



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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.mstcecommerce.com/auctionhome/ibpi/index.jsp> on 17.09.2026 from 12:00 Noon to 4:00 PM with auto extension of 10 minutes.
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://www.mstcecommerce.com/auctionhome/ibpi/index.jsp>.

Bidders may visit <https://www.ibapi.in> or <https://www.mstcecommerce.com/auctionhome/ibpi/index.jsp> 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. <https://www.centralbankofindia.co.in>, <https://ibapi.in> and <http://www.mstcecommerce.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-भण्डार –IBAPI portal (<https://www.ibapi.in>). The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to www.mstcecommerce.com on their Central Helpdesk Number 033-22901004.
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 ($\geq$ 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.

क्षेत्रीय कार्यालय (गुजरात) 395009-सुरत , ,

Regional Office, 4th floor, UTC Building, Adajan Surat – 395 009 (Gujarat)

दूरभाष/Phone: 0261-2465841, 2465842 फैक्स/FAX: 0261-2465847 ईमेल/Mail: rmsuraro@centralbank.co.in



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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 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 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
ALTHAN Branch	3513918835	CD BILL PAY AC	CBIN0285082

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.

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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 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.mstcecommerce.com> and www.ibapi.in 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, Surat
22. For the further details contact – Central Bank of India, Regional Office, Surat Mobile No. **8239452548** OR Central Bank of India, ALTHAN Branch Mobile No. 7574884975

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

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 , 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: 1.09.2026
Place: Surat

Su Sam

Authorized Officer
Central bank of India



REGIONAL OFFICE, SURAT

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TERMS & CONDITIONS OF THE E-AUCTION

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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://www.mstcecommerce.com/auctionhome/ibpi/index.jsp>.

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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.

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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.

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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
ANKLESHWAR (GIDC) Branch	3282503884	CD BILL PAY AC	CBIN0282558

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

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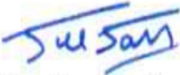
including calling upon the next highest bidder to perform in case the earlier bidder fails to perform.

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 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.mstcecommerce.com> and www.ibapi.in 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.
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22. For the further details contact – Central Bank of India, Regional Office, Surat Mobile No. **8239452548** OR Central Bank of India, ANKLESHWAR (GIDC) Branch Mobile No. 7567883884

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Date: 1.09.2026
Place: Surat


Authorized Officer
Central bank of India



REGIONAL OFFICE, SURAT

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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 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 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
BARDOLISURAT Branch	3809106134	CD BILL PAY AC	CBIN0283193

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.



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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 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.mstcecommerce.com> and www.ibapi.in 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, Surat
22. For the further details contact – Central Bank of India, Regional Office, Surat Mobile No. **8239452548** OR Central Bank of India, BARDOLISURAT Branch Mobile No. 9979393875

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

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 , 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: 1.09.2026
Place: Surat


Authorized Officer
Central bank of India



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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.mstcecommerce.com/auctionhome/ibpi/index.jsp> on 17.09.2026 from 12:00 Noon to 4:00 PM with auto extension of 10 minutes.
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://www.mstcecommerce.com/auctionhome/ibpi/index.jsp>.

Bidders may visit <https://www.ibapi.in> or <https://www.mstcecommerce.com/auctionhome/ibpi/index.jsp> 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. <https://www.centralbankofindia.co.in>, <https://ibapi.in> and <http://www.mstcecommerce.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-भण्डार –IBAPI portal (<https://www.ibapi.in>). The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to www.mstcecommerce.com on their Central Helpdesk Number 033-22901004.
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 ($\geq$ 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.

