI, KOLHAPUR - 416002.

MEGA E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES
E-AUCTION SALE NOTICE UNDER SARFAESI ACT 2002 CUM NOTICE TO BORROWER / GUARANTOR

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization 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 following Borrower(s) and Guarantor(s) that the below described immovable property mortgaged / charged to Bank of India (Secured Creditor), the constructive / physical possession of which has been taken by the Authorised Officers of **Bank of India**, will be held on **"as is Where is" "as is what is"** and **"what ever there is"**, for recovery of respective dues as detailed here under against the secured assets mortgaged / charged to **Bank of India** from respective borrowers and guarantors. The reserve price and earnest money deposit is shown there against each secured asset. The sale will be done by the undersigned through E-Auction platform provided hereunder. *(Rs. In Lakh)*

Sr. No.	Names of the Branch / Borrower / Guarantor	Description of the properties	Reserve Price / EMD Amount / Bid Increment Amount	Last Date (for sub of EMD)	O/s Dues (Excluding Int., Penal interest & Expenses)	E Auction Date & Time
01	**Branch : Gandhinagar** Name of Account: **Amol Ashok Devalkar, Alok Ashok Devalkar** **Add.:** Unit No. 1, Plot No. 32 & 33, R.S.No. 387/B/1, Vyanktesh Park, Hupari Road, Mouje Mudshingi, Tal. Karveer, Dist. Kolhapur.	All that part and parcel of the property consisting of Unit No. 1, RS No. 387B/1, Plot No. 32, area 107.52 Sq.Mtrs. and Plot No. 33 area 108 Sq.Mtrs., Total 215.25 Sq.Mtrs. at village Mudshingi, Tal. Karveer, Dist. Kolhapur. **(Type of Possession : Physical)**	**Rs. 13.37 / Rs. 1.34 / Rs. 0.10**	**26th Nov., 2026**	**Rs. 14.53 plus** Uncharged interest and other charges Costs from **29.04.2024**	**26.11.2026 10.00 AM** to **5.00 PM** with unlimited Extension of 5 minutes.
02	Branch: **Gaonbhag** Name of Account: **Pravinkumar Shrikant Nikam** **Address:** C S No. 270, Out off Nr. Shivkavach Chowk, Old Budhgaon Road, Vakarbhag, Sangli, Tal. Miraj, Dist. Sangli 416416.	C.S. No. 270 out off, Near Shivkavach Chowk, Old Budhgaon Road, Vakarbhag, Sangli, Tal. Miraj, Dist. Sangli - 416416. **(Type of Possession :Physical)**	**Rs. 17.25 / Rs. 1.73 / Rs. 0.10**	**26th Nov., 2026**	**Rs. 19.09 plus** Uncharged interest and other charges Costs from **30.04.2025**	**26.11.2026 10.00 AM** to **5.00 PM** with unlimited Extension of 5 minutes.
03	**Branch : Kolhapur Main** Name of Borrower: **Mrs. Deepali Upendra Sharma,** **Add.:** Flat No. 201, 2nd Floor, Belmont Tower, R. S. No. 33/B, Plot No. A-8 to A-12, Mouje Sarnobatwadi, Taluka - Karveer, Dist. Kolhapur.	Flat No. 201, 2nd Floor, Belmont Tower, R. S. No. 33/B, Plot No. A-8 to A-12, Mouje Sarnobatwadi, Near Neel Sankruti Bhavan, Manermal, Sarnobatwadi, Taluka - Karveer, Dist. Kolhapur - 416004. **(Type of Possession :Physical)**	**Rs. 32.17 / Rs. 3.22 / Rs. 0.10**	**26th Nov., 2026**	**Rs. 34.33 plus** Uncharged interest and other charges Costs from **18.11.2025**	**26.11.2026 10.00 AM** to **5.00 PM** with unlimited Extension of 5 minutes.
04	Branch: **Kolhapur Main** Name of Account: **Anand Subhanrao Mangute** **Address:** Row House Unit No. 11, Gat No. 114/3, Plot No. 15, Vishal Tirth Park, Mouje Shingnapur, Tal. Karveer, Dist. Kolhapur.	Row House Unit No. 11, Gat No. 114/3, Plot No. 15, Vishal Tirth Park, Mouje Shingnapur, Tal. Karveer, Dist. Kolhapur. **(Type of Possession: Physical)**	**Rs. 14.04 / Rs. 1.41 / Rs. 0.10**	**26th Nov., 2026**	**Rs. 15.25 plus** Uncharged interest and other charges Costs from **28.08.2024**	**26.11.2026 10.00 AM** to **5.00 PM** with unlimited Extension of 5 minutes.
