सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India

BRANCH – Saharanpur [UP]

Date : 11.06.2026

BY SPEED POST

To

1. **Sh. Rakesh s/o Shri Palla (Borrower)**
2. **Smt. Anarkali w/o Shri Rakesh**
   Address: Himmat Nagar, Tyagi wali gali, Paper Mill Road, Saharanpur - 247001

Sir/Madam,

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

Ref : Your Loan A/C :

Credit Facility	Limit	D/Notice Amt (Rs.)
Housing Loan	Rs.23,00,000.00	Rs.29,38,415.34

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You had availed above credit facility from **Central Bank of India,** B/o - Saharanpur. 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 31/10/2023 for Rs.29,38,415.34 as on 31/10/2023 + 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 possession of the mortgaged property/properties, described in the schedule hereunder on 06/02/2024. 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 mortaged 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 29/06/2026 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.**

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

1.	Description of Property	Residential Property; House situated at Khasra No. 640 & 642, admeasuring 70.00 sqr. Yards i.e. 58.52 sqr.mtr. At Wake Dara Pathanpura Z.A. Dar Abadi Bhrampuri Colony, Saharanpur in the name of Mr. Rakesh s/o Mr. Palla. Bounded as under: North: Araji Plot of Sh. Sukhpal South: Property of Gram Sabha East: Property of other West: Raasta 12 feet wide
2.	Date & Time of E- Auction	**29/06/2026 between 11:00 AM to 2:00 PM**
3.	Reserve Price of Secured Asset	**Rs.12,50,000/-**
4.	Amt. of EMD (Earnest Money Deposit)	**Rs.1,25,000/-**
5.	**Last Date & Time for Submission of EMD (online) is on or before : 29/06/2026 upto 2:00 PM**	

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 be put for subsequent sale, hence 15 days' notice is being served under Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

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

Yours Sincerely

कृते सेंट्रल बैंक ऑफ इण्डिया
For Central Bank of India
C Mittal
प्राधिकृत अधिकारी/Authorised Officer
मुख्य शाखा सहारनपुर/Main Br. Saharanpur

Authorized Officer/ Chief Manager
Central Bank of India

Enclosed:
Sale notice and Terms & Conditions dated 11.06.2026

सेन्ट्रल बैंक ऑफ इंडिया
Central Bank of India

Branch: Saharanpur (Uttar Pradesh)

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 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 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 29/06/2026 between 11:00 AM to 2:00 PM** 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 mentioned in below table. For Detailed terms and conditions of the Sale, please refer to the link provided in secured creditor's web site www.centralbankofindia.co.in

Last Date & Time for Submission of EMD (online) is on or before : 29/06/2026 upto 2:00 PM			
Name & Address of Borrower(s) / Guarantor(s) and Branch	Detail Of Property	Date of Demand Notice & O/s Dues Date of Possession Notice	Reserve Price EMD Amt. Bid Increase Amt.
Branch – Saharanpur (U.P.), Mob: 8303713787, E-mail ID: bmmeer0273@centralbank.co.in			
Borrowers : **Sh. Rakesh s/o Shri Palla** **&** **Smt. Anarkali** **w/o Shri Rakesh** **Address: Himmat Nagar, Tyagi wali gali, Paper Mill Road, Saharanpur - 247001**	**Residential Property; House situated at Khasra No. 640 & 642, admeasuring 70.00 sqr. Yards i.e. 58.52 sqr.mtr. At Wake Dara Pathanpura Z.A. Dar Abadi Bhrampuri Colony, Saharanpur in the name of Mr. Rakesh s/o Mr. Palla.** **Bounded as under:** **North: Araji Plot of Sh. Sukhpal** **South: Property of Gram Sabha** **East: Property of other** **West: Raasta 12 feet wide**	**Date of Demand Notice: 31/10/2023 for Rs.29,38,415.34 as on 31/10/2023 +** subsequent applicable interest and expenses there upon (Less recovery thereafter if any) **Date of Physical Possession** **10/02/2026**	**Reserve Price - Rs.12,50,000/-** **EMD Amt. - Rs.1,25,000/-** **Bid Increase Amt. Rs.10,000/-**
DATE OF E-Auction 29/06/2026 between 11:00 AM to 2:00 PM (with Auto Extension of 10 minutes)			

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/eauction-psb/bidder-registration 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 Bank's website: www.centralbankofindia.co.in.

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Central Bank of India

Branch: Saharanpur (Uttar Pradesh)

Bidder will register on website https://baanknet.com/eauction-psb/bidder-registration and upload KYC documents and after verification of KYC documents by the service provider, EMD to be deposited as per the instruction provided on the website (https://baanknet.com). The highest and successful bidder should pay the 25% of the bid amount (including EMD amount) on the same or next day of auction. EMD amount shall be forfeited, if the successful bidder fails to pay the 25% of the bid amount within the next day of auction. The entire bid amount should be paid within 15 days of the confirmation of sale. Failure to pay the bid amount within the stipulated will lead to forfeiture of the amount already paid. Sale Certificate shall be issued only in the name/s of the person/s who has/have submitted the bid, not in the name of any other person/s. Successful bidder shall bear the registration costs/stamp duty or any other cost applicable. The Terms & conditions shall be strictly as per the provisions of the security interest Rules (Enforcement) Rules, 2002.
Details of encumbarance over the above property, as known to the Bank - Not Known
The borrower/guarantors are hereby notified to pay the sum as 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 balance dues, if any, will be recovered with interest and cost.

