RO/SOLA/RECV/2026-27/ Date-05.11.2026

BY REGISTERED POST WITH ACKNOWLEDGEMENT DUE / SPEED POST

To,

BORROWER/CO BORROWER/GUARANTOR	
1.	**Mrs. Yogita Swapnil Potdar (Borrower)** **Address:-**A/P Malgaon Near Grampanchayat office Tal and Dist Satara 415011
2.	**Mr. Swapnil Dilip Potdar (Co Borrower)** **Address**:-A/P Malgaon Near Grampanchayat office Tal and Dist Satara 415001

Sir/Madam,

Sub: Notice for of sale - In terms of the SARFAESI Act, 2002, read with Rules, 8 & 9 of the Security Interest (Enforcement) Rules, 2002.

Ref: You're Loan in the name of Mrs. Yogita Swapnil Potdar (Borrower) and Mr. Swapnil Dilip Potdar (Co -Borrower) B/o Satara Branch as under

Sr. No.	Facility	Sanctioned Limits (₹ in Lakh.)	Demand Notice amount
A	Fund Based	00	**Rs.3156436.39 (Rupees Thirty One Lakhs Fifty Six Thousands Four Hundred Thirty Six Rupees and Thirty Nine Paisa Only) on 15.05.2025** plus with further interest incidental expenses, and costs theron.
1.	**HOUSING LOAN**	25.65/-	
	(Ac-5265801752)		
	Grand Total	25.65/-	

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You had availed above credit facility from **Central Bank of India, B/o–Satara Branch.** The repayment of the said loans is 'inter-alia' secured by mortgage of property/properties mentioned in the schedule hereunder. You failed to pay the outstanding to the bank and therefore you have been called upon to pay the amount due vide Demand Notice **dated 15.05.2025 for Rs.31,56,436.39/- +**

subsequent applicable interest and expenses there upon **(Less recovery thereafter if any)**, issued under Section 13(2) of the Act. It was made clear that if the payment is not made within 60 days, Bank will be constrained to exercise its rights by taking possession of the securities/properties.

As the said borrowers failed to make payment, the undersigned took symbolic .possession of the mortgaged property/properties, described in the schedule hereunder on 02.01.2026. The information of possession notice has also been published in two newspapers.
Physical possession of the mortgaged property/properties, described in the schedule hereunder on 21.08.2026. The information of possession notice has also been published in two newspapers.

Under the provisions of **SARFAESI act**, bank is entitled to sale of the mortgaged assets and to adjust the proceeds towards costs, charges, expenses and outstanding balances. Accordingly the undersigned intends to sale the secured assets described in the schedule hereunder.

The sale of all that part and parcel of the mortgaged property/properties is intended to be carried out by way of E-Auction / ~~inviting tenders from Public~~. The E-Auction will be conducted on **25.11.2026** as per the schedule mentioned in the enclosed E-Auction notice. We are also publishing a public notice of e-auction in two newspapers with necessary details, including newspaper of vernacular language. If any prospective buyer/person known to you is having interested in the property is invite to participate in the proposed sale. **The bank may also participate in the bid /sale process to purchase the property for its own use**.

The details of the Mortgaged Property/Properties along with Reserve Price & EMD Amount, which is intended to be put up for SALE/E-Auction as per follows

Name of the Branch & Borrowers	**Recovery Due Amount**	**Description of Immovable Property**	**Reserve Price (RP),** **EMD Amount**
Mrs. Yogita Swapnil Potdar (Borrower) **Mr. Swapnil Dilip Potdar** (Co Borrower) A/P Malgaon Near Gram panchayat office Tal and Dist Satara -413304	**Rs.3156436.39 (Rupees Thirty One Lakhs Fifty Six Thousands Four Hundred Thirty Six Rupees and Thirty Nine Paisa Only) on 15.05.2025** plus with further interest incidental expenses, and costs	**Row house No.03, at Survey No.377/1C/1D, Plot No.13/14C admeasuring Land area-40.25Sqmtr & area of constructed property 48.30Sqmtr owned by Mrs. Yogita Swapnil Potdar (Borrower) situated at Karje Turf Satara Tal and Dist-Satara** **Boundaries of Row house:-** **East- 6 Meter Road, West-Survey No 371/2, South- Row house No.04, North-Row House No.02** **Possession-Physical**	**Rs.2437,000/-** **Rs.243700/-**