05	**Branch : Palus** Name of Account : **Sushant Shivaji Aaswale** **Add.:** Property in R S No. 2063 & 2064 & Plot No. 101 & 102, A/p. Chaitanya Nagar, Palus, Tal. Palus, Dist. Sangli.	Property in R S No. 2063 & 2064 & Plot No. 101 & 102, A/p. Chaitanya Nagar, Palus, Tal. Palus, Dist. Sangli. **(Type of Possession :Physical)**	**Rs. 19.26 / Rs. 1.93 / Rs. 0.10**	**26th Nov., 2026**	**Rs. 20.52 plus** Uncharged interest and other charges Costs from **21.05.2024**	**26.11.2026 10.00 AM** to **5.00 PM** with unlimited Extension of 5 minutes.
06	Branch: **Sangli** Name of Account: **Usha Vinay Kulkarni, Pooja Vinay Kulkarni** **Address:** Flat No. T-3, Third Floor, 'Rajaram Heritage', C.S. No. 2701, 2702 & 2703, Budhwar Peth (East), Near Jakhotiya Mangal Karyalaya, Rajaram Kolekar Memorial Hospital, Madhvnagar, Tal. Miraj, Dist. Sangli, - 416 406.	Flat No. T-3, Third Floor, 'Rajaram Heritage', C.S. No. 2701, 2702 & 2703, Budhwar Peth (East), Near Jakhotiya Mangal Karyalaya, Rajaram Kolekar Memorial Hospital, Madhvnagar, Tal. Miraj, Dist. Sangli, - 416 406. **(Type of Possession :Physical)**	**Rs. 26.38 / Rs. 2.64 / Rs. 0.10**	**26th Nov., 2026**	**Rs. 19.20 plus** Uncharged interest and other charges Costs from **05.04.2026**	**26.11.2026 10.00 AM** to **5.00 PM** with unlimited Extension of 5 minutes.
07	Branch: **Shahupuri** Name of Account: **Sagar Sadashiv Awate** **Address:** Unit No. C-6, Plot No. 4, R.S. No. 387/B/2, Venkateshwara Plaza, Hupari Road ,Mouje Mudshingi, Tal. Karveer, Dist. Kolhapur.	Unit No. C-6, Plot No. 4, R.S. No. 387/B/2, Venkateshwara Plaza, Hupari Road ,Mouje Mudshingi, Tal. Karveer, Dist. Kolhapur. **(Type of Possession :Physical)**	**Rs. 12.06 / Rs. 1.21 / Rs. 0.10**	**26th Nov., 2026**	**Rs. 16.84 plus** Uncharged interest and other charges Costs from **18.10.2025**	**26.11.2026 10.00 AM** to **5.00 PM** with unlimited Extension of 5 minutes.
08	Branch: **Shahupuri** Name of Account: **Arjun Pratap Mane** **Address:** Unit No. B-7, Sai Sankul, Plot No. 157 & 158, R.S. No. 387/B/3/B, Near Shiv Chatrapati Krida Sanskrutik Mandal, Mouje Mudshingi, Tal. Karveer, Dist. Kolhapur.	Unit No. B-7, Sai Sankul, Plot No. 157 & 158, R.S. No. 387/B/3/B, Near Shiv Chatrapati Krida Sanskrutik Mandal, Mouje Mudshingi, Tal. Karveer, Dist. Kolhapur. **(Type of Possession :Physical)**	**Rs. 11.75 / Rs. 1.18 / Rs. 0.10**	**26th Nov., 2026**	**Rs. 14.59 plus** Uncharged interest and other charges Costs from **28.08.2025**	**26.11.2026 10.00 AM** to **5.00 PM** with unlimited Extension of 5 minutes.
09	Branch: **Shahupuri** Name of Account: **Vishal Vilas Patil** **Address:** Row House Unit No. B, Mouje Nagdevwadi, Ground and First Floor, R S No. 70, H. No. 1, Plot No. C-15, Niharika Residency, Archana Park, Pipe Line Road, Nagdevwadi, Shinganapur, Next Datta Bazar, Matoshri Vriddhashram, Shinganapur, Tal. Karveer, Dist. Kolhapur.	Row House Unit No. B, Mouje Nagdevwadi, Ground & First Floor, R S No. 70, H. No. 1, Plot No. C-15, Niharika Residency, Archana Park, Pipe Line Road, Nagdevwadi, Shinganapur, Next Datta Bazar, Matoshri Vriddhashram, Shinganapur, Tal. Karveer, Dist. Kolhapur. **(Type of Possession :Physical)**	**Rs. 19.43 / Rs. 1.95 / Rs. 0.10**	**26th Nov., 2026**	**Rs. 22.99 plus** Uncharged interest and other charges Costs from **28.09.2024**	**26.11.2026 10.00 AM** to **5.00 PM** with unlimited Extension of 5 minutes.
10	Branch: **Shirala** Name of Account: **Shree Ganesh Technocrats Prop. Dhananjay Kashinath Ware** **Address:** Plot No. E-54, Shirala MIDC, Near Projal Industries, Chintamani Alkali LLP, Behind MSEB Sub Station, Shirala, Tal. Shirala, Dist. Sangli.	Plot No. E-54, Shirala MIDC, Near Projal Industries, Chintamani Alkali LLP, Behind MSEB Sub Station, Shirala, Tal. Shirala, Dist. Sangli. Plant & Machineries on project. **(Type of Possession :Physical)**	**Rs. 12.37 / Rs. 1.24 / Rs. 0.10**	**26th Nov., 2026**	**Rs. 19.95 plus** Uncharged interest and other charges Costs from **28.10.2024**	**26.11.2026 10.00 AM** to **5.00 PM** with unlimited Extension of 5 minutes.