क्षेत्रीय कार्यालय (गुजरात) 395009-सुरत , ,

Regional Office, 4th floor, UTC Building, Adajan Surat – 395 009 (Gujarat)

दूरभाष/Phone: 0261-2465841, 2465842 फैक्स/FAX: 0261-2465847 ईमेल/Mail: rmsuraro@centralbank.co.in



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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 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 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
BHATAR ROAD SURAT Branch	3517219708	CD BILL PAY AC	CBIN0282480

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

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Regional Office, 4th floor, UTC Building, Adajan Surat – 395 009 (Gujarat)

दूरभाष/Phone: 0261-2465841, 2465842 फैक्स/FAX: 0261-2465847 ईमेल/Mail: rmsuraro@centralbank.co.in



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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 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.mstcecommerce.com> and www.ibapi.in 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, Surat
22. For the further details contact – Central Bank of India, Regional Office, Surat Mobile No. **8239452548** OR Central Bank of India, BHATAR ROAD SURAT Branch Mobile No. 7567883863

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

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 , 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: 1.09.2026
Place: Surat

Authorized Officer
Central bank of India



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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.mstcecommerce.com/auctionhome/ibpi/index.jsp> on 17.09.2026 from 12:00 Noon to 4:00 PM with auto extension of 10 minutes.
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://www.mstcecommerce.com/auctionhome/ibpi/index.jsp>.

Bidders may visit <https://www.ibapi.in> or <https://www.mstcecommerce.com/auctionhome/ibpi/index.jsp> 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. <https://www.centralbankofindia.co.in>, <https://ibapi.in> and <http://www.mstcecommerce.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-भण्डार –IBAPI portal (<https://www.ibapi.in>). The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to www.mstcecommerce.com on their Central Helpdesk Number 033-22901004.
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 ($\geq$ 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.

क्षेत्रीय कार्यालय (गुजरात) 395009-सुरत , ,

Regional Office, 4th floor, UTC Building, Adajan Surat – 395 009 (Gujarat)

दूरभाष/Phone: 0261-2465841, 2465842 फैक्स/FAX: 0261-2465847 ईमेल/Mail: rmsuraro@centralbank.co.in



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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 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 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
BHOLAV BHARUCH Branch	3518886023	CD BILL PAY AC	CBIN0283734

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

क्षेत्रीय कार्यालय (गुजरात) 395009-सूरत , ,

Regional Office, 4th floor, UTC Building, Adajan Surat – 395 009 (Gujarat)

दूरभाष/Phone: 0261-2465841, 2465842 फैक्स/FAX: 0261-2465847 ईमेल/Mail: rmsuraro@centralbank.co.in



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

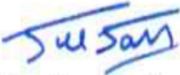
including calling upon the next highest bidder to perform in case the earlier bidder fails to perform.

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 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.mstcecommerce.com> and www.ibapi.in 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, Surat
22. For the further details contact – Central Bank of India, Regional Office, Surat Mobile No. **8239452548** OR Central Bank of India, BHOLAV BHARUCH Branch Mobile No. 7020656439

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

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 , 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: 1.09.2026
Place: Surat


Authorized Officer
Central bank of India



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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.mstcecommerce.com/auctionhome/ibpi/index.jsp> on 17.09.2026 from 12:00 Noon to 4:00 PM with auto extension of 10 minutes.
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://www.mstcecommerce.com/auctionhome/ibpi/index.jsp>.

Bidders may visit <https://www.ibapi.in> or <https://www.mstcecommerce.com/auctionhome/ibpi/index.jsp> 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. <https://www.centralbankofindia.co.in>, <https://ibapi.in> and <http://www.mstcecommerce.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-भण्डार –IBAPI portal (<https://www.ibapi.in>). The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to www.mstcecommerce.com on their Central Helpdesk Number 033-22901004.
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 ($\geq$ 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.

क्षेत्रीय कार्यालय (गुजरात) 395009-सुरत , ,

Regional Office, 4th floor, UTC Building, Adajan Surat – 395 009 (Gujarat)

दूरभाष/Phone: 0261-2465841, 2465842 फैक्स/FAX: 0261-2465847 ईमेल/Mail: rmsuraro@centralbank.co.in



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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 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 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
BROACH GUJRAT Branch	3519005476	CD BILL PAY AC	CBIN0280499

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.



