సెంట్రల్ బ్యాంక్ ఆఫ్ ఇండియా
सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India
1911 से आपके लिए "केंद्रित" "CENTRAL" TO YOU SINCE 1911

आज़ादी का अमृत महोत्सव
Azadi Ka Amrit Mahotsav

शाखा कार्यालय: AS RAO NAGAR | **BRANCH OFFICE: A S RAO NAGAR**

वसूली विभाग /RECOVERY DEPARTMENT

Notice of sale for Sale of Immovable Property

To

Date: 09/03/2026

Mrs. MULPUR JANCY JOHN (Applicant) w/o Mr JOHN WESLEY H No: 23-23/1/105, 1st Floor, K K Madduri Apartments, Chaitnyapuri, Hyderabad, 500060	**Mr JOHN WESLEY (Co-applicant)** H No: 23-23/1/105, 1st Floor, K K Madduri Apartments, Chaitnyapuri, Hyderabad, 500060

Ref: Loan a/c no. 5218108763 (Housing Loan) of Mrs. MULPUR JANCY JOHN (Applicant) & Mr JOHN WESLEY (Co-applicant) from our AS RAO NAGAR Branch

Sub: Thirty days' notice of sale of immovable secured assets under rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Sir,

In continuation of our demand notice dated 02/12/2024 under section 13(2) of SARFAESI Act and our subsequent notice of Possession dated 06/02/2025 both served upon you in the captioned account/s under section 13(4) of the said Act, notice is hereby served upon you under rule 6(2) of the Security Interest (Enforcement) Rules, 2002 that the secured assets in the captioned account which are mentioned in the sale notice attached herewith, shall be sold on **20/04/2026** by way of e-auction by the under signed at the place and time and on the terms and conditions as mentioned in the said sale notice, under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the rules made thereunder. The said sale notice shall form an integral part of this notice and all the contents of the attached sale notice shall be read as of mentioned in this notice.

कृते सेन्ट्रल बैंक ऑफ इंडिया
For CENTRAL BANK OF INDIA

Chief Manager
Raniganj Branch

GAGAN MISHRA
Authorised Officer
Chief Manager

సెంట్రల్ బ్యాంక్ ఆఫ్ ఇండియా
सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India
1911 से आपके लिए "केंद्रित" "CENTRAL" TO YOU SINCE 1911

BRANCH OFFICE: A S RAO NAGAR

APPENDIX- IV-A
[See proviso to rule 8 (6)]
Sale 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 the below described **immovable property** mortgaged / charged to the CENTRAL BANK OF INDIA secured creditor, the **~~Physical~~/Symbolic** Possession of which have been taken by the authorized officer of Central Bank of India, Secured creditors, will be sold on **"As is where is", "As is what is" and "whatever is there is"** on date **20/04/2026** for recovery of due to the Central Bank of India from below mentioned Borrower(s) and Guarantor(s). The Reserve Price and earnest money deposit (EMD) for the property being auctioned is displayed against the details of respective properties.

S.No	Name of the Borrowers / Guarantors/Mortgagers and Contact Detail of Branch	Demand Notice Date & Due Amount	Description of Immovable Properties/Type of possession	Reserve Price / 10% EMD / Bid increase amount
1.	Mrs. MULPUR JANCY JOHN (Applicant) & Mr JOHN WESLEY (Co-applicant) (Branch: A S RAO NAGAR Mr. S.VIGNESWARAN Branch Head, Contact: 6304903712	**02.12.2024** **₹ 51,12,547.00** **plus** Interest+ Other Charges	All that the Resdential House property on plot no 26-B, Eastern portion admeausring 125 Sq yards and plot no 26-B western portion (east side), admeausring 14 Sq yard., total admeasuring 139 Sq Yard or 116.2 Sq meter, and having plinth area 1354.96 Sq feet (Ground floor 677.48 Sq feet. 1st floor 677.48 Sq feet) in Survey no 59 situated at Narapally Village, Pocharam muncipality, Ghatkesar mandal, Medchal-Malkajgiri District. Under SRO Narapally **House is bounded by follows.** North: 20" wide Road South: Plot No 35-B East: Plot No 27-B West: Plot No 26-B Western portion. **(Symbolic Possession with the bank)**	**Rs.68,46,000.00** **Rs.6,84,600.00** **Rs.50,000.00**