Terms & Conditions of the E-auction are as under:

(1) E-Auction is being held on **"AS IS WHERE IS"** and **"AS IS WHAT IS BASIS"** and **"WHATEVER THERE IS BASIS"** and will be conducted **"On Line"**. **(2)** The Auction will be conducted though Government of India approved service provider BAANKNET.com integrated portal (**https://BAANKNET.com**). E-auction bid form Declaration, General Terms & Conditions of online auction sale are available in our bank website - **https://www.bankofindia.co.in (3)** The auction sale will be online e-auction / bidding through website - **https://BAANKNET.com** on **26/11/2026** from **10:00 AM** to **05.00 PM IST** with unlimited extension of 5 minutes duration. **(4)** Intending bidders shall hold a valid E-mail Address, Mobile No., for further details and query please contact BAANKNET Helpline No. **+91 8291220220**, Helpline e-mail ID **support.BAANKNET@psballiance.com (5)** Bidders have to complete following formalities well in advance in order to participate in E-auction. **Step 1: Bidder Registration** : Bidder to Register on E-auction platform on above mentioned website Using valid Email address and Mobile No.; **Step 2: KYC Verification** : Bidder to upload requisite KYC documents only through DIGILOCKER. **Step 3: Transfer of EMD to bidder EMD wallet i.e 10% of reserve price:** Online/off line through NEFT / RTGS challan generated though E-auction Platform BAANKNET before participating in bid online. **(6)** It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset, Encumbrances, Pending Charges, Taxes, specification etc. before submitting the bid. **(7)** The successful bidder shall deposit 25% of the sale price (Inclusive of EMD amount) immediately on declaring him/her as the successful bidder and the balance within 15 days from the date of confirmation of sale be the secured creditor. If the successful bidder fails to pay the sale price, the deposit made shall be forfeited by the authorised officer without any notice and property shall forthwith be put up for sale again. **(8)** This notice is also applicable to Borrower, Co-borrower, Guarantor and Public in General. **(9) Bank of India reserves the right for rejecting any or all applications of sale received without assigning any reason whatsoever.**

