भारतीय स्टेट बँक
भारतीय स्टेट बैंक
STATE BANK OF INDIA

NOTICE TO BORROWER
Registered Post with A/D /Hand Delivery
Without Prejudice

Mrs. Nikita Amit Tardeja
A/p :- Flat no.301, Third floor,
In Building "Ananya Shree Apartment"
On Plot No.5,Sr no. 185/1-A,
Mouje- Rahatgaon, At: Valhab Nagar,
Beside Rachayati Crown,
Behind Talai Celebration Hall, Arjun Nagar
Tal & Dist- Amravati - 444603

Date: 20.05.2026

Dear Sir,

Sub: Notice u/s 13(2) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter called 'Act ')

At your request, you have been granted by the Bank, through its SBI Camp Branch, Amravati (03866) from time to time, various credit facilities by way of financial assistance against various assets creating security interest in favour of the Bank. The relevant particulars of the said credit facilities and the security agreement(s)/document(s) executed by you are stated in Schedule 'A' and 'B' respectively excluding pledge of movables. You have availed the financial assistance with an undertaking for repayment of the said financial assistance in terms of the said agreement(s) / document(s).

2. You have also created mortgage by way of deposit of title Deed/ registered mortgage creating security interest in favour of the Bank. The documents relating to such mortgage are also stated in Schedule 'B'.

3. The relevant particulars of the secured assets are specifically stated in Schedule 'C'.

4. You have also acknowledged subsistence of the liability in respect of the aforesaid credit facilities by executing confirmation of balances and revival letters and other documents from time to time. The operation of and conduct of the above said financial assistance/credit facilities have become irregular and the debt has been classified as Non-Performing Assets on **19.05.2026** in accordance with the directives/guidelines relating to asset classifications issued by the Reserve Bank of India consequent to the default committed by you in repayment of principal debt and interest thereon.

5. The said financial assistance is also secured by the personal guarantee of: NA

Despite repeated requests, you have failed and neglected to repay the said dues / outstanding liabilities.

6. Therefore, the Bank hereby calls upon you u/s 13(2) of the said Act by issuing this notice to discharge in full your liabilities stated hereunder to the Bank within 60 days from the date of this notice. Your outstanding liabilities (in aggregate) due and owing to the Banks is the sum **Rs. 2590334/- (Twenty Five Lakhs Ninety Thousand Three Hundred Thirty Four Rupees Only)** as on **20.05.2026**. You are also liable to pay future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges, etc.

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7. If you fail to repay to the Bank the aforesaid sum of **Rs. 2590334/- (Twenty Five Lakhs Ninety Thousand Three Hundred Thirty Four Rupees Only)** with further interest and incidental expenses, costs as stated above in terms of this notice u/s 13(2) of the Act, the Bank will exercise all or any of the rights detailed under subsection (4) of Section 13 and under other applicable provisions of the said Act.

8. You are also put on notice that in terms of sub-Section 13 of Section 13 you shall not transfer by sale, lease or otherwise the said secured assets detailed in Schedule 'C' of this notice without obtaining written consent of the Bank.

9. We invite your attention to the provisions of sub-section (8) of Section 13 of the SARFAESI Act which speaks about the time available to the borrower/guarantor to redeem the secured assets.

10. The Bank reserves its rights to call upon you to repay the liabilities that may arise under the outstanding Bills Discounted, Bank Guarantees and Letter of Credit issued and established on your behalf as well as other contingent liabilities.

11. This notice is without prejudice to the Bank's right to initiate such other actions or legal proceedings as it deems necessary under any other applicable provisions of Law.

Yours faithfully,

HOME LOAN CENTER AMRAVATI 62935 STATE BANK OF INDIA

(Authorised Officer)

SCHEDULE 'A'

Name of Borrower: **Mrs. Nikita Amit Tardeja**

(Amt. in Rs.)