कृते सेन्ट्रल बैंक ऑफ इंडिया
For CENTRAL BANK OF INDIA
मुख्य प्रबंधक / Chief Manager
Kaniguni Branch

ಸೆಂಟ್ರಲ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ
सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India
1911 से आपके लिए "केंद्रित" "CENTRAL" TO YOU SINCE 1911

BRANCH OFFICE: A S RAO NAGAR

E-Auction	Date of Inspection & time	Last date & time for deposit of Bid amount	E-Auction Date & time	Name & Number of Contact Person
	13th April 2026 10.00 AM - 02.00 PM	20/04/2026 up to 01.00 PM	**20th April 2026** 02.00 PM to 05.00 PM	Authorized Officer GAGAN MISHRA 6304903743

The auction will be conducted through the Bank's approved service provider **https://baanknet.com (PSB Alliance Pvt. Ltd.)**, Bidder to register on e-Auction Platform **https://baanknet.com/** using his mobile number and email-id, As a part of e-KYC the documents will be verified by the system, 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 (>=EMD amount) at the time of bidding. 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. For detailed terms and conditions please refer to the link provided in **www.centralbankofindia.co.in** or auction platform **https://baanknet.com (PSB Alliance Pvt. Ltd.)**. For further details contact **Respective Branch** or Respective **Authorized Officer or Regional Office, Koti, Hyderabad**, during the office hours on any working days.

STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8(6) & 6(2) OF THE SARFAESI ACT,

Borrowers / Guarantors / Mortgagors are hereby notified to pay the sum mentioned above along with up to date interest and ancillary expenses before the date of e-auction, failing which the property will be auctioned/sold and the balance dues if any will be recovered with interest and cost from borrower and guarantor. They are also invited to take part in the bid for sale of immovable secured assets towards realization of outstanding dues of secured creditor.

Date: 09.03.2026
Place: **Hyderabad**

कृते सेन्ट्रल बैंक ऑफ इंडिया
For CENTRAL BANK OF INDIA
Gagan Mishra
Authorized Officer
Central Bank of India
मुख्य प्रबंधक / Chief Manager
रानीगंज शाखा / Raniganj Branch

Terms and condition for E-Auction

1. The Sale will be done through e-auction platform provided at the Website https://baanknet.com on **20/04/2026 (02:00 PM to 05:00 PM)**, E-auction agency contact details are:

   PSB Alliance pvt ltd, Helpdesk No. **+918291220220** Email: **support.ebkray@psballiance.com**

   Date & Time of Inspection:- 13.04.2026 between 10.00 AM and 02.00 PM

   EMD deposit time will be start from Date:- 09.03.2026, Time 11.00 AM to End Date 20.04.2026, Time 01.00 PM

For downloading further details, Process Compliances and Terms & Conditions, Please visit: www.Centralbankofindia.co.in or website address of our e-Auction service provider **https://baanknet.com/** where guidelines for bidder are available with educational videos.

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/her mobile number and email-id.

Step 2: KYC verification: eKYC verification Bidders to upload requisite KYC documents. KYC documents shall be verified by e-Auction service provider.

Step3: EMD amount: The interested Bidders/Purchasers have to transfer the EMD amount using online mode (i.e. NEFT/Transfer/UPI/Net Banking) in his Global EMD Wallet well in advance. 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. 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. In case of offer 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

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

Please note that step 1 to step 4 should be completed by bidders well in advance, before e-Auction date.

2. Platform for e-Auction will be provided by our e-Auction service provider PSB alliance. The intending bidders/purchasers can find required information to participate in the e-Auction process at e-Auction Service Providers website https://baanknet.com or bank's website www.centralbankofindia.co.in. The intending participant of e-Auction may download free of cost, copies of the Sale Notice, Terms and conditions of e-Auction, Help manual on operational part of e-Auction from the portal. The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc, may contact to helpline no provided on https://baanknet.com on their helpdesk number.

3. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through i.e.NEFT/Transfer (After generation of Challan from (https://baanknet.com) in bidders Global EMD Wallet. NEFT/transfer can be done from any of the scheduled commercial bank. Payment of EMD by any other mode such as Cheque/DD will not be accepted. Bidders, not depositing the required EMD in their wallet, will not be allowed to participate in the e-Auction. The EMD shall not bear any interest and EMD of the unsuccessful bidders will be returned without interest.

4. 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 on **Date of Inspection & Time: 13/04/2026 between 10:00 AM and 02:00 PM.** 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, Branch office A S RAO NAGAR** during office hours on **13.04.2026**

5. To the best of knowledge and information of the Authorized officer, any encumbrance is not known to the properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of the 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/right/dues.

कृते सेन्ट्रल बैंक ऑफ इंडिया
For CENTRAL BANK OF INDIA

मुख्य प्रबंधक / Chief Manager
Ramgunj Branch

6. The bid price shall be equivalent or above the reserve price and during the e-auction bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and by minimum increase in the bid amount given in above table to the last higher bid of the bidders. The bidder shall improve their offer in multiple of **Rs.50000.00** which will be the bid Increase Amount". 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.

7. During the Online Inter-se Bidding, bidders can improve their bid amount as per the "Bid Increase Amount" (Mentioned in the 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 will automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Process), on below the closure of the e-Auction process shall be declared as a Successful Bidder by the Authorized officer/Secured Creditor, after required verification.

8. 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.

9. After finalization of e-Auction by the Authorized Officer, only successful bidder will be informed by our above referred service provider through SMS/ email. (On mobile no/ email address given by them/ registered with the service provider).

10. The successful bidder shall have to deposit 25% [Twenty Five Percent) of the bid amount, less EMD amount deposited through NEFT/RTGS, the same day or not later than next working day and the remaining amount shall be paid within 15 days from the date of confirmation of sale **(subject to approval of the bid by the authorized officer)**. In case of failure to deposit the remaining amounts within the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and Authorized Officer shall have the liberty conduct a fresh auction/ sale of the property & the defaulting bidder shall not have any claim/right over the forfeited amount and the property.

Name of the Branch	Account No	Account Name	IFSC Code
HYDERABAD	1033301774	AUTHORIZED OFFICER	CBIN0280808

9. 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.

10. 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/non 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.

11. Payment of sale consideration by the successful bidder to the Bank will be subject to TDS under Section 194-1A of Income Tax Act 1961 and TDS is to be made by the successful bidder only at the time of deposit of remaining 75% of the bid amount.

12. The Sale Certificate will not be issued in case of pending operation of any stay/ injunction/restraint order passed by the DRT/DRAT/High Court or any other court against the issue of Sale Certificate. Further no interest will be paid on the amount deposited during this period. The deposit made by the success full bidder, pending execution of Sale Certificate, will be kept in non-interest bearing deposit account. No request for return of deposit either in part or full/cancellation of sale will be entertained. In case of stay of further

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For CENTRAL BANK OF INDIA

मुख्य प्रबंधक / Chief Manager
रानीगंज शाखा/Ranigunj Branch

proceedings by DRT/DRAT/High Court or any other Court, the auction may either be deferred or cancelled and persons participating in the sale shall have no right to claim damages, compensation or cost for such postponement or cancellation.

13. 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.

14. The property is being sold on "As is where is", "As is what is" and "Whatever there is" basis 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.

15. 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.

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

17. The sale is subject to conditions /Rules/Provisions prescribed in the SARFAESI Act 2002 and Rules framed there under and the conditions mentioned above. For more details if any prospective bidders may contact the respective authorized officer on their Mob Numbers or respective Branch Managers.

18. Intending Bidders are advised to properly read the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction and follow them strictly before submitting their bids and taking part in auction. In case of any difficulty or assistance is required before or during e-Auction process they may contact authorized representative of our e-Auction Service Provider (https://baanknet.com), details of which are available on the e-Auction portal. They may also reach us on www.centralbankofindia.co.in for reading the terms & conditions related to auction of the property.

19. Biding in the last moment should be avoided in the bidder 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 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 the auction successfully.

Date: 09.03.2026
Place: HYDERABAD

कृते सेन्ट्रल बैंक ऑफ इंडिया
For CENTRAL BANK OF INDIA
GAGAN MISHRA
Authorized Officer,
Central Bank of India