STATE BANK OF INDIA
Regional Office, Ratnagiri

Address: State Bank of India,Shop No.1 & 2, Kohinoor Paradise, Arogya Mandir, Ratnagiri, 415639.
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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/hypothecated 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: - 17.11.2026, Time: - From 11.00 A.M. To 05.00 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. 9811146516, Ashirwad Mayekar Mo.7020368853.)

Sr. No	Name of Borrower Co Borrower, Mortgagor Property ID Branch Name	Property Details	Total Dues	Reserve Price in Rs.	EMD in Rs.
1	Mrs. Hemangi Maruti Badgude (Borrower/ Mortgagor). (Property Id: SBIN00467HB) Ratnagiri Branch Home Loan A/c No.37615727843	All the piece and Parcel of Residential Flat No.301,Area Adm. 43.79 Sq.Mtrs, C-Wing,Govind Apartment, Survey No.429,Village Nachane, Tal & Dist. Ratnagiri	Rs. 14,44,124/- (Rupees Fourteen Lakh Forty Four Thousand One Hundred Twenty Four Only) plus future interest thereon and costs, charges and expenses from the date of NPA.	11,00,000	1,10,000
2	Late Mrs. Manisha Prabhakar More (Borrower/ Mortgagor) Through Legal Heir Mr.Sushil Ratnakar Waingankar (Property Id: SBIN04747MM) Hathkhamba Branch Home Loan A/c No. 332691723479	Flat No.F/02, Built up 46.75 Sq.Mtrs., & Carpet 31.60 Sq.Mtrs. Stilt upper 1st Floor, Building No.A/06, Scheme No.03, Sai Bhoomi Nagar, Survey No.22, Hissa No.3, S.No.6B, Hissa No.1B/9, at Tiwandewadi, Tal. & Dist.Ratnagiri	Rs. 7,77,367/- (Rupees Seven Lakh Seventy Seven Thousand Three Hundred Sixty Seven Only) plus future interest from the date of NPA.	13,00,000	1,30,000
3	Mr. Mohammed Ajmal Mohamed Hanif Mulla (Borrower/ Mortgagor) (Property Id: SBIN04747MH) Hathkhamba Branch Home Loan A/c No. 39769656573	All the piece and parcel of Residential Flat No.1, Area 592 Sq.Ft. Builtup, Upper Ground Floor, A-Wing, Attari Residency, Survey No.71/1, City Survey No.3473, 3473/1 to 3473/15, Mauje Rahataghar, Near Fish Market, Church Road, Tal. & Dist.Ratnagiri	Rs. 16,91,636/- (Rupees Sixteen Lakh Ninety One Thousand Six Hundred Thirty Six Only) plus future interest thereon from date of NPA.	10,50,000	1,05,000
4	Mrs.Shweta Jayant Bhuvad (Borrower/ Mortgagor) (Property Id: SBIN00350SB) Chiplun Branch Home Loan A/c No. 11285817991	Residential Flat No. 8, Builtup area 650 Sq.Ft. i.e.60.408 Sq.Mtrs, Second Floor, Krishna Apartment, Phase II, C-Building, S.No. 278, At Village Kalambaste, Tal Chiplun, Dist. Ratnagiri.	Rs. 18,92,140/- (Rupees Eighteen Lakh Ninety Two Thousand One Hundred Forty Only) plus future interest from the date of NPA.	12,10,000	1,21,000
5	Mr. Mohammad Umar Akbar Shaikh (Borrower/ Mortgagor) (Property Id: SBIN00411MS) Khed Branch Home Loan A/c No. 37667608520	Flat No.104, area adm 1050 Sq.Ft., Upper Ground Floor, Sheesh Plaza, Survey No.184, Hissa No.1D,CTS No.3027B, Dak Bangla, Tal.Khed, Dist. Ratnagiri	Rs.19,03,774/- (Rupees Nineteen Lakh Three Thousand Seven Hundred Seventy Four Only) plus future interest thereon from 03.11.2018 and costs, charges and expenses	26,20,000	2,70,000
6	Mr. Pramod Govind Karade (Borrower/ Mortgagor) (Property Id: SBIN0I047PK) Dapoli Branch Home Loan A/c No. 33590919694	All piece and parcel of Residential Flat No.203, area adm.652 sq.ft. (Built-up) 2nd Floor, Saba Venture, Survey No.11, Hissa No.2/18, 2/19, 2/20, 2/22, 2/23, Kolbandre Road, Near National Highschool, Tal.Dapoli, Dist.Ratnagiri, 415712	Rs.12,36,286/- (Rupees Twelve Lakh Thirty Six Thousand Two Hundred Eighty Six Only) plus future interest from the date of NPA.	16,50,000	1,65,000

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: 13.11.2026 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: **16.11.2026 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.10, 000/- (Rs. Ten 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: 31.10.2026

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