SALE NOTICE TO BORROWERS / GUARANTORS

The undersigned being the Authorised Officers of **Bank of India** are having full powers to issue this notice of sale and exercise all powers of sale under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the Rules framed there under. You have committed default in payment of the dues with interest, costs and charges etc. in respect of the advances granted by the bank mentioned above. Hence the bank has issued a Demand Notices to all of you under section 13(2) to pay the amount mentioned thereon within 60 days. You have failed to pay the amount even after the expiry of 60 days. Therefore the Authorised Officers in exercise of the powers conferred under section 13(4) took possession of the secured asset, more particularly described in the schedule mentioned above. Notice is hereby given to you to pay the sum as mentioned above before the date fixed for sale, failing which the property will be sold and balance due, if any, will be recovered with interest and cost from you. Please note that all expenses pertaining to demand notice, taking possession, valuation and sale of assets etc. shall be first deducted from the sale proceeds, which may be realized by the undersigned and the balance of the sale proceeds will be appropriated towards your liability as aforesaid. You are at liberty to participate in the auction to be held on the terms and conditions thereof including deposit of earnest money.

Place: KOLHAPUR.
Date: 23-10-2026

Sd/-,
AUTHORISED OFFICER, BANK OF INDIA

JPPL/2026

SBI

STATE BANK OF INDIA
Regional Office, Ratnagiri
Address: State Bank of India, Shop No.1 & 2, Kohinoor Paradise, Arogya Mandir, Ratnagiri, 415639.
E-mail : sbi.15891@sbi.co.in, Tel: (02352)270258

STAR MEGA E AUCTION FOR SALE OF IMMOVABLE PROPERTIES UNDER SARFAESI ACT 2002

E Auction sale notice for sale of Immovable Assets under the securitization and reconstruction of financial assets and enforcement of security interest act 2002 read with provision to Rule 8(6) of the Security Interest (Enforcement) Rules 2002. Notice is hereby given to public in general & in particular to following Borrower(s)/ Guarantor(s) that the below mentioned Immoveable properties mortgaged to State Bank of India (Secured Creditor), the Physical Possession of which has been taken by the Authorized Officer of State Bank of India will be sold on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" AND "WHATEVER THERE IS CONDITION" for recovery of respective dues as detailed hereunder against the secured assets Mortgaged to State Bank of India from the respective borrower(s)/Guarantor(s). The Reserve Price and Earnest Money Deposit is shown there against each secured assets. The sale will be done by the undersigned (Authorized officer of Sate Bank of India) through e-auction platform provided hereunder.

Date & Time of E- auction: Date: - 27.11.2026, Time: - From 11.00 A.M. To 04.00 P.M. with unlimited extensions of 10 minutes each. No property will be sold below the reserve price. (For Inspection of Property Contact Mr. Sourabh Joshi, Mo. 9971690019, Mr. Deokaransigh Rajput, Mo. 9763721078 and Asim Shemana, Mo. 9960163819).

