



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 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 following Borrower (s) and Guarantor(s) that the below described immovable properties mortgaged/charged to Bank of India (secured creditor), the physical possession of which has been taken by the Authorized Officers of Bank of India will be sold on "as is where is basis", "as is what is basis" and "whatever there is basis" for recovery of respective dues as detailed hereunder against the secured assets mortgaged/charged to Bank of India from the respective Borrower(s) and Guarantor(s). The reserve price and the earnest money deposit is shown there against each secured asset:

The sale will be done by the undersigned through e-auction platform provided hereunder.

Sr. No.	Branch Name / Name of the borrowers/ Guarantor and Amount outstanding	Description of the properties	Reserve price (Rs. in lakhs)	EMD of the property (Rs. in lakhs)	Contact Number
1	CP Tank Mrs. Sushma Sudhakar Lad & Sanjukta Sudhakar Lad Amt.O/S: 13.82 Lakhs+ Interest + Cost of expenses/charges	EQM of immovable property flat no 407/4th floor B Wing Garden View Star Garden View CHSL Naringi Road Taluka Vasai Virar East Dist Palghar Pin 401305. Area of Flat – Carpet 370.00Sq.ft (on the basis of Physical possession)	14.15	1.41	Mob no 9619703285
2	Mandvi SHYAMJEE BECHU SHARMA Amt.O/S: 11.49 Lakhs+ Interest + Cost of expenses/charges	EQM of immovable property Flat No- 301, 3rd Floor, B Wing, Building Esg Vishwa, Near Ashapura Marble, Goveli, Titwala E Vill- Titwala, Kalyan, Dist- Thane, 421401, Maharashtra, Additional Murbad Industrial Area-421401 (on the basis of Physical possession)	10.09	1.00	Mob No 9826835203
3	Mandvi Sushma Mahendra Yadav Amt.O/S: 16.19 Lakhs+ Interest + Cost of expenses/charges	EQM of immovable property Flat No- 103, 1st floor, Chandika residency building,, plot no- 120 & 640, vill- Chandrapara, Vasai, Dist- Palghar, Maharashtra, Vasai Virar-401208 (on the basis of Physical possession)	17.17	1.72	Mob No 9826835203
4	Mandvi Moira Ajay Chauhan Amt.O/S: 14.81 Lakhs+ Interest + Cost of expenses/charges	EQM of immovable property Flat No- 103, 1st Floor, C Wing Of Chandika Residency, House No- 120 & 640, Vill- Chandrapara, Taluka- Vasai, Palghar, Maharashtra, Vasai Virar-401208 (on the basis of Physical possession)	16.15	1.61	Mob No 9826835203
5	Jacob Circle Shweta Sachin Ambekar Amt.O/S: 19.30 Lakhs+ Interest + Cost of expenses/charges	EQM of immovable property Flat no. 101, 1st floor, Wing – A, Anushree CHSL, Near Shanti Nagar, Village: Belavali, Survey No. 7A, Hissa No. 1/1 (C), Plot No. 17 & 18, Badlapur (West), Taluka Ambemath, District Thane – 421503, Maharashtra, Badlapur-421503 (On the basis of Physical possession)	35.02	3.50	Mob No- 9766938651
6	Churchgate Mr. Ashish Vijay Prajapati & Mrs. Sonal Ashish Prajapati Amt.O/s:Rs.15.19 Lakhs+ Interest+Cost of expenses /charges	EQM of Residential Flat No. 209, 2nd Floor, A-Wing, Gagangiri Apartment, Village-Naringi, Virar-East, Taluka- Vasat, Palghar District –401305. (on the basis of Symbolic possession)	21.93	2.19	Mob No- 9894342916
7	Churchgate Mr. Vijay Krishna Patankar & Mrs. Vedika Vijay Patankar Amt.O/s:Rs.17.85 Lakhs+ Interest+ Cost of expenses /charges	EQM of Residential Flat No. 001, Ground Floor, D-Wing, Building No. 2, Sai Swapna Apartment No.2, Manvelpada Road, Virar-East, Taluka- Vasat, Palghar District –401305. (on the basis of Symbolic possession)	15.78	1.58	Mob No- 9894342916
8	CP Tank Mr Shyambabu Chandishbhagat Chaurasiya Amt.O/s:Rs.17.75 Lakhs+ Interest+Cost of expenses/charges	EQM of Flat No. C – 104, 1st Floor, C Wing, Shalini Complex CHSL, Building no.2, C&D Wing CHSL, Old Survey no.331, New Survey no. 27, Hissa no.2, Village- Goddev, Opp Garden City, Near Seven Eleven High Scholl, medtiya Nagar Road, Mira Road East, Dist Thane –401107. (On the basis of Symbolic possession)	49.65	4.96	Mob No 9619703285
9	Grant Road Mr. Abdul Haleem Choudhary M/s. KGN Enterprises Amt.O/S: 45.76 Lakhs+ Interest + Cost of expenses/charges	EQM of Shop No. 05 on Ground Floor, 'A Wing', Building known as "Rama Chande Complex" situated at Survey No. 57/Part A of Village Asangaon, Shivanjali Nagar, Front of Marahi Z.P., Asangaon (West), Taluka Shahapur, District Thane –421 601. (On the basis of Symbolic possession)	23.97	2.40	Mob No 8390512300
10	Jacob Circle	EQM of Flat 504, 5th floor, Wing – A, Building No. 1, Kedamath	36.90	3.69	Mob No