Sl No	Nature of Facility	Outstanding as on 20.05.2026	Unapplied interest up to 20.05.2026	Penal Interest	Cost/Charges incurred by Bank	Total Amount
1	Term Loan HL 43923728590	2516547.00	69233.00	-	-	2585780.00
2	Term Loan Suraksha 43923792656	73787.00	317.00	-	-	720585.00
	Total Amount	2590334.00	69550.00	-	-	2659884.00

Total amount is **Rs. 2590334/- (Twenty Five Lakhs Ninety Thousand Three Hundred Thirty Four Rupees Only)** plus **future** interest & Legal & other charges.

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SCHEDULE 'B'

List of Documents:

(Amt. in Rupees)

Sl. No.	Name of the Document	Nature of Security	Date of Execution	Amount Secured (Rs.)
1	Arrangement Letter (Home Loan & Suraksha Loan)	Sanction of credit facilities. Terms and conditions	18.03.2025	2550000.00
2	Memorandum of Loan Agreement (Home Loan & Suraksha loan)	Term Loan Agreement	18.03.2025	2550000.00
3	Register Mortgage Deed (Home Loan & Suraksha loan)	Register Mortgage	28.03.2025	2550000.00

SCHEDULE 'C'

Part – I
(Hypothecation of Movable Properties)

Part – II
(Equitable mortgage of Immovable Properties)

All that RCC Superstructure comprising Flat no.301, Third floor, In Building "Ananya Shree Apartment" On Plot No.5,Sr no. 185/1-A,Mouje- Rahatgaon, At: Valhab Nagar,Beside Rachayati Crown,Behind Talai Celebration Hall, Arjun Nagar Tal & Dist- Amravati – 444603

Covering Super built up area 650.01 Sq.ft. with undivided share of 5.67%

Boundaries as per sale deed as under.

East: Layout Road
West: Other Layout
North: Other Layout
South: Lay Out Plot No. 4

HOME LOAN CENTER AMRAVATI

Authorised Officer
State Bank of India
Home loan Centre, Amravati

Date: 20.05.2026
Place: Amravati

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भारतीय स्टेट बँक
भारतीय स्टेट बैंक
STATE BANK OF INDIA

Mrs. Nikita Amit Tardeja
A/p :- Flat no.301, Third floor,
In Building "Ananya Shree Apartment"
On Plot No.5,Sr no. 185/1-A,
Mouje- Rahatgaon, At: Valhab Nagar,
Beside Rachayati Crown,
Behind Talai Celebration Hall, Arjun Nagar
Tal & Dist- Amravati - 444603

(RULE - 8 (1)
POSSESSION NOTICE
(For immovable property)

Whereas,

The undersigned being the Authorised Officer of the State Bank of India under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice dated 20.05.2026 calling upon the Borrower **Mrs. Nikita Amit Tardeja**, to repay the amount mentioned in the notice being **Rs. 2590334/- (Twenty Five Lakhs Ninety Thousand Three Hundred Thirty Four Rupees Only)** plus further interest and incidental expenses, costs within 60 days from the date of receipt of the said notice.

The Borrower having failed to repay the amount, notice is hereby given to the Borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him / her under Section 13(4) of the said Act read with Rule 8 of the said rules on this **23rd July 2026**.

The Borrower / Guarantor in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the State Bank of India for an amount of **Rs. 2590334/- (Twenty Five Lakhs Ninety Thousand Three Hundred Thirty Four Rupees Only)** as on **20.05.2026** plus further interest and incidental expenses, costs, etc. thereon.

The borrower's attention is invited to provisions of Sub-section (8) of Section 13 of the Act, in respect of time available to redeem the secured assets.

Description of the immovable property

All that RCC Superstructure comprising Flat no.301, Third floor, In Building "Ananya Shree Apartment" On Plot No.5,Sr no. 185/1-A,Mouje- Rahatgaon, At: Valhab Nagar,Beside Rachayati Crown,Behind Talai Celebration Hall, Arjun Nagar Tal & Dist- Amravati – 444603

Covering Super built up area 650.01 Sq.ft. with undivided share of 5.67%

Boundaries as per sale deed as under.