Sr. No.	Name of Borrower Co Borrower, Mortgagor Property ID Branch Name	Property Details	Total Dues	Reserve Price in Rs.	EMD in Rs.
1	**M/s. Shiv Shakti Jewellers Prop./Mortgagor Late Mr. Bharat Kisan Javale through Legal heir Smt. Swati Bharat Javale (Spouse), Mr. Tejas Bharat Javale (Son), and Mr. Shreyas Bharat Javale** (Property ID: SBIN00282SJ) Kankavli Branch	All That Piece and Parcel of Commercial Shop/ Gala No. 17, Nagarpanchyat House/ Property No. 5/21A(19), (Area- 16.74 Sq.Mtrs) Ground Floor, Ghewari Complex, Situated Survey No. 203 A1A1A1A1, Hissa No. 46, CTS No. 3445 to 3450 and 3631, at Kankavali, within the Nagarpanchayat area of Kankavali, Taluka- Kankavli, District- Sindhudurg.	Rs. 10,28,158/- (Rupees Ten Lakh Twenty Eight Thousand One Hundred Fifty Eight) plus further interest & other charges thereon from 30.07.2018	32,00,000.00	3,20,000.00
2	**1) Mrs. Swati Bharat Javale & Late Mr. Bharat Kisan Javale through Legal heir Smt. Swati Bharat Javale (Spouse), Mr. Tejas Bharat Javale (Son), and Mr. Shreyas Bharat Javale (Home Loan),** **2) Mrs. Swati Bharat Javale & Late Mr. Bharat Kisan Javale through Legal heir Smt. Swati Bharat Javale (Spouse), Mr. Tejas Bharat Javale (Son), and Mr. Shreyas Bharat Javale (Home Loan),** **3) Tejas Trading Co. Proprietor Mrs. Swati Javale & Guarantor Late Mr. Bharat Kisan Javale through Legal heir Smt. Swati Bharat Javale (Spouse), Mr. Tejas Bharat Javale (Son), and Mr. Shreyas Bharat Javale** **4) Shreyas Trading Co. Proprietor Late Mr. Bharat Kisan Javale through Legal heir Smt. Swati Bharat Javale (Spouse), Mr. Tejas Bharat Javale (Son), and Mr. Shreyas Bharat Javale & Guarantor Mrs. Swati Bharat Javale** (Property ID: SBIN00282SBJ) Kankavli Branch	All That Piece and Parcel of Residential Property bearing House No. 1228, Constructed Area- 1315 square feet. Survey No. 157, Hissa No. 3/5 Land Area- 0-03-55, Situated at village Kalmath, within the Gram Panchayat area of Kalmath, Taluka- Kankavli, District- Sindhudurg.	Rs. 53,84,303.00/- (Rupees Fifty Three Lakh Eighty Four Thousand Three Hundred Three) plus further interest & other charges thereon from 30.07.2018	61,00,000.00	6,10,000.00

TERMS & CONDITIONS of E Auctions are as under:

