

**CENTRAL BANK OF INDIA**  
**Central Office: Chander Mukhi, Nariman Point, Mumbai - 400 021**  
**Branch Office: Recovery Department, Panaji Regional Office**  
**1<sup>st</sup> floor , Nizari Bhavan , Near Cine National ,**  
**Menezes Braganza Road , Panaji , Goa -403001**  
**SALE NOTICE FOR SALE OF MOVEABLE/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 Guarantor (s) that the below described immovable properties mortgaged/ charged to the Secured Creditor, physical possession, symbolic possession (specifically marked against the property) of which has been taken by the Authorized Officer of Central Bank of India ( Secured Creditor) will be sold on "AS IS WHERE IS " and " AS IS WHAT IS " and " WHATEVER THERE IS" as mentioned below against the properties for the recovery of amount due to the Secured Creditor from the Borrowers and Guarantors as mentioned below. To the best of knowledge and information of the Authorized officer, there are no encumbrances on the property. However, the intending bidders should make their own independent enquiries regarding the encumbrances, title of property/ies put on auction and claims/rights/dues affecting the property, prior to submitting their bid. The Reserve Price and Earnest Money Deposit (EMD) is also mentioned below against each property.

Sr. No	Name of the Borrower/ Guarantors / Mortgagors & Contact no. of Branch	Demand Notice Date & Due Amount	Details of the property	Reserve price/ EMD/ Bid increase
1	<b>BORROWER</b> Ms Shraddha Dnyaneshwar Kasekar <b>B/O- SAWARDE</b> Mr Sunny Pandey Mob:- 9433141928	06-12-2023 ₹ 16,20,168.00/- + Interest + Other Charges	All that piece & Parcel of property – Residential flat having Flat No B/402 (1bhk) B wing at forth floor with carpet area 32.82 sq m+balcony area 2.97 sqm +open terrace 2.14 sq m hence total builtup is 60.239 sq m in Building No 2 Kaveri building in Bhairi Bhavani Nagar (near Durgawadi Phata) Off Dervan Road , Sawarde , Tal Chiplun , Dist Ratnagiri which is Bounded as under; EAST : Open Space. WEST : Flat No 403. NORTH : Flat No 401. SOUTH : Open Space (Under :Pysical Possession)	₹ 20,61,000/ ₹2,06,100/ ₹ 50,000/

E-Auction	Date of Inspection & time	Last date & time for deposit of Bid amount	E-Auction Date & time
Sr. No.1	06 <sup>th</sup> April 2026 10:00 AM to 4.00 PM	13 <sup>th</sup> April 2026 upto 05:00 PM	13 <sup>th</sup> April 2026 10:00 AM to 06:00 PM

The auction will be conducted through the Bank's approved service provider: Website of E-auction agency <https://ebkray.in/> E-auction agency contact details are:

- PSB Alliance eBKray Helpdesk No. [+918291220220](tel:+918291220220) Email: [support.ebkray@psballiance.com](mailto:support.ebkray@psballiance.com)

For Any queries related to bidder registration and EMD payment/refund related queries: Email: [support.ebkray@psballiance.com](mailto:support.ebkray@psballiance.com) Please contact the helpdesk officials during office hours on the working days

**It is advisable for Bidders to complete the following formalities well in advance.**

**Step 1: Bidder/Purchaser registration:** Bidder to register on e-Auction Platform <https://ebkray.in/> using his mobile number and email-id

**Step 2: KYC verification:** As a part of e-KYC the documents will be verified by the system.



*(Handwritten signature)*

Please note that Steps 1 & 2 should be completed by bidder well in advance.

**Step3: EMD amount:** The interested Bidders/Purchasers has to transfer the EMD amount using online mode (i.e. NEFT/Transfer/UPI/Net Banking) in his Global EMD Wallet well in advance before/during the auction time. In case EMD amount is not available in Global EMD Wallet, system will not allow to bid. The registration, verification of KYC documents and transfer of EMD in wallet must be completed well in advance, before the auction time. Bidders may give offers either for one or for all the properties. Only after having sufficient EMD in his Wallet, the interested bidder will be able to bid on the date of e-auction. Bidder's Global Wallet should have sufficient balance ( $\geq$ EMD amount) at the time of bidding. In case of offers for more than one property bidders will have to deposit EMD for each property. 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

Please follow the guidelines available at <https://ebkray.in/> for payment of EMD/bidding during auction process

**Step 4: Bidding Process and Auction Results:**

Interested Registered bidders can bid online on e-Auction Platform after completing Step 1, 2 and 3.

In case there is sole bidder for any property, the sole bidder will have to participate in the e-auction and will have to increase his/her/its offer at least by the amount equal to the amount of bid increase amount as mentioned in the table above against the property concerned failing which he will not be entitled to be declared successful bidder.


Please follow the guidelines available at <https://ebkray.in/> for payment of EMD/bidding during auction

For detailed terms and conditions of the sale, please refer to the link provided on our Banks Website [www.centralbankofindia.co.in](http://www.centralbankofindia.co.in)

**\* All the taxes and statutory dues are payable by the bidder**

Date: 05-03-2026  
Place: Panaji



  
Authorized Officer, Central Bank of India  
E-MAIL ID: recoverypanaro@centralbank.co.in