East: Layout Road
West: Other Layout
North: Other Layout
South: Lay Out Plot No. 4

HOME LOAN CENTER-AMRAVATI 62935

Date: 23.07.2026

(Authorised Officer)

Place: Amravati

State Bank of India

bank.sbi
sbi.62935@sbi.co.in

गृह ऋण केंद्र अमरावती - (62935)
पहली मं जिल,
राम लक्ष्मण संकुल ,
रामपुरी कैम्प अमरावती,
जिला अमरावती - 444601
महाराष्ट्र (भारत)

गृह ऋण केंद्र अमरावती - (62935)
पहली मं जिल,
राम लक्ष्मण संकुल ,
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जिला अमरावती - 444601
महाराष्ट्र (भारत)

Home Loan Centre Amravati - (62935)
First Floor,
Ram Laxman Sankul
Rampuri Camp Amravati,
Dist. Amravati - 444601
Maharashtra (India)

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भारतीय स्टेट बँक
भारतीय स्टेट बैंक
STATE BANK OF INDIA

Mrs. Nikita Amit Tardeja
A/p: - Flat no.301, Third floor, In Building "Ananya Shree Apartment", Mouje- Rahatgaon, At: Valhab Nagar, Beside Rachayati Crown, Behind Talai Celebration Hall, Arjun Nagar Tal & Dist- Amravati.

Dear Sir/Madam,

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 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 the public in general and in particular to the Borrower(s) and co- Borrower(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the Physical possession of which has been taken by the Authorized 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 **03.12.2026** for recovery of Rs.25,90,334/-as on 20.05.2026 (Demand Notice Dated) plus further interest, charges and cost due to the secured creditor for the loan account of **Mrs. Nikita Amit Tardeja**, The reserve price will be **Rs. 27,30,000/-** and the earnest money deposit will be **Rs 2,73,000/-**

THE DESCRIPTION OF THE IMMOVABLE PROPERTY IS AS FOLLOWS:

All that RCC Super structure comprising Flat no.301, Third floor, In Building "Ananya Shree Apartment" On Plot No.5, Sr no. 185/1-A, Mouje- Rahatgaon, At: Valhab Nagar, Beside Rachayati Crown, Behind Talai Celebration Hall, Arjun Nagar Tal & Dist- Amravati – 444603, Covering Super built up area 650.01 Sq.ft. with undivided share of 5.67%.

BOUNDARIES AS PER SALE DEED AS UNDER-
East: Staircase and Flat No. 302
West: Open Marginal Space and other's layout
North: Open Marginal Space and other's layout
South: Open Marginal Space and Plot No. 4

STATUTORY 30 DAYS SALE NOTICE UNDER SARFAESI ACT 2002

The borrower / guarantors are hereby notified to pay the sum as mentioned above along with up to dated interest and ancillary expenses within 30 days from the publication of this notice. The date of e-Auction, failing which the property, Bank shall sell the property as per the provision laid down in the SARFAESI ACT 2002.

For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India the secured Creditor website https://sbi.bank.in & E-Auction site URL https://baanknet.com

Place – Amravati
Date – 30.10.2026

AUTHORIZED OFFICER
STATE BANK OF INDIA

HOME LOAN CENTER AMRAVATI 62935 STATE BANK OF INDIA

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गृह ऋण केंद्र अमरावती - (62935)
पहली मं जिल,
राम लक्ष्मण संकुल ,
रामपुरी कॅम्प अमरावती,
जिला अमरावती - 444601
महाराष्ट्र (भारत)

गृह ऋण केंद्र अमरावती - (62935)
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जिला अमरावती - 444601
महाराष्ट्र (भारत)

Home Loan Centre Amravati - (62935)
First Floor,
Ram Laxman Sankul
Rampuri Camp Amravati,
Dist. Amravati - 444601
Maharashtra (India)

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भारतीय स्टेट बँक
भारतीय स्टेट बैंक
STATE BANK OF INDIA

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

E-Auction 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 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 Authorized 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" basis on **03.12.2026.**

The details of Borrower(s), Guarantor(s) and Description of Property and Terms & Conditions of the e-Auction specified as under.