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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 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.mstcecommerce.com> and www.ibapi.in 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, Surat
22. For the further details contact – Central Bank of India, Regional Office, Surat Mobile No. **8239452548** OR Central Bank of India, BROACH GUJRAT Branch Mobile No. 7000642855

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

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Date: 1.09.2026
Place: Surat


Authorized Officer
Central bank of India



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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.mstcecommerce.com/auctionhome/ibpi/index.jsp> on 17.09.2026 from 12:00 Noon to 4:00 PM with auto extension of 10 minutes.
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://www.mstcecommerce.com/auctionhome/ibpi/index.jsp>.

Bidders may visit <https://www.ibapi.in> or <https://www.mstcecommerce.com/auctionhome/ibpi/index.jsp> 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. <https://www.centralbankofindia.co.in>, <https://ibapi.in> and <http://www.mstcecommerce.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-भण्डार –IBAPI portal (<https://www.ibapi.in>). The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to www.mstcecommerce.com on their Central Helpdesk Number 033-22901004.
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 ($\geq$ 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.

क्षेत्रीय कार्यालय (गुजरात) 395009-सुरत , ,

Regional Office, 4th floor, UTC Building, Adajan Surat – 395 009 (Gujarat)

दूरभाष/Phone: 0261-2465841, 2465842 फैक्स/FAX: 0261-2465847 ईमेल/Mail: rmsuraro@centralbank.co.in



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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 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 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
DASTURWADNAVSARI Branch	3516852711	CD BILL PAY AC	CBIN0282706

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



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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 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.mstcecommerce.com> and www.ibapi.in 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.
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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, Surat
22. For the further details contact – Central Bank of India, Regional Office, Surat Mobile No. **8239452548** OR Central Bank of India, DASTURWADNAVSARI Branch Mobile No. 7567883865

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

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Date: 1.09.2026
Place: Surat

Authorized Officer
Central bank of India



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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.mstcecommerce.com/auctionhome/ibpi/index.jsp> on 17.09.2026 from 12:00 Noon to 4:00 PM with auto extension of 10 minutes.
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://www.mstcecommerce.com/auctionhome/ibpi/index.jsp>.

Bidders may visit <https://www.ibapi.in> or <https://www.mstcecommerce.com/auctionhome/ibpi/index.jsp> where “Guidelines” for bidders are available with educational videos. Bidders have to complete following formalities in advance:

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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 ($\geq$ 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.

क्षेत्रीय कार्यालय (गुजरात) 395009-सुरत , ,

Regional Office, 4th floor, UTC Building, Adajan Surat – 395 009 (Gujarat)

दूरभाष/Phone: 0261-2465841, 2465842 फैक्स/FAX: 0261-2465847 ईमेल/Mail: rmsuraro@centralbank.co.in



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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 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 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
DUMBHAL KUMBHARIA Branch	3594113607	CD BILL PAY AC	CBIN0284947

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

क्षेत्रीय कार्यालय (गुजरात) 395009-सूरत , ,

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दूरभाष/Phone: 0261-2465841, 2465842 फैक्स/FAX: 0261-2465847 ईमेल/Mail: rmsuraro@centralbank.co.in



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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 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.mstcecommerce.com> and www.ibapi.in 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, Surat
22. For the further details contact – Central Bank of India, Regional Office, Surat Mobile No. **8239452548** OR Central Bank of India, DUMBHAL KUMBHARIA Branch Mobile No. 7574884971

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

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 , 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: 1.09.2026
Place: Surat

Authorized Officer
Central bank of India



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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 <https://www.mstcecommerce.com/auctionhome/ibpi/index.jsp> on 17.09.2026 from 12:00 Noon to 4:00 PM with auto extension of 10 minutes.
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://www.mstcecommerce.com/auctionhome/ibpi/index.jsp>.

Bidders may visit <https://www.ibapi.in> or <https://www.mstcecommerce.com/auctionhome/ibpi/index.jsp> 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. <https://www.centralbankofindia.co.in>, <https://ibapi.in> and <http://www.mstcecommerce.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-भण्डार –IBAPI portal (<https://www.ibapi.in>). The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to www.mstcecommerce.com on their Central Helpdesk Number 033-22901004.
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 ($\geq$ 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.

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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 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 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
GANESH SISODRA Branch	3333999444	CD BILL PAY AC	CBIN0280507

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.