		(On the basis of Symbolic possession)			
10	Jacob Circle Rajubhai Ramkrushna Gujar & Rekha Rajubhai Gujar Amt.O/S: 20.07 Lakhs+ Interest + Cost of expenses/charges	EQM of Flat 504, 5th floor, Wing – A, Building No. 1, Kedarnath Building, Nilkanth Srushti Complex, Village Wadeghar, Kalyan West, Dist Thane Maharashtra – 421301. (On the basis of Symbolic possession)	36.90	3.69	Mob No 9158483060
11	Mazgaon Pushpakant Shyamrao Kamble & Kavita Pushpakant Kamble Amt.O/s:Rs.28.84 Lakhs+ Interest+ Cost of expenses/ Charges.	EQM flat no. 302, 3rd floor, Building No. 1, Anand House, Plot No B-19, Sector 20, CBD Belapur, Navi Mumbai, Thane –400 706. (On the basis of Symbolic possession)	25.63	2.56	Mob No- 7736587736
12	Worli Naka Kiran Bhupendra Raval & Jigna Kirankumar Raval Amt.O/s:Rs.32.59 Lakhs+ Interest+Cost* of expenses/charges	EQM of Flat no. 301, 3rd Floor, Building No. A1, Known as 'Mandakini Residency', Titwala (East), Thane – 421605. (On the basis of Symbolic possession)	34.90	3.49	Mob No 9004002428
13	Wadala West Mr Sameer Iqbal Sheikh Amt.O/s:Rs.12.91 Lakhs+ Interest+ Cost of expenses/ Charges	EQM Flat No.203, 2nd floor, Building No E, Wing E-1, Konnark Heaven, Gat No-5/4,5/5,5/6,5/7,5/8, Village –Chindran, Tal- Pnavel, Dist. Raigad, Maharashtra-410218. (On the basis of Symbolic possession)	17.85	1.78	Mob No- 8605908777
14	Lower Prarel Mr. Ashokkumar Ramanand Yadav & Mrs. Sangeeta Ashok Yadav Amt.O/s:Rs.24.33 Lakhs+ Interest+ Cost of expenses/ Charges	EQM of Flat No.31, 3rd Floor, D5, Omkar Shree Ganesh CHSL, Suvay No.245 to 281,553, Village Juchandra, Pereira Nagar, Naigaon(East) Tal Vasai, Dist- Palghar-401208. (On the basis of Symbolic possession)	26.91	2.69	Mob No- 6379494934
15	Dadar West Mr. Chaitanya Hareshwar Bhagat Amt.O/s:Rs.30.43 Lakhs+ Interest+ Cost of expenses/ Charges	Flat No.103, 1st Floor Building No. 02, Signature Heights, Valiv Road, Behind Vitthal Mandir Near Ambassador School, Vasai East Palghar-401208. (On the basis of Symbolic possession)	36.94	3.69	Mob No- 9766938651
16	Dadar West M/s Pramod Enterprises Amt.O/s:Rs.21.01 Lakhs+ Interest+ Cost of expenses/ Charges	EQM of flat no- 201, 2nd floor if Vinayak Apartment located at CTS No- 71/C, Tika no-5, Zone No-2/8/9C, Kharkar ali, Tukaram Mahadik Road, Near Thane Police School, Dist-Thane, Pin- 400601 (On the basis of Symbolic possession)	30.33	3.03	Mob No- 9766938651
17	Dadar West Ms. Swati Pradipkumar Joshi. Amt.O/s:Rs.27.70 Lakhs+ Interest+ Cost of expenses/ Charges	EQM of Flat No. 703 7th floor C Wing Anand Kawach Apartment S. Nos 50h no. 1/p, 4& 8/P, Village Panchpakhadi, Naralipada khopat, Sahu Nagar next to Runwal Nagar, Service Road Near Eastern Express Highway, Thane(West)-400601 * (On the basis of Symbolic possession)	15.61	1.56	Mob No- 9766938651

The auction sale will be "online E-auction / Bidding through website – <https://ebkray.in/> / <https://BAANKNET.com> on 25.03.2026

between 11:00 AM and 05:00 PM with unlimited extensions of 10 minutes each.