1. E-Auction is being held on **"AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" and "WHATEVER THERE IS CONDITION"** and will be conducted online.
2. For downloading further details, process compliance, terms & Conditions please visit
a) **www.sbi.co.in**
b) Website address of E Auction service provider is- **https://baanknet.com/.** Bidder may visit **https://baanknet.com/.** where guidelines for bidders are available. Bidders have to complete following formalities well in advance in order to participate in E Auction.
Step-1: Bidder Registration-Bidder to register on E Auction platform (link given above) using his mobile number and Email ID.
Step-2: KYC Verification-Bidder to upload requisite KYC Documents **ONLY THROUGH DIGILOCKER.** KYC documents shall be verified by the **DIGILOCKER.**
Step-3: Transfer of EMD amount to bidder EMD wallet: On-line/Off-line transfer of fund using NEFT/Transfer using challan generated on E Auction platform.
Step-4: Bidding Process & Auction Results: Interested bidders can bid online on E Auction platform after completing Step 1,2 & 3. Please note that Step 1 to 3 should be completed by the bidder well in advance, before E Auction date.
3. To the best of knowledge & information of the authorized officer, there is no encumbrance on the properties. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of properties put for E-Auction and claims/rights/dues affecting the property prior to submitting their bid. The E Auction advertisement does not constitute and will not 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 bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for third party claims/rights/dues. No claim of whatsoever nature will be entertained after submission of On-line bid regarding properties put for sale.
4. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset, encumbrances, pending charges, taxes, specification, etc. before submitting the bid. The bidder may inspect the property in consultation with the dealing official as per the details provide. **Date of Inspection of Immovable Properties: 12.11.2026 from 11.00 AM to 4:00 PM with prior appointment with above mentioned officials.**
5. Bids shall be submitted through online procedure only. (Subject to website availability)
6. EMD Amount to be deposited with Global EMD Wallet available in the portal: **26.11.2026 on or before 5.00 p.m.**
7. Bidders shall be deemed to have read & understood the terms & conditions of sale & be bound by them.
8. The bid price to be submitted shall be above the Reserve Price & bidders shall improve their further offers in multiples of Rs.20, 000/- (Rs. Twenty Thousand only)
9. The Earnest Monet Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and EMD of the unsuccessful bidders shall be refunded.
10. The Earnest Monet Deposit (EMD) or any other amount deposited towards bid shall not bear any interest and further no interest and/or expenses, charges will be paid in the eventuality of litigation on the bid amount or any other amount paid by the bidder in this process. The successful bidder shall have to deposit 25% of the sale price inclusive of EMD already paid, immediately upon same day or next working day as the case may be. The balance of the purchase price shall have to be paid within 15 days of acceptance / confirmation of sale conveyed to them failing which Bank is at liberty to forfeit the amount deposited by the successful bidder.
11. Participation and bidding in the auctions on the website shall be deemed that the bidder has accepted the T&C's pertaining to the auction and is aware of all the Taxes and Duties, and other extraneous factors and the principle of caveat emptor shall apply. It shall also imply that the bidder has carefully gone through the terms and conditions, including amendments, if any, prevailing at the time of auction. No objections or complaints will be entertained once the bid is placed.
12. Neither the Authorized Officer/ Bank nor E Auction service provider will be held responsible for any Internet Network Problem/ Power failure any other technical lapses etc. In order to ward off such contingent situation, the interested bidders are requested to ensure that they are technically well equipped with adequate power back up etc. for successful participation in E Auction event.
13. Payment of sale consideration by the successful bidder to the bank will be subject to TDS under Section 194- 1A of Income Tax Act 1961 and TDS is to be made by the successful bidder only at the time of deposit of remaining 75 % of the bid amount/full deposit of BID amount. The purchaser shall bear the applicable stamp duties, registration charges and other incidental charges and also the statutory and non-statutory dues, taxes, assessments etc.
14. The Authorized Officer/bank has the absolute right & discretion to accept or reject any or all offers or adjourn/postpone/ cancel the E Auction or withdraw any property thereof from the auction proceedings at any stage without assigning any reason therefor. The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorized Officer, but the Authorized Officer shall not be answerable for any error, misstatement or omission in this proclamation.
15. The sale certificate will be issued in the name of purchaser(s)/applicant(s) only and will not be issued in any other name(s).
16. The sale shall be subject to rules/conditions prescribed under the Securitization & Reconstruction of Financial Assets & Enforcement of Security Interest Act 2002. For further details, / enquiries, if any, of the terms and conditions of sale, can be obtained from the respective branches on the contact numbers given.
17. Bid once maid shall not be withdrawn or cancelled. All bid made from the register user ID will be deemed to have been made by him/her only.
18. This notice is also applicable to borrower, co-borrower, guarantor and public in general.

SALE NOTICE TO BORROWERS/GUARANTORS

This Notice is also to be treated as Statuary sale notice to borrower and Guarantor (L/Rs) Under Rules 8(6) Security Interest (Enforcement), Rule 2002.

Dear Sir/Madam,

The undersigned being the Authorized Officer of State Bank of India is having full powers to issue this notice of sale and exercise all powers of sale under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the Rules framed there under. You have committed default in payment of the outstanding dues and interest with monthly rests, costs and charges etc in respect of the advances granted by the bank mentioned above. Hence the bank has issued a Demand Notice to all of you under section 13(2) to pay the above mentioned amount within 60 days. You have failed to pay the amount even after the expiry of 60 days. Therefore, the Authorized Officer, in exercise of the powers conferred under Section 13(4), took physical possession of the secured assets, more particularly described in the schedule mentioned above. Notice is hereby given to you to pay the sum as mentioned above before the date fixed for sale, failing which the immovable properties will be sold and balance due, if any, will be recovered with interest and cost from you. Please note that all expenses pertaining to demand notice, taking possession, valuation and sale etc. shall be first deducted from the sale proceeds, which may be realized by the undersigned and the balance of the sale proceeds will be appropriated towards your liability as aforesaid. You are also at liberty to participate in the sale to be held on the terms and conditions thereof including deposit of earnest money or may bring suitable buyers.

Place: Ratnagiri
Date: 24.10.2026

Sd/-
AUTHORIZED OFFICER,
STATE BANK OF INDIA
NOTICE UNDER SARFAESI ACT, 2002