



KHARGHAR - SEC - 35 BRANCH
Shop No 1,2,3,4, Ashviniyak Residency,
Plot Nos & 6, Sector 35 - D. Kharghar,
Navi Mumbai - 401210

By Courier/ Registered Post A.D

Without Prejudice

Ref No. KH35/RR/25-26/July/22

Date: 15.07.2025

To,

Mr. Kesar Ali Nadaf, Fl. 1104, Pl. 36, Sec 5, Kavisha Bldg, Taluka Pl 36, District - Raigad Navi Mumbai Maharashtra - 412028

NOTICE U/S 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002

At the request made by you, the Bank has granted to you various credit facilities aggregating to an amount of Rs. 30,00,000 (In word Rupees Thirty Lakhs Rupees only). We give hereunder details of various credit facilities granted by us and the outstanding dues thereunder as on the date of notice:-

S.No.	Nature of facility	Sanctioned Limit	Outstanding dues (In Rs.)
1	Star Home Loan (0186751100091)	Rs. 30,00,000.00	Rs. 29,83,466

2. The aforesaid credit facilities granted by the Bank are secured by the following assets/securities/particulars of properties/assets charged to Bank:-

Flat No. 1104, 11th Floor, In Building "Kavisha" addressing 33,498 Sq. Mtrs. Carpet Area, Constructed on Plot No. 36, Sector No. 5, Taluka Panchanagar, Taluka Navi Mumbai, Taluka Panvel, Raigad - 412028,

3. As you have defaulted in repayment of your dues to the Bank under the said credit facilities, we have classified your account as Non-Performing Asset with effect from 14.07.2025 in accordance with the directions / guidelines issued by the Reserve Bank of India.

4. For the reasons stated above, we hereby give you notice under Section 13(2) of the above noted Act and call upon you to discharge in full your liabilities by paying to the Bank for Star Home Loan of sum of Rs. 29,83,466 (In word Rupees Twenty Nine Lakhs Eighty Three Thousand Four Hundred Sixty Six) plus unchanged interest @10.00% p. a. compounded with monthly rests w.e.f 14.07.2025 and all the costs, charges & expenses incurred by the Bank, till repayment by you within a period of 60 days from the date of this notice, failing which please note that we will entirely at your risks as to costs and consequences exercise the powers vested with the Bank under Section 13 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, against the secured assets mentioned above.

5. While we call upon you to discharge your liability as above by payment of the entire dues to the bank together with applicable interest, all cost, charges & expenses incurred by the bank till repayment & redeem the secured assets, within the period mentioned above, please take important note that as per section 13(8) of the SERFAESI Act, the right of redemption of secured assets will be available to you only till the date of publication of notice for public auction or inviting quotations or tender from public or private treaty for transfer by way of lease, assignment or sale of the secured assets.

6. The amounts realised from exercising the powers mentioned above, will firstly be applied in payment of all costs, charges and expenses which are incurred by us and/or any expenses incidental thereto, and secondly in discharge of the Bank's dues as mentioned above with contractual interest from the date of this notice till the date of actual realisation and the residue of the money, if any, after the Bank's entire dues (including any of your other dues to the Bank whether as borrower or guarantor) are fully recovered, shall be paid to you.

7. If the said dues are not fully recovered with the proceeds realised in the course of exercise of the said powers against the secured assets, we reserve our right to proceed against you and your other assets including by filing legal/recovery actions before Debts Recovery Tribunal/Courts for recovery of the balance amount due along with all costs etc. Incidental thereto from you.

8. Please take note that as per Sub-Section (13) of the aforesaid Act, after receipt of this notice, you are restrained from transferring or creating any encumbrances on the aforesaid secured assets by way of sale, lease, licence, gift, mortgage or otherwise.

9. The undersigned is a duly authorised officer of the Bank to issue this notice and exercise powers under Section 13 of aforesaid Act.

10. Needless to mention that this notice is addressed to you without prejudice to any other remedy available to the Bank.

