SALE CUM E - AUCTION NOTICE UNDER SARFAESI ACT, 2002

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) and 9(1) 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" basis through online web portal **https://baanknet.com** 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 are as per below table. For Detailed terms and conditions of the Sale, please refer to the link provided in secured creditor's website **https://www.centralbankofindia.co.in**.

SN	Name of the Account/ Borrower/ Guarantor/ Mortgagor	Details of Mortgaged Properties	SARFAESI Notices Details/ Total Dues	E-Auction Details
1	**Borrower** **Mr. Ravi S S/o Mr.Sundaram** (1) No. 40/F6, Alagar perumal koil street, Vadapalani, Chennai-600 026. Plot No: 107, Flat No F-1(front side) Survey Nos: 370/2A1 & 370/2A2, New patta No 5756 as per patta New S No 435/68 of kayarambedu village, Chengalpattu district.	**Description of the Property** **'A' Schedule of property:** All that piece and parcel of residential property on Plot No: 107, Flat No F-1(front side), goodwill nagar-II, Survey Nos: 370/2A1 & 370/2A2(P), New patta No 5756 as per patta New S No 435/68 of kayarambedu village, Chengalpattu district. **Property Boundaries:** North By: Plot No 106, vacant land. South By: Plot No 108 & Plot owned by Mr. M V Padmanabhan, vacant land. East By: Vacant Land. West By: 30 feet wide road.	Demand Notice: 09/04/2021 --------------- Possession Notice: 26/02/2022 Total Dues as on 23.12.2025 is Rs. 39,84,555.00 excluding Legal Charges with interest thereon and costs incurred.	Reserve Price: Rs.16,00,000/- ----------------- EMD : Rs. 1,60,000/- ----------------- Auction Date & Time : **29/06/2026** 11.00 AM to 4.00 PM ----------------- Bid Increment Amount : Rs.20,000 /-

No.396 B, K H ROAD, KAMARAJ NAGAR,ENNORE,CHENNAI,TAMIL NADU, PIN: 600057
Tel: 044 25750155, E-mail: bmchen2761@centralbank.bank.in

	Co- Borrower **Mrs. Gayathri R** (1) No. 40/F6, Alagar perumal koil street, Vadapalani, Chennai-600 026. Plot No: 107, Flat No F-1(front side) Survey Nos: 370/2A1 & 370/2A2, New patta No 5756 as per patta New S No 435/68 of kayarambedu village, Chengalpattu district.	**'B' Schedule of property:** 396 square feet (36.80 square meters), undivided land share of land in 'A' schedule mentioned property, together with flat bearing No F-1 in First floor, having its build up area measuring 981 sq feet inclusive of common areas) along with one covered car parking.		

Last date for submission of EMD is 29/06/2026, 3.30 PM.
Properties can be inspected by the prospective bidders on 22/06/2026 from 10.00 AM to 4.00 PM.

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://baanknet.com** well in advance and shall get user ID & password. Intending bidders advised to change only the password. Bidder may visit **https://baanknet.com** for educational videos. For detailed terms & conditions of sale, please refer to the link provided on Bank's website: https://www.centralbankofindia.co.in.

Bidder will register on website **https://baanknet.com** 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://baanknet.com**.

For further details contact Central Bank of India, Ennore branch, Chennai, Branch Manager, Mobile No. 89399 75810, Authorized Officer,Chief Manager, Mobile No. 89399 75804.

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

STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8(6)/RULE 9(1) OF SECURITY INTEREST (ENFORCEMENT) RULES 2002 FOR PROPERTIES

The Borrower/guarantors are hereby notified to pay the sum as mentioned above along with up to dated interest and ancillary expenses before the date of e-Auction, failing which the property will be auctioned/sold and balance dues, if any, will be recovered with interest thereon and costs incurred.

Date: 11/06/2026 AUTHORIZED OFFICER
Place: Chennai CENTRAL BANK OF INDIA

TERMS & CONDITIONS

01. The e-Auction is being held on "AS IS WHERE IS" and "AS IS WHAT IS" and "WHATEVER THERE IS" basis.

02. The E-Auction will take place through portal https://baanknet.com on 29/06/2026 from 11:00 AM to 4:00 PM with auto extension of 10 minutes, Date & Time of Inspection 26/06/2026 from 10.00 AM to 4.00 PM and Last date for deposit of EMD 29/06/2026 up to 3.30 PM.

03. For downloading further details, Process Compliance and Terms & Conditions, Please visit : a. https://www.centralbankofindia.co.in, b. website address of our E-Auction Service Provider **https://baanknet.com** .Bidders may visit **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/her 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://baanknet.com**) for e-Auction will be provided by our e-Auction service provider PSB Alliance - BAANKNET. The intending Bidders/Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website **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.co.in, **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 **https://baanknet.com**. 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://baanknet.com** on their Helpdesk Number 8291220220 and mail ID : support.baanknet@psballiance.com .

05. The intending Bidders/Purchasers have to transfer the EMD amount using online mode in his/her 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: **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 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 Deposited shall not bear any interest. 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 five minutes. Five 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/s and documents pertaining to the property kept in the bank 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 above) 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 immediately shall have to deposit 25% of the sale price, adjusting the EMD already paid, and if on default of such payment, Authorized Officer shall forthwith sell the property again. Balance amount of the sale price shall be paid by the purchaser to the Authorized Officer on or before the 15th day of confirmation of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer. In case of default in payment by successful bidder, the amount already deposited by the bidder shall be liable 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 and the intending bidders should make their own discrete 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 BAANKNET **https://baanknet.com** and https://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 during office hours.

For further details contact Central Bank of India, Ennore branch, Chennai, Branch Manager, Mobile No. 89399 75810, Authorized Officer,Chief Manager, Mobile No. 89399 75804.

STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8(6) AND 9(1) OF THE SARFAESI ACT, 2002

22.

Borrowers/Guarantors/Mortgagers are hereby notified for sale of Immovable Secured Assets towards realization of outstanding dues of Secured Creditors.

Date: 11/06/2026 — Authorized Officer

Place: Chennai — Central Bank of India