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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 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.mstcecommerce.com> and www.ibapi.in 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, Surat
22. For the further details contact – Central Bank of India, Regional Office, Surat Mobile No. **8239452548** OR Central Bank of India, GANESH SISODRA Branch Mobile No. 7567883869

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

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 , 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: 1.09.2026
Place: Surat

Authorized Officer
Central bank of India



REGIONAL OFFICE, SURAT

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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 <https://www.mstcecommerce.com/auctionhome/ibpi/index.jsp> on 17.09.2026 from 12:00 Noon to 4:00 PM with auto extension of 10 minutes.
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://www.mstcecommerce.com/auctionhome/ibpi/index.jsp>.

Bidders may visit <https://www.ibapi.in> or <https://www.mstcecommerce.com/auctionhome/ibpi/index.jsp> 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. <https://www.centralbankofindia.co.in>, <https://ibapi.in> and <http://www.mstcecommerce.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-भण्डार –IBAPI portal (<https://www.ibapi.in>). The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to www.mstcecommerce.com on their Central Helpdesk Number 033-22901004.
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 ($\geq$ 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.

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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 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 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
GANGADHARAGUJRAT Branch	3672083742	CD BILL PAY AC	CBIN0281328

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

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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 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.mstcecommerce.com> and www.ibapi.in 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, Surat
22. For the further details contact – Central Bank of India, Regional Office, Surat Mobile No. **8239452548** OR Central Bank of India, GANGADHARAGUJRAT Branch Mobile No. 9571750321

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

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 , 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: 1.09.2026
Place: Surat

Authorized Officer
Central bank of India



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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.mstcecommerce.com/auctionhome/ibpi/index.jsp> on 17.09.2026 from 12:00 Noon to 4:00 PM with auto extension of 10 minutes.
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://www.mstcecommerce.com/auctionhome/ibpi/index.jsp>.

Bidders may visit <https://www.ibapi.in> or <https://www.mstcecommerce.com/auctionhome/ibpi/index.jsp> 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. <https://www.centralbankofindia.co.in>, <https://ibapi.in> and <http://www.mstcecommerce.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-भण्डार –IBAPI portal (<https://www.ibapi.in>). The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to www.mstcecommerce.com on their Central Helpdesk Number 033-22901004.
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 ($\geq$ 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.

क्षेत्रीय कार्यालय (गुजरात) 395009-सुरत , ,

Regional Office, 4th floor, UTC Building, Adajan Surat – 395 009 (Gujarat)

दूरभाष/Phone: 0261-2465841, 2465842 फैक्स/FAX: 0261-2465847 ईमेल/Mail: rmsuraro@centralbank.co.in



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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 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 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
GHOD DOD ROAD SURAT Branch	3530261810	CD BILL PAY AC	CBIN0281594

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



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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 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.mstcecommerce.com> and www.ibapi.in 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, Surat
22. For the further details contact – Central Bank of India, Regional Office, Surat Mobile No. **8239452548** OR Central Bank of India, GHOD DOD ROAD SURAT Branch Mobile No. 7567883871

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

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 , 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: 1.09.2026
Place: Surat

Authorized Officer
Central bank of India



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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.mstcecommerce.com/auctionhome/ibpi/index.jsp> on 17.09.2026 from 12:00 Noon to 4:00 PM with auto extension of 10 minutes.
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://www.mstcecommerce.com/auctionhome/ibpi/index.jsp>.

Bidders may visit <https://www.ibapi.in> or <https://www.mstcecommerce.com/auctionhome/ibpi/index.jsp> 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. <https://www.centralbankofindia.co.in>, <https://ibapi.in> and <http://www.mstcecommerce.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-भण्डार –IBAPI portal (<https://www.ibapi.in>). The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to www.mstcecommerce.com on their Central Helpdesk Number 033-22901004.
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 ($\geq$ 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.