Yours faithfully,
RAJIV KUMAR
CHIEF MANAGER & AUTHORISED OFFICER

Place: Navi Mumbai
Date: 15.07.2025

Central Office: Chander Mukhi, Nariman Point, Mumbai - 400 021
North Mumbai Regional Office, NCL Building Complex, 3rd Floor, Plot No 6, E Block, Bandra Kurla Complex, Bandra (East), Mumbai 400051, Tel: 022-62531265 Email: recoverymsr@centralbank.co.in

SALE NOTICE FOR SALE OF MOVEABLE/ IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation 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 Authorised 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 Authorised officer, there are no encumbrances on the property. However, the intending bidders should make their own independent enquiries regarding the encumbrances, title of properties 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 Borrowers/ Guarantors / Mortgagors & Contact no. of Branch	Demand Notice Date & Due Amount (Rs. In lac)	Details of the property	Reserve price / EMD/ Bid increase (in lac)
1	Merryli Kumar D'Souza B/S- SamtaNagar Mrs. Meenakshi S Ajila Mob No - 9768484868	28.12.2023 Rs. 59.31 Lakhs	Flat No. A 1403, 14th floor, Building Casa Clara, Project Downtown Palava 2, Village Khoni Taluka Kalyan Thane 401107 (Built Up Area in Sq.Ft- 616.00 .Carpet Area - 566 Sq Ft)	50.50/ 5.05/ 0.20
2	Smt. Leena Devidas Jumbo B/O- Vasai (W) Mr. Akash Kumar Mob No - 9670748999	21.07.2024 Rs. 48.80 Lakhs	Flat no. 102, 1st Floor, 'B' wing, Shiv Savli Complex, S No 79, Hissa No 16 & 17, Shivaji Nagar, Kumbharkhan Pada, Dombivli West, Tal- Kalyan, Dist- Thane- 421 301. (Built up area: 520 sq ft) (Carpet Area- 433 sq ft)	23.90/ 2.39/ 0.20
3	Mr. Srinath Mishra B/O- Virar East Mr. Hajaril Meena Mob.: 837491515	09.02.2024 Rs. 25.62 Lakhs	Flat No-309, WING-C, 3rd floor, building no-3, Rudraksh CHS Ltd, Bolin Road, Padmavati nagar, Virar west, 401303. (Built Up Area-720.00 Sq. Ft)(Carpet Area- 470.45 SqFt)	32.10/ 3.21/ 0.20
4	Mrs. Vidya Chandrabhan Ujigare B/O- Goregaon Mr. Abhimanyu Prusty Mob no 8783993948	02.01.2024 Rs. 76.86 Lakhs	Flat No. 207, 2nd Floor, Wing - F, Shiv Savli Complex, Village-Shivaji Nagar, Dombivli (West) Taluk - Kalyan, District -Thane PIN- 421202, State- Maharashtra, India. Built Up Area. = 845 Sq. Ft(Carpet Area = 603.92 Sq.Ft)	45.65/ 4.65/ 0.20
5	Deepak Pranjivan Bosmiya B/O- Dahisar Mrs. Nibha Mob.: 8369450913	03.02.2021 Rs. 480.43 Lakhs	Shop No 1 to 5, Ground Floor, Rashmi Prime Corner, Building No 1' Near Beverly Park' Mira Road, East, Dist: Thane 401107 (Built Up Area-1479.60 Sq. Ft) (Carpet Area = 1233 Sq. Ft)	221.50/ 22.15/ 0.50

E-Auction Date of Inspection & time Last date & time for deposit of Bid amount E-Auction Date & time

1 to 3 29.08.2025 03.09.2025 06:00 PM 03.09.2025 10:00 AM to 6:00 PM 12:00 PM to 4:00 PM

4 to 5 03.09.2025 19.09.2025 06:00 PM 19.09.2025 10:00 AM to 6:00 PM 12:00 PM to 4:00 PM

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

• PSS Alliance eKray Helpdesk No. +918291220220, Email: support.baanknet@psbaliance.com

For any queries related to bidder registration & EMD payment/refund related queries. Email: support.baanknet@psbaliance.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://baanknet.com/ 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.