SR. NO	Name of the Borrower	Description of the property	Outstanding dues	Details	Bid Increased
1	**Mrs. Nikita Amit Tardeja**	All that RCC Super structure comprising Flat no.301, Third floor, In Building "Ananya Shree Apartment" On Plot No.5, Sr no. 185/1-A, Mouje- Rahatgaon, At: Valhab Nagar, Beside Rachayati Crown, Behind Talai Celebration Hall, Arjun Nagar Tal & Dist- Amravati – 444603, Covering Super built up area 650.01 Sq.ft. with undivided share of 5.67%. **BOUNDARIES AS PER SALE DEED AS UNDER-** East: Staircase and Flat No. 302 West: Open Marginal Space and other's layout North: Open Marginal Space and other's layout South: Open Marginal Space and Plot No. 4	Rs.25,90,334/- as per Demand Notice dated-20.05.2026. Plus further interest, charges and cost.	Reserve Price-27,30,000/- EMD - 2,73,000/-	20,000.00

Note: 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. Successful bidder will required to pay 1% TDS extra on property having Reserve Price more than Rs.50.00 Lakh

Date & Time for submission of Request letter of participation / KYC Documents/Proof please use option provided on: https://baanknet.com. Interested bidder may deposit **Pre-Bid EMD submission from – 02.11.2026 to 02.12.2026.** Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in Bank account and updating of such information in the e-auction website. This may take some time as per banking 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. **Date & Time of e-Auction: 03.12.2026, Time of E-Auction from 11.00 A.M to 1.00 P.M.** with unlimited extensions of 10 minutes each. Date and Time for Inspection of the properties:- 16.11.2026 to 19.11.2026 - 12.00 PM to 4.00 PM For more details please contact on **Mobile No.** 9395151819, E-mail: sbi.62935@sbi.co.in. The Interested bidder who require assistance in creating log in Id and Password, uploading data, submitting bid documents, training, demonstration, terms and condition on online inter-se Bidding etc., May visit the website https://baanknet.com.

Place – Amravati
Date – 30.10.2026

AUTHORIZED OFFICER
STATE BANK OF INDIA

HOME LOAN CENTER AMRAVATI 62935 STATE BANK OF INDIA

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Home Loan Centre Amravati - (62935)
First Floor,
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Maharashtra (India)

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भारतीय स्टेट बँक
भारतीय स्टेट बैंक
STATE BANK OF INDIA

अचल मालमत्तेच्या विक्रीसाठी ईलिलाव- विक्री अधिसूचना (परिशिष्ट IV -A) (नियम ८(६)

आर्थिक मालमतांच्या सिक्युरिटायझेशन आणि पुनर्रचना आणि सुरक्षा व्याज अंबलबजावणी कायदा, २००२ अंतर्गत स्थावर मालमतांच्या विक्रीसाठी ईलिलाव- विक्री सूचना सुरक्षा व्याज (अंलबजावणी) नियम २००२ च्या कलम ८(६) च्या तरतुदीसह वाचल गेली आहे. सर्वसाधारण जनतेला आणि विशेषतः कर्जदार / वारसदार आणि जमानतदारांना याद्वारे सूचना देण्यात येत आहे की, खालील वर्णित अचल मालमता सुरक्षित तारण धनकोकडे गहाण ठेवली / आकारली आहे. ज्याचा प्रत्यक्ष ताबा भारतीय स्टेट बँकेच्या अधिकृत अधिकाऱ्याने घेतला आहे. सुरक्षित तारण ऋनको तर्फे खालील सर्व मालमत्ता "जे आहे जेथे आहे," "जे आहे जसे आहे" जे काही आहे तेथे आहे" या तत्वावर ०३.१२.२०२६ रोजी विकल्या जाईल . कर्जदाराचा, जमानतदार यांचा तपशील आणि मालमतेचे वर्णन आणि ईलिलावाच्या- अटी व शर्ती खाली नमूद केल्याप्रमाणे-

