



ભારતીય સ્ટેટ બેંક  
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State Bank of India

**APPENDIX-IV-A**  
**{See Provision to rule 8(6)}**  
**Sale Notice for sale of immovable properties**

Authorized Officer Name: **Shri Ajay Singh Rajawat**

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 Guarantor(s) that the below described immovable property mortgaged/charged to the Bank (Secured Creditor), the physical possession of which has been taken by the Authorized Officer of State Bank of India, RASMECC Junagadh (Secured Creditor), will be sold on "As is where is", "As is what is", and "Whatever there is" basis on 12.10.2026 between 11.00 a.m to 04:00 p.m., for recovery of Rs. 3350738.93 (Rupees Thirty-three lacs fifty thousand seven hundred thirty eight and paise ninety three only) plus interest of Rs. 785707.00 (Rupees Seven lacs eighty five thousand seven hundred and seven only) as on 15.09.2023 plus interest & cost (less repayment made after demand notice date 15.09.2023) due to the Secured Creditor from Shri Dineshbhai Gokalbhai Vachhani & Miss Riya Dineshbhai Vachhani.

The Bidders should get themselves registered on <https://baanknet.com> by providing requisite KYC documents and registration fee as per the practice followed by M/s PSB Alliance Private Limited well before the auction date.

**Date & Time of Public E-Auction: 12.10.2026 from 11:00 AM to 04:00 PM with unlimited extension of 10 minutes each.**

(Amount in Rs.)

| Sr No. | Details of property                                                                                                                                                                                                                                                                                                                                         | Reserve Price | Earnest Money Deposit | Bid increase amount | Date & time of Inspection             |
|--------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|-----------------------|---------------------|---------------------------------------|
| 01     | All the piece and parcel of the Residential Flat No 102 in the name of Mr. Dineshbhai Gokalbhai Vachhani, built up area 115.66 Sq. Mtrs. 1 <sup>st</sup> Floor of Chitrkut-2 Constructed on Plot No 1/p,2/p,3/p,10 & 11 of N.A. R.S. No. 128/p, 372 situated at Junagadh within the limit of Junagadh Municipal Corporation (PROPERTY ID- SBIN100001144992) | 2248800/-     | 224880/-              | 10000/-             | 05.10.2026<br><br>11:00 AM to 4:00 PM |

**Encumbrances:** 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 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.

TDS/GST/Other taxes to be borne by purchaser over and above bid amount.

- (a) For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India the Secured Creditor Website online e-Auction on the portal (<https://baanknet.com>). M/s PSB Alliance Private Limited will provide User ID and Password after due verification of PAN of the Eligible Bidders or contact 9619284985.

This Notice should also be considered as 15 days' notice to the Borrowers / Guarantors / Mortgagees Under Rule 8(6) of the Security Interest (Enforcement) Rule – 2002.

Date: 19.09.2026  
Place: Junagadh

Authorized Officer  
State Bank of India



bank.sbi  
0285-2655245  
0285-2655246  
sbi.13206@sbi.co.in

રાસમેક અને સારક  
મેરીગોલ્ડ - 3, ત્રીજો માળ,  
બહાઉદ્દીન કોલેજની સામે,  
જુનાગઢ - 362001.

રાસમેક એવ સારક  
મેરીગોલ્ડ - 3, ત્રીસરી મંજીલ,  
બહાઉદ્દીન કોલેજ કે સામે,  
જુનાગઢ - 362001.

RASMECC & SARC,  
Marrygold - 3, 3<sup>rd</sup> floor,  
Opp. Bahauddin College,  
Junagadh - 362001.

**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

|   |                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|---|------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Name of the Borrower                                                                                                                                       | Shri Dineshbhai Gokalbhai Vachhani & Miss Riya Dineshbhai Vachhani.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 2 | Name and address of Branch, the secured creditor                                                                                                           | State Bank of India<br>RASMECC Junagadh                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 3 | Description of the immovable secured assets to be sold.                                                                                                    | All the piece and parcel of the said Residential Flat No 102 in the name of Mr. Dineshbhai Gokalbhai Vachhani, built up area 115.66 Sq. Mtrs. 1 <sup>st</sup> Floor of Chitrkut-2 Constructed on Plot No 1/p,2/p,3/p,10 &11 of N.A. R.S. No. 128/p, 372 situated at Junagadh within the limit of Junagadh Municipal Corporation<br><b>(PROPERTY ID- SBIN100001144992)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|   | Name of Title Holder                                                                                                                                       | Shri Dineshbhai Gokalbhai Vachhani                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 4 | Details of the encumbrances known to the secured creditor.                                                                                                 | To the best of knowledge and information of the Authorized Officer, there are no encumbrances advised to the Bank. However, 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 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                                                                                          | Rs. 3350738/- (Rupees Thirty three lacs fifty thousand seven hundred thirty eight only) plus interest of Rs. 785707.00 (Rupees Seven lacs eighty-five thousand seven hundred and seven only) as on 15.09.2023 plus interest & cost (less repayment made after demand notice date 15.09.2023)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 6 | Deposit of earnest money                                                                                                                                   | Rs 224880/- (Rupees Two lacs forty eight thousand eight hundred eighty only) to be remitted (After generation of Challan from ( <a href="https://baanknet.com">https://baanknet.com</a> ) in bidders Global EMD Wallet                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 7 | Reserve price of the immovable secured assets:<br><br>Bank account in which EMD to be remitted.<br><br>Last Date and Time within which EMD to be remitted: | Rs. 2248800/-<br><br><b>(PROPERTY ID- SBIN100001144992)</b><br>EMD amount as mentioned above shall be paid online through NEFT/ RTGS mode only (After generation of Challan from ( <a href="https://baanknet.com">https://baanknet.com</a> ) 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.<br>Interested bidder may deposit Pre-Bid EMD with (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 (PSB Alliance) Bank account and updation 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. |
| 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 Authorized Officer, failing which the earnest money deposited by the bidder shall be forfeited. The Balance 75% of the sale price is payable on or before the 15th                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |

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|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    |                                                                                                                                                                                                                                       | 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 e-Auction purchaser not exceeding three months from the date of e-Auction.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 9  | Time and place of public e-Auction or time after which sale by any other mode shall be completed.                                                                                                                                     | Auction will be held <b>online</b> at the web portal (login: ( <a href="https://baanknet.com">https://baanknet.com</a> )) <b>on 12.10.2026</b> from 11:00 PM. to 04.00 P.M. with unlimited extensions of 10 Minutes each.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 10 | The e-Auction will be conducted through the Bank's approved service provider.<br>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 <b>M/s PSB Alliance Private Limited</b> having its Registered Office at 4th Floor, Metro House, Mahatma Gandhi Road, Dhobi Talao, Near New Marine Lines, Mumbai- 400020 (Helpdesk Numbers:+918291220220) at the web portal <a href="https://baanknet.com">https://baanknet.com</a><br><br>For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the secured Creditor website.<br><br><a href="https://bank.sbi/web/sbi-in-the-news/auction-notice/bank-e-auctions">https://bank.sbi/web/sbi-in-the-news/auction-notice/bank-e-auctions</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 11 | (i) Bid increment amount:<br><br>(ii) Auto extension: _____ times. (limited / unlimited)<br><br>(iii) Bid currency & unit of measurement                                                                                              | Rs. 10000.00<br><br>Unlimited<br><br>INR                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 12 | <b>Date and Time</b> during which inspection of the immovable assets to be sold and intending bidders should satisfy themselves about the assets and their specification.<br><br>Contact person with mobile number                    | <b>05.10.2026</b> from 11.00 AM to 04:00 PM<br><br>Shri B. Rama Chandra Singh                      Mobile No :- 7032589696<br>Shri Ajay Singh Rajawat                      Mobile No :- 9619284985                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 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 relevant information and allotment of ID and Password by <b>M/s PSB Alliance Private Limited</b> may be conveyed through e-mail.<br><br>(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 Licence/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 be uploaded on e-Bkay site. "Interested bidder may deposit Pre-Bid EMD with e-Bkay before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in e-Bkay's Bank account and updation 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. Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorised Officer **sbi.13206@sbi.co.in**.

- (c) Names of Eligible Bidders will be identified by the State Bank of India, RASMECC Junagadh Branch to participate in online e-Auction on the portal (<https://baanknet.com>). M/s PSB Alliance Private Limited 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 e-Auction, duly signed and stamped as token of acceptance without any new condition other than those already agreed to before start of e-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.
- (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 correspondence 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 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 through Transfer / RTGS / NEFT in the following account.  
STATE BANK OF INDIA, RASMECC Junagadh Parking account  
ACCOUNT NO. 4897932132069  
IFSC Code: SBIN0013206
- (o) 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)

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|----|---------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    |                                                                                 | <p>or adjourn/postpone/cancel the e-Auction without assigning any reason thereof. The sale is subject to confirmation by the secured creditor.</p> <p>(p) 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 it may be subsequently sold.</p> <p>(q) The successful bidder shall bear all the necessary expenses like applicable stamp duties / additional stamp duty / transfer charges, Registration expenses, GST, fees etc. for transfer of the property in his/her name.</p> <p>(r) The payment of all statutory / non- statutory dues, taxes, rates, assessments, charges, GST, fees etc., owing to anybody shall be the sole responsibility of successful bidder only.</p> <p>(s) 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 off 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.</p> <p>(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 e-Auction will be entertained.</p> <p>(u) The bidders are advised to in their own interest to satisfy themselves with the title and correctness of other details pertaining to the immoveable secured assets including the size/area of the immoveable secured assets in question. They shall independently ascertain any other dues/liabilities/encumbrances in respect of the property from the concerned authorities to their satisfaction before submitting the bids. It would 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, encumbrances, or any other ground whatsoever.</p> |
| 14 | Details of pending litigation if any in respect of property proposed to be sold | To the best of knowledge and information of the Authorized Officer there is Suit no- RCS/195/2023 filed at District court Junagadh, Complaint no- CC/4827/2023 at Junagadh Court, Suit filed at DRT Ahmedabad OA/737/2024                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

Date: 19.09.2026  
Place: Junagadh

  
  
 AUTHORISED OFFICER  
 STATE BANK OF INDIA