The borrowers are hereby notified to pay the sum as mentioned above along with up to date interest and ancillary expenses before the date of Auction, failing which the property/properties will be auctioned/sold and balance dues if any, will be recovered with interest and costs from them by legal avenues.

Since the property is going to put for sale, hence only 15 days' notice is being served under Rule 8(6) and Rule 9(1) of the Security Interest (Enforcement) Rules, 2002.

The borrower's attention is invited to provisions of sub-section (8) and (9) of section 13 of the Act, in respect of time available, to redeem the secured assets.

Yours Sincerely

Rajesh Rai

Authorized Officer/ Chief Manager

Encl.: Copy of Sale notice dated 05.11.2026
Copy of Terms & Conditions dt 05.11.2026

TERMS & CONDITIONS OF THE E-AUCTION

01. The E-Auction is being held on "AS IS WHERE IS" and "AS IS WHAT IS" and "WHATEVER THERE IS" BASIS. (Exclusive of Furniture / Fixture /Stocks /Movables).
02. The E-Auction will take place through portal https:// www.ebkray.in/eauction-psb and https://baanknet.com on **25.11.2026** from 10:00 AM to 5:00 PM with auto extension of 10 minutes.
03. For downloading further details, Process Compliance and Terms & Conditions, Please visit: a. https://www.centralbankofindia.bank.in, b. website address of our E-Auction Service Provider https:// www.ebkray.in/eauction-psb, **https://baanknet.com**Bidders may visit https://www.ebkray.in/eauction-psb , https://baanknet.com where "Guidelines" for bidders are available with educational videos. Bidders have to complete following formalities in advance:
Step 1: Bidders /Purchaser Registration: Bidders to register on e-auction platform (link given above) using his mobile number and email Id.

Step 2: KYC verification Bidders to upload requisite KYC documents. KYC Documents shall be verified by e-auction service provider (may take 2 working days.)

Step 3: Transfer of EMD amount to bidder E- Wallet: online /Off-line transfer of fund using NEFT/Transfer, using challan generated on e-auction Platform.

Step 4: Bidding Process and Auction Results: Interested Registered bidders can bid online e-auction Platform after completing Step 1, 2 and 3.

Please note that step 1 to step 3 should be completed by bidders well in advance, before e-auction date.

04. Platform (https//www.mstcecommerce.com) for e-Auction will be provided by our E-Auction service provider. The intending Bidders/Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website https:// www.ebkray.in/eauction-psb, https://baanknet.com. This Service Provider will also provide online demonstration/ training on e-Auction on the portal. The Sale Notice containing the General Terms and Conditions of Sale is available/published in the Banks websites/webpage portal. https://www.centralbankofindia.bank.in, https://www.ebkray.in/eauction-psb, https://baanknet.com The intending participants of e- auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from e-Bक्रय –portal https://baanknet.com, https:// www.ebkray.in/eauction-psb). The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to https:// www.ebkray.in/eauction-psb on their Central Helpdesk Number 8291220220 and mail support.ebkray@psballiance.com.

05. The intending Bidders/Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet well in advance before 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 auction.

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 (>=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.

06. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through i.e. NEFT/Transfer (After generation of Challan from (https://www.ebkray.in/eauction-psb, https://baanknet.com) in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any other mode such as Cheques/DD will not be accepted. Bidders, not depositing the required EMD in his Wallet, will not be allowed to participate in the e-auction. The Earnest Money Deposit (EMD) shall not bear any interest and EMD of the unsuccessful bidders will be returned without interest.