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/UPV/Net Banking) in their 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 offer either for one or for all the properties. Only after having sufficient EMD in their Wallet, the interested bidder will be able to bid on the date of e-auction. Bidder's Global Wallet should have sufficient balance (>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://baanknet.com/ 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 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.

It shall be responsibility of the bidders to inspect and satisfy themselves about the asset & specification before submitting their bid. The authorized officer/Bank reserves the right to postpone/cancel any of terms and conditions of the auction without assigning any reason thereof.

The authorized officer is not bound to accept the highest offer and the authorized officer has absolute right to accept or reject any or all offer (s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.

Bidding in the last moment should be avoided as the bidders own interest as neither the CENTRAL BANK OF INDIA nor service provider will be responsible for any lapses/ failure (Interne failure/power failure etc.). In order to ward-off such contingent situation bidders are requested to make all necessary arrangements/alternatives such as power supply back up etc., so that they are able to circumvent such situation and are able to participate in auction successfully.

To the best of knowledge and information of the Authorized Officer, there is no encumbrance on any property. However, the intending bidders should make their own independent inquiries regarding the encumbrances; title of the properties, 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 Bank. The Authorized Officer/Secure Creditor shall not be responsible in any way for any third party claims/rights/dues.

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

*Please read the user manual available on the website before commencing bidding process. Bank will not be responsible for any complications arise during bidding process, if any.

It is important to note that the auction purchaser shall bear the Stamp duties, including those of sale certificate, registration charges, all statutory dues payable to Government/any authority, Taxes, GST and other charges both existing and future relating to properties over and above bid amount.

For detailed terms & conditions of the sale, please refer to the link provided on our Banks Website www.centralbankofindia.co.in

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

PUBLIC NOTICE

This is to inform public in general that Kotak Mahindra Bank Ltd. has organized an Auction in below mention respect of Vehicles.

(1) MAHINDRA BOLERO

MH 04 LQ 3290 • YOM : 2023 • Min. Reserve Price : Rs. 4,98,750/-

(2) EICHER VECV1095 GOODS

MH 07 X 0375 • YOM : 2017 • Min. Reserve Price : Rs. 3,46,750/-

(3) EICHER VECVEV PRO2049

MH 46 BU 2378 • YOM : 2022 • Min. Reserve Price : Rs. 4,84,500/-

(4) TATA MOTORS T LPT 1921GD

MH 04 LQ 4718 • YOM : 2023 • Min. Reserve Price : Rs. 12,84,400/-

(5) EICHER VECVE 2059XP

MH 46 BU 2628 • YOM : 2022 • Min. Reserve Price : Rs. 5,93,750/-

(6) TATA MOTORS TATA L 3118

MH 40 CD 0114 • YOM : 2017 • Min. Reserve Price : Rs. 6,31,750/-

(7) ASHOK LEYAL 4020

MH 46 CL 2645 • YOM : 2023 • Min. Reserve Price : Rs. 20,56,750/-

(8) TATA MOTORS T LPT 1916 FB

MH 05 FJ 2479 • YOM : 2024 • Min. Reserve Price : Rs. 13,39,500/-

(9) TATA MOTORS T LPT 1916 FB

MH 05 FJ 2483 • YOM : 2024 • Min. Reserve Price : Rs. 13,39,500/-

(10) TATA MOTORS TATA 3118

MH 46 CL 0166 • YOM : 2018 • Min. Reserve Price : Rs. 6,74,500/-

(11) TATA MOTORS TATA YODHA

MH 04 KF 9410 • YOM : 2020 • Min. Reserve Price : Rs. 1,61,500/-

(12) TATA MOTORS TATA YODHA

OD 02 AV 7086 • YOM : 2020 • Min. Reserve Price : Rs. 1,75,750/-

(13) TATA MOTORS TATA YODHA

MH 04 KF 8518 • YOM : 2020 • Min. Reserve Price : Rs. 1,75,750/-

(14) TATA MOTORS TATA YODHA

KA 01 AM 0921 • YOM : 2020 • Min. Reserve Price : Rs. 1,71,000/-