

सेन्ट्रल बैंक ऑफ इंडिया
Central Bank of India

CENTRAL TO YOU SINCE 1911

REGIONAL OFFICE, JALGAON

क्षेत्रीय कार्यालय, जलगाव

APPENDIX-IV-A

[See provision to rule 8 (6)]

SALE CUM E-AUCTION NOTICE FOR SALE OF IMMOVABLE ASSETS

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.

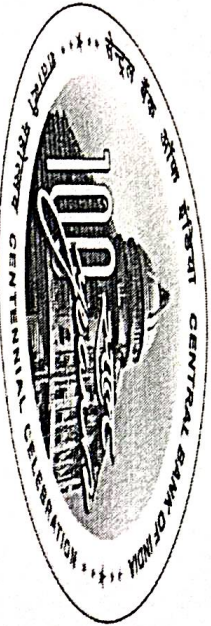
Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that below described immovable assets mortgaged/charged to the Secured Creditor, the **Physical possession** of which has been taken by the Authorized Officer of Central Bank of India, (Secured Creditor), will be sold on "As is where is", "As is what is", and "Whatever there is" (Exclusive of Furniture & Fixture financed by Central Bank of India, Exclusive of Stocks / Movables) basis on 29/06/2026 through online web portal (www.banknet.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. To the best of knowledge and information of the Authorized officer, there are no encumbrances on the asset. However, the intending bidders should make their own independent enquiries regarding the encumbrances, title of asset/s put on auction and claims/rights/dues affecting the asset, prior to submitting their bid. The Reserve Price and Earnest Money Deposit (EMD) is also mentioned below against each asset.

Name of Borrowers & Guarantors / Mortgagors	Amount outstanding	Description of Asset	Reserve Price (₹)	EMD (₹)	Bid Increment Amount (₹)	Other Encumbrances	Date and Time of Visit & Contact person details
Mr. Dilip Narayan Bhoi(Borrower)	₹2990029.72/- + Interest From Date of NPA	[Residential Building] Block No.A/1, P. No.8 to 11, S. No.92/1/B/3 admeasuring 75.32 Sqm at Jalgaon Shivar Taluka and District Jalgaon bounded as	₹2995000/-	₹299500/-	₹29950/-	Not Known to Bank	20/06/2026 from 10:00 Am to 2:00 Pm Mr. Santosh Kumar, Chief Manager, Shivajinagar Branch Mobile No. 7507774290 & Mr. Rama kant Verma Chief Manager Jalgaon Regional Office Mobile No. 9474998111
Mr Avinash Dilip Bhoi(Co-borrower)							
Mrs Rukhmabai Dilip Bhoi(Co-borrower)		East Road 6 mtr wide West P No.8-11 Part North: Block No.A/2 South: Open Space					

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Website-www.centralbankofindia.co.in





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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 www.banknet.in/eauction-psb well in advance and shall get user ID & password. Intending bidders are advised to change only the password. Bidder may visit www.banknet.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 www.banknet.in/eauction-psb and upload KYC documents and after verification of KYC documents by the service provider, EMD to be deposited in Global EMD wallet through NEFT/transfer (after generation of Challan from "<https://www.centralbank.auctiontugernet>" & <http://www.banknet.in/eauction-psb>)

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, 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.

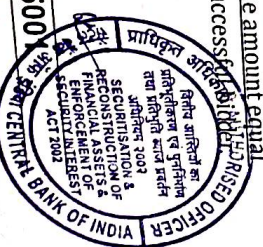
Step 3: EMD amount: The interested Bidders/Purchasers have to transfer the EMD amount using online mode (i.e. NEFT/Transfer/UPI/Net Banking) in his Global EMD Wallet well in advance before/during the auction time. In case EMD amount is not available in Global EMD Wallet, system will not allow to bid. 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 assets. 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 asset bidders will have to deposit EMD for each asset. 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 www.banknet.in/eauction-psb for payment of EMD/bidding during auction process.

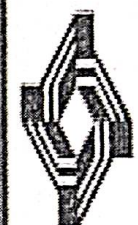
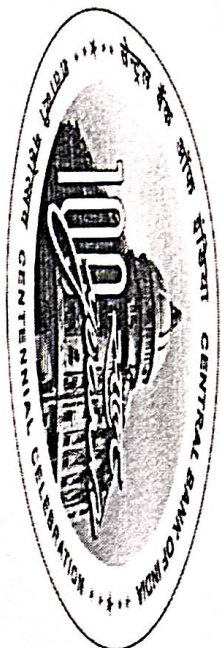
Step 4: Bidding Process and Auction Results:

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 asset, 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 asset concerned failing which he will not be entitled to be declared successful bidder.

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REGIONAL OFFICE, JALGAON

For further details contact Mr. Santosh Kumar, Chief Manager, Shivajinagar Branch, Mobile No. 7507774290& Mr. Rama kant Verma Chief Manager Jalgaon Regional Office Mobile No. 9474998111

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 ASSETS

Borrowers / Guarantors / Mortgagers are hereby notified to pay the sum mentioned above along with upto date interest and ancillary expenses before the date of e-auction, failing which the asset 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.

Rama Kant Verma
Authorized Officer
PLACE: JALGAON
Date: 11/06/2026





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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 www.baanknet.in/eauction-psb on 29/06/2026 from 11:00 AM to 6:00 PM with auto extension of 10 minutes.
03. For downloading further details, Process Compliance and Terms & Conditions, Please visit: a., b. website address of our E-Auction Service Provider www.baanknet.in/eauction-psb.

Bidders may visit <https://www.ibapi.in> or www.baanknet.in/eauction-psb 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 Global EMD 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 MSTC Limited having its Registered office at 225-C, A.J.C. Bose Road, Kolkata-700020. The intending Bidders/Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website <https://www.mstcecommerce.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. , www.baanknet.in/eauction-psb. 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 baanknet portal (www.baanknet.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.baanknet.in/eauction-psb> on their Central Helpdesk Number.
05. The intending Bidders/Purchasers have 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 ($\geq$ 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.
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.mstcecommerce.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 multiples of the amount specified in the

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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.

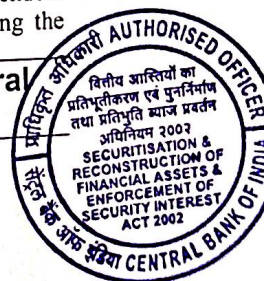
08. To the best of knowledge and information of the Authorized Officer, any encumbrance is not known on properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ affecting the property,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

Name Of Branch	A/c No.	A/c Name	IFS Code
SHIVAJINAGAR	3868615825	CBI REGIONAL OFFICE JALGAON	CBIN0283166

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

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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 Authorised 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.baanknet.in/eauction-psb](https://www.baanknet.in/eauction-psb) and www.centralbankofindia.co.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, Jalgaon
22. For further details contact Mr. Santosh Kumar, Chief Manager , Shivajinagar Branch ,Mobile No. 7507774290 or Central Bank of India, Regional Office, Jalgaon, Mr. Rama kant Verma Chief Manager Mobile No. 9474998111

Borrowers /Guarantors / Mortgagers are hereby notified to pay the sum mentioned above along with upto 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 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.

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

Date: 11/06/2026
Place: JALGAON



Mr. Rama Kant Verma
Authorized Officer
Central bank of India

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