For Central Bank of India
प्राधिकृत अधिकारी/Authorised Officer

Date : 11.06.2026
Place : Saharanpur

Authorised Officer
CENTRAL BANK OF INDIA

सेन्ट्रल बैंक ऑफ़ इंडिया Central Bank of India

Branch: Saharanpur (Uttar Pradesh)
Terms & Conditions for E - Auction

1. The e-Auction is being held on "AS IS WHERE IS", "AS IS WHAT IS" , "WHATEVER THERE IS" and "NO COMPLAINT BASIS" subject to the provisions of SARFAESI Act & rules. The E-Auction would be only through "Online" & the process through the website of service provider i.e. https://baanknet.com, This Service Provider will also provide online demonstration/ training on e-Auction on the portal.

2. The intending Bidders/Purchasers are requested to register on portal (https://baanknet.com/eauction-psb/bidder-registration) using their mobile number and email-id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take 2 working days), **the intending Bidders/Purchasers has to transfer the EMD amount using online mode in his Wallet well in advance before the auction time. In case EMD amount is not available in 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.

3. The Persons holding valid User ID & Password for the above give auction portal and confirmed payment of EMD through NEFT shall be eligible for participating in the e-Auction process. Before submitting their bids and taking part in the e-Auction, the bidders are advised to know the detailed terms and conditions of the e-Auction.

4. **The Earnest Money Deposited shall not bear any interest. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).**

5. The e-Auction of above property/ies would be conducted by way of inter-se bidding amongst the bidders. The Bidders shall increase their offer as mentioned above. Auction would commence at Reserve Price, Bidders shall improve their offers in multiples mentioned in the Sale notice for all the properties simultaneously.The bidder who submits the highest bid amount (not less than the Reserve Price) on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued by our above referred service provider through SMS/ email. (On mobile no./ email address given by them/ registered with the service provider) which shall be subject to approval by the Authorised Officer/Secured Creditor/Nodal Officer. The sale is subject to confirmation by the Bank. **Kindly take note that minimum offer amount cannot be less than the reserve price mentioned in the auction notice.**

6. **The successful bidder shall have to deposit 25% of the bid amount (Less EMD amount already paid) through NEFT/RTGS in "AUTHORISED OFFICER AUCTION ACCOUNT" A/c No - 3835756603, Jail Chungi Branch, Meerut, IFSC Code: CBIN0282337 (Fifth Characters is Zero)**, on the same day or not later than next working day 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 Authorised Officer. Successful bidder would have to produce KYC documents in original to the Bank at the time of making payment of 25% of bid amount(less EMD already paid). In case of failure to deposit the remaining amount within the stipulated time, the amount deposited by successful bidder will be forfeited by the Bank and Authorized Officer shall have the liberty to conduct a fresh auction/ sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property.

7. The Sale Certificate will not be issued 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 successful 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 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.

8. The interested bidders should ensure that they are technically well equipped for participating in the e-Auction event. Neither the Authorised Officer/Bank and nor https:// shall be liable for any Internet Network Problem.

9. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on any property. However, before submitting the bid intending bidders may make their own independent inquiries regarding the encumbrances, title of property/ies and claims/rights/dues/disputes affecting the property/ies. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property/ies are being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues/disputes after sale of property/ies.

10. 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.

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

12. Where the sale price of the property is Rs.50.00 Lacs& above, the auction purchaser has to deduct 1% of the sale price as TDS in the Bank's name (Pan No. **AAACC2498P)** as a seller and remit to Income Tax Department as per Sec. 194 IA of Income Tax Act 1961. The Sale Certificate will be issued only on receipt of Form No. 26QB and challan for having remitted the TDS. Certificate of TDS on Form 16B to be submitted to the Bank subsequently.

13. The Authorised Officer is not bound to accept the highest bid offer and the Authorised Officer has the absolute right to accept or reject any or all offers of the bids at any point of time and also has the right to adjourn/postpone/cancel the e-auction sale or conduct re-e-auction without assigning any reason thereof. The decision of Bank for declaration of successful bidder shall be final and binding on all the Bidders.

14. The Bidder shall not involve himself or any of his representatives in Price manipulation of any kind directly or indirectly by communicating with other bidders and The Bidder shall not divulge either his Bids or any other exclusive details of **Bank** or to any other party.

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

16. 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 and for any property related query, bidders may contact **to respective Branch Manager** at any working day during office hours from the date of publication to the last date of submitting documents and EMD. **Contact No. of Branch Manager is mentioned in the above Sale Notice which has also published in the newspapers.**

Particulars of the E -Auction Service Provider :- https://baanknet.com (Helpline No. 91-8291220220)

कृते सेंट्रल बैंक ऑफ इंडिया
For Central Bank of India
Mittal
प्राधिकृत अधिकारी/Authorised Officer
मुख्य शाखा सहारनपुर/Main Br. Saharanpur

AUTHORISED OFFICER
CENTRAL BANK OF INDIA

Place: Saharanpur
Date : 11.06.2026