07. The property will not be sold below the Reserve Price set by the Authorized Officer. The bid quoted below the reserve price shall be rejected. The bidders shall increase their bids in multiplies of the amount specified in the public Sale Notice/Terms and condition of Sale. Unlimited extension of 10 Minutes time will be given in case of receipt of bid in last ten minutes. Ten minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.

08. To the best of knowledge and information of the Authorized Officer, any encumbrance is not known on properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ effecting 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.

09. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites as mentioned against each property description.

10. During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount' (mentioned in Sale Notice) or its multiple and in case bid is placed during the last 10 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 10 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorized Officer/ Secured Creditor, after required verification.

11. .The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already deposited on the same day or not later than next workaday after the acceptance of bid price by the Authorized Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer through NEFT/RTGS in the A/c No. of respective Branch as mentioned in online portal. In case of default in payment by the successful bidder, the amount already deposited by the bidder shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/ right in respect of property/ amount.

12. The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.

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

14. **On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per Rules. The purchaser shall bear the stamp duties, including those of sale certificate, registration charges, all statutory dues payable to Government/any authority, Taxes, GST and rates and outgoing both existing and future relating to properties. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be issued only in the name of the successful bidder.**

15. The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale/modify any terms and conditions of the sale without any prior notice and without assigning any reason including calling upon the next highest bidder to perform in case the earlier bidder fails to perform.

16. The property is being sold on "As is where is", "As is what is" and "Whatever there is" basis (Exclusive of Furniture / Fixture /Stocks /Movables). and the intending bidders should make their own discreet independent inquiries & verify the concerned Registrar/SRO/Revenue Records/ other Statutory authorities regarding the encumbrances and claims/rights/dues/ charges of any authority such as Sales Tax, Excise/GST/Income Tax besides the Bank's charge and shall satisfy themselves regarding the, title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc. over the property before submitting their bids. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues other than mentioned above (if any). No claim of whatsoever nature regarding the property put for sale charges/encumbrances over the property or on any other matter etc., will be entertained after submission of the online bid.

17. The Bank does not undertake any responsibility to procure any permission/license, NOC, etc. in

respect of the property offered for sale or for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/local authority/Co-operative Housing Society or any other dues, taxes, levies, fees, transfer fees if any in respect of and/or in relation to the sale of the said property. Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.

18. The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of MSTC https://www.ebkray.in/eauction-psb and www.centralbankofindia.bank.in before submitting their bids and taking part in the e-Auction.

19. Bidding in the last moment should be avoided in the bidders own interest as neither the Central Bank of India nor Service provider will be responsible for any lapse/failure(Internet failure/power failure etc.). in order to ward-off such contingent situations, 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 the auction successfully.

20. .The sale is subject to confirmation by the Bank.

21. The Intending purchaser can inspect the property on date and time mentioned above at his/her expense. For inspection about the title document & other documents available with the Bank, the intending bidders may contact Central Bank of India, Regional Office, Solapur

22. For the further details contact – Dr. Rakesh Kumar Rai Mo No-9679632560

STATUTORY 15 DAYS SALE NOTICE UNDER RULE 8(6) AND 9(1) OF THE SARFAESI ACT, 2002

Borrowers /Guarantors / Mortgagers are hereby notified to pay the sum mentioned above along with up to date interest and ancillary expenses before the date of e-auction, falling which the property will be auctioned/sold and the balance dues if any will be recovered with interest and cost from borrower and guarantors they are also invited to take part in the bid. For sale of Immovable Secured Assets towards realization of outstanding dues of Secured Creditors.