अ क्र	कर्जदाराचे / जामीनदाराचे नाव	विक्रीसाठी असलेल्या मालमत्तेचे वर्णन	थकीत बाकी रक्कम	राखीव किंमत व अनामत रक्कम	Bid वाढीव किंमत
१	सौ. निकिता अमित तरडेजा	सर्व आर.सी.सी. सुपर स्ट्रक्चर असलेला फ्लॅट नं. ३०१, तिसरा मजला, "अनन्या श्री अपार्टमेंट" या इमारतीमध्ये, प्लॉट नं. ५, सर्वे नं. १८५/१-अ, मौजे- रहाटगाव, वल्लभ नगर येथे, राचयती क्राऊन शेजारी, तळई सेलिब्रेशन हॉलच्या मागे, अर्जुन नगर, ता. व जि. अमरावती - ४४४६०३, ज्याचे सुपर बिल्ट अप क्षेत्रफळ ६५०.०१ चौ.फू. असून ५.६७% अविभाज्य हिस्सा. **खरेदीखताप्रमाणे चतु:सीमा –** **पूर्वेस**: जिना आणि फ्लॅट नं. ३०२ **पश्चिमेस**: मोकळी सीमांत जागा आणि दुसऱ्याचा लेआउट **उत्तरेस**: मोकळी सीमांत जागा आणि दुसऱ्याचा लेआउट **दक्षिणेस**:मोकळी सीमांत जागा आणि प्लॉट नं. ४	रु. २५,९०,३३४/- मागणी नोटिस दि. २०.०५.२०२६, पासून अधिक पुढील व्याज, चार्जेस व खर्च.	राखीव किंमत- २७,३०,०००/- अनामत रक्कम रु.२,७३,००० /-	२०,०००/

टीप : सर्व वैधानिक / गैर-वैधानिक देयके, कर, दर, मूल्यमापन, शुल्क, इत्यादी कोणत्याही व्यक्तीला देणे ही यशस्वी बोलीदाराची जबाबदारी असेल. यशस्वी बोलीदाराला मालमत्तेवर १% टीडीएस अतिरिक्त भरावा लागेल ज्याची आरक्षित किंमत ५० लाखापेक्षा जास्त असेल.

सहभागाचे विनंती पत्र/केवायसी दस्तऐवज/पुरावा सादर करण्याची तारीख आणि वेळ : इच्छुक बोलीदार **प्री-बिड EMD – ०२.११.२०२६ ते ०२.१२.२०२६** पर्यंत जमा करू शकतो. ई-लिलाव वेबसाईटच्या बँक खात्यात / ई वॉलेट मध्ये पेमेंट मिळाल्यानंतर आणि ई-लिलाव

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पहली मं जिल,
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Maharashtra (India).

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वेबसाइटवर अशी माहिती अपडेट केल्यानंतरच बोली-पूर्व ईएमडीचे क्रेडिट बोलीदाराला दिले जाईल. बँकिंग प्रक्रियेनुसार यास काही वेळ लागू शकतो आणि म्हणून बोलीदारांना, त्यांच्या स्वतः च्या हितासाठी, शेवटच्या क्षणी कोणतीही अडचण येऊ नये म्हणून प्री-बिड EMD रक्कम आगाऊ जमा करण्याचा सल्ला दिला जातो. **ई-लिलावाची तारीख आणि वेळ : ०३.१२.२०२६. ई-लिलावाची वेळ दुपारी ११: ०० ते दुपारी १: ०० पर्यंत** प्रत्येकी १० मिनिटांच्या अमर्याद विस्तारांसह. मालमतेच्या तपासणीची तारीख आणि वेळ:१६.११.२०२६ ते १९.११.२०२६ वेळ १२.०० ते ४.०० पर्यंत राहील. अधिक माहितीसाठी कृपया मोबाईल क्रमांक- 9395151819 ई-मेल: sbi.62935@sbi.co.in वर संपर्क साधावा विक्रीच्या तपशीलवार अटी व शर्तींसाठी, इच्छुक बोलीदार ज्यांना लॉग इन आयडी आणि पासवर्ड तयार करणे, डेटा अपलोड करणे, बोली कागदपत्रे सादर करणे, प्रशिक्षण, प्रात्यक्षिक, ऑनलाइन इंटर-से बोलीवरील अटी आणि शर्ती इत्यादींमध्ये मदत हवी असेल त्यांनी https://baanknet.comया वेबसाइटला भेट द्यावी.

ठिकाण – अमरावती
दिनांक – ३०.१०.२०२६

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