Bidder may visit <https://ebkray.in/> / <https://BAANKNET.com>, where "Guidelines" for Bidders are available with educational videos. Bidders have to complete following formalities well in advance:-

- **Step 1:** Bidder / Purchaser Registration: Bidder to Register on e-Auction portal <https://ebkray.in/> / <https://BAANKNET.com> using his mobile no. and E-mail ID. (PDF/Buyer Manual) describing the step by step process for registration is available for download in the home page Under Help option at the bottom of the page.)
 - **Step 2:** e-KYC Verification to be done by the Bidder/Purchaser.
 - **Step 3:** Transfer of EMD amount to his global EMD wallet. Online /Off-line transfer of funds using NEFT / Transfer, using challan generated on E-auction portal.
- **Step 1 to Step 3** should be completed by bidder well in advance, before e-auction date. Bidder may also visit <https://ebkray.in/> / <https://BAANKNET.com> for registration and bidding guidelines.

• **Helpline Details / Contact Person Details of eBKray / BAANKNET:**

eBKray Helpdesk Number			
Name	E-mail ID	Landline No.	Mobile No.
Helpdesk	support.ebkray@psballance.com		8291220220

1. Last date of EMD and KYC submission will be up to 24.03.2026 (subject to website availability).
2. The intending purchasers can inspect the property on 24.03.2026 between 11.00 am and 04.00 pm.
3. The property will be sold in "AS IS WHERE IS" AND "AS IS WHAT IS" WHATEVER THERE IS CONDITION".
4. Properties from Sr No 1-5 are under physical possession and from Sr No.6-17 are under Symbolic possession.
5. The Bid price to be submitted shall be at least one increment over and above the reserve price and bidders are to improve their offers in multiples of Rs.25,000/- (Rupees Twenty five thousand only) in respect of property listed at Sr No1 to 17.
6. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price including EMD already paid, within next day of acceptance of bid price by the Authorised Officer and the balance of the sale price on or before 15th day of sale. The auction sale is subject to confirmation by the Bank. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/ right in respect of property/ amount.
7. Prospective bidders are advised to peruse the copies of the title deeds within the bank premises and verify the latest Encumbrance certificate and other revenue / municipal records to exercise diligence and satisfy themselves on title and Encumbrances if any over the property.
8. Bids once made shall not be cancelled or withdrawn. All bids made from the registered user ID will be deemed to have been made by him only.
9. Bidder shall be deemed to have read and understood the terms and conditions of sale and be bound by them.
10. The sale is subject to the conditions prescribed in the SARFAESI Act, Rules 2002 amended from time to time and the conditions mentioned above and also subject to pendency of cases/ litigation if any pending before any court/ tribunal are arisen thereof.
11. The bidders may participate in E-auction for bidding from their place of choice / internet connectivity shall have to be ensured by the bidder himself. Bank / service provider shall not be held responsible for internet connectivity, network problems, systems crash down, power failures etc.,
12. The unsuccessful bidder will not get any interest on their bid amount and further no interest will be paid in the eventuality of litigation on the bid amount or any other amount paid by the bidder in this process.
13. The authorised officer is having absolute right and discretion to accept or reject any bid or adjourn / postpone / cancel the sale / modify any terms and conditions of the sale without any prior notice or assigning any reasons.
14. Purchaser shall bear the stamp duties charges including those of sale certificate / registration/ charges including all statutory dues payable to the government, taxes and rates and outgoing both existing and future relating to the property.
15. Buyer shall bear the TDS wherever applicable including other statutory dues, registration charges, stamp duty etc.
16. The sale certificate will be issued in the name of successful bidder only.
17. This notice is also applicable to borrower / guarantors and public in general.

PLACE: MUMBAI
DATE: 09.03.2026

Sd/
Authorized Officer
Bank of India

SALE NOTICE TO BORROWER AND GUARANTORS

Dear Sir/Madam, The undersigned being the Authorized Officer of the Bank of India is having full powers to issue this notice of sale and exercise all powers of sale under Securitization and Reconstruction of Financial Assets and Enforcement of Interest Act, 2002 and the Rules framed there under. You have committed default in payment of outstanding dues and interest with the monthly rest, cost and charges etc., in respect of the advances granted by the bank mentioned above. Hence, the Bank has issued demand notice to 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 the 60 days. Therefore, the Authorized Officer in exercise of the powers conferred under section 13(4), took (Symbolic & Actual) possession of the secured assets more particularly described in the schedule mentioned above and a sale notice was issued to you by the respective Branches, even otherwise this Notice is also construed as Notice under Rule 8 (6) under enforcement rules of the Act of 2002. Notice is hereby given to you to pay the same as mentioned above before the date fixed for sale, failing which the property will be sold and balance 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 assets 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 at liberty to participate in the auction to be held on the terms and conditions thereof including deposit of earnest money.