Date: 05.11.2026
Place: Solapur

Authorized Officer
Central bank of India

Central Bank of India
REGIONAL OFFICE SOLAPUR
Sai Ved Divine, Near Shivdare Arts and Commerce College, Jule Solapur Dist. - Solapur, (MH) Pin: 413004 Phone No.-0217-2728133
E-mail : recvsolaro@centralbank.bank.in

"APPENDIX- IV-A
[See proviso to rule 8 (6)]
SALE CUM E-AUCTION 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 Guarantor (s) that below described immovable properties mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorized Officer of Central Bank of India, (Secured Creditor), will be sold on "As is where is", "As is what is", and "Whatever there is" (Exclusive of Furniture / Fixture / Stocks / Movables) basis **on 25.11.2026** through online web portal **(https://baanket.com, https:// www.ebkray.in/eauction-psb),** for recovery of below mentioned amount due to the Central Bank of India, Secured Creditor from the below mentioned Borrowers and Guarantors/Mortgagors. The Reserve Price & EMD and other details as below table. For Detailed terms and conditions of the Sale, please refer to the link provided in secured creditor's web site www.centralbankofindia.bank.in. Interested bidder may deposit pre-bid EMD through PSB Alliance e-Bkray wallet. Intended bidder has to make payment through E-wallet for participation in E Auction well in advance to avoid any last minute problems.

Sr. No.	Name of Borrower	Total dues for recovery	Description of the immovable properties	Reserve Price (in Rs.)	Earnest Money Deposit (EMD) (in Rs.)	Date & Time for inspection of the properties
1	**Mrs. Yogita Swapnil Potdar (Borrower)** **Mr. Swapnil Dilip Potdar (Co Borrwer)** A/P Malgaon Near Grampanchayat office Tal and Dist Satara **-413304** **Satara-Branch**	**Rs.3156436.39 (Rupees Thirty One Lakhs Fifty Six Thousands Four Hundred Thirty Six Rupees and Thirty Nine Paisa Only) on 15.05.2025** plus with further interest incidental expenses, and costs etc. there on Minus further recovery if any	**Property ID: CBIN703198** Row house No.03, at Survey No.377/1C/1D, Plot No.13/14C admeasuring Land area-40.25Sqmtr & area of constructed property 48.30Sqmtr owned by Mrs. Yogita Swapnil Potdar (Borrower) situated at Karje Turf Satara Tal and Dist-Satara **Boundaries of Row house:-** East- 6 Meter Road, West-Survey No 371/2, South- Row house No.04, North- Row House No.02 **Possession-Physical**	Rs.24,37,000/- (Rupees Twenty Four Lakhs Thirty Seven Thousands Only)	Rs.2,43,700/- (Rupees Two Lakhs Forty Three Thousands Seven Hundred Only)	From 23.11.2026 10:00:00 To 23.11.2026 17:00:00

This may also be treated as notice under Rule 8(6) / Rule 9(1) of security (Enforcement) Rules, 2002 to the Borrower/s and Guarantor/s of the said loan about the holding of e-Auction sale on the above date.

For participating in the E-auction sale, the intending bidders should register their details with the service provider **https://baanket.com** , **https:// www.ebkray.in/eauction-psb** well in advance and shall get user ID & password. Intending bidders advised to change only the password. Bidder may visit **https:// www.ebkray.in/eauction-psb** for educational videos. For detailed terms & conditions of sale, please refer to the link provided Bank's website: www.centralbankofindia.co.in.

Bidder will register on website **https://baanket.com, https:// www.ebkray.in/eauction-psb** and upload KYC documents and after verification of KYC documents by the service provider, EMD to be deposited in E wallet through NEFT/transfer (after generation for Challan from **https://baanket.com, https:// www.ebkray.in/eauction-psb**.

For further details contact -Dr. Rakesh Kumar Rai Mobile No. **9679632560**

The Terms & conditions shall be strictly as per the provisions of the security interest Rules (Enforcement) Rules, 2002.

STATUTORY 15 DAYS SALE NOTICES UNDER RULE 8(6)/RULE 9(1) OF SECURITY INTEREST (ENFORCEMENT) RULES 2002 FOR PROPERTIES

Rakesh Rai

Authorized Officer/Chief Manager

Date:-05.11.2026
Place - Solapur