क्षेत्रीय कार्यालय (गुजरात) 395009-सुरत , ,

Regional Office, 4th floor, UTC Building, Adajan Surat – 395 009 (Gujarat)

दूरभाष/Phone: 0261-2465841, 2465842 फैक्स/FAX: 0261-2465847 ईमेल/Mail: rmsuraro@centralbank.co.in



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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 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 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
LAL DARWAJA SURAT Branch	3877188448	Mr. AUTHORISED OFFICER (E-AUCTION)	CBIN0280511

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

क्षेत्रीय कार्यालय (गुजरात) 395009-सूरत , ,

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REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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 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.mstcecommerce.com> and www.ibapi.in 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, Surat
22. For the further details contact – Central Bank of India, Regional Office, Surat Mobile No. **8239452548** OR Central Bank of India, LAL DARWAJA SURAT Branch Mobile No. 7506061451

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

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 , 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: 1.09.2026
Place: Surat

Authorized Officer
Central bank of India



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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.mstcecommerce.com/auctionhome/ibpi/index.jsp> on 17.09.2026 from 12:00 Noon to 4:00 PM with auto extension of 10 minutes.
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://www.mstcecommerce.com/auctionhome/ibpi/index.jsp>.

Bidders may visit <https://www.ibapi.in> or <https://www.mstcecommerce.com/auctionhome/ibpi/index.jsp> 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.

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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. <https://www.centralbankofindia.co.in>, <https://ibapi.in> and <http://www.mstcecommerce.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-भण्डार –IBAPI portal (<https://www.ibapi.in>). The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to www.mstcecommerce.com on their Central Helpdesk Number 033-22901004.
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 ($\geq$ 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.

क्षेत्रीय कार्यालय (गुजरात) 395009-सुरत , ,

Regional Office, 4th floor, UTC Building, Adajan Surat – 395 009 (Gujarat)

दूरभाष/Phone: 0261-2465841, 2465842 फैक्स/FAX: 0261-2465847 ईमेल/Mail: rmsuraro@centralbank.co.in



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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 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 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
NANPURA SURAT Branch	3517230415	BM NANPURA NANPURA	CBIN0281250

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.



REGIONAL OFFICE, SURAT

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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 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.mstcecommerce.com> and www.ibapi.in 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, Surat
22. For the further details contact – Central Bank of India, Regional Office, Surat Mobile No. **8239452548** OR Central Bank of India, NANPURA SURAT Branch Mobile No. 7567883876

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

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 , 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: 1.09.2026
Place: Surat

Su Sam

Authorized Officer
Central bank of India



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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.mstcecommerce.com/auctionhome/ibpi/index.jsp> on 17.09.2026 from 12:00 Noon to 4:00 PM with auto extension of 10 minutes.
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://www.mstcecommerce.com/auctionhome/ibpi/index.jsp>.

Bidders may visit <https://www.ibapi.in> or <https://www.mstcecommerce.com/auctionhome/ibpi/index.jsp> 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. <https://www.centralbankofindia.co.in>, <https://ibapi.in> and <http://www.mstcecommerce.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-भण्डार –IBAPI portal (<https://www.ibapi.in>). The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to www.mstcecommerce.com on their Central Helpdesk Number 033-22901004.
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 ($\geq$ 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.

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REGIONAL OFFICE, SURAT

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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 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 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
NAVSARI (GUJRAT) Branch	3513734132	CD BILL PAY AC	CBIN0280503

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

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REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

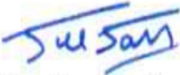
including calling upon the next highest bidder to perform in case the earlier bidder fails to perform.

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 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.mstcecommerce.com> and www.ibapi.in 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, Surat
22. For the further details contact – Central Bank of India, Regional Office, Surat Mobile No. **8239452548** OR Central Bank of India, NAVSARI (GUJRAT) Branch Mobile No. 9909925384

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

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 , 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: 1.09.2026
Place: Surat


Authorized Officer
Central bank of India



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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.mstcecommerce.com/auctionhome/ibpi/index.jsp> on 17.09.2026 from 12:00 Noon to 4:00 PM with auto extension of 10 minutes.
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://www.mstcecommerce.com/auctionhome/ibpi/index.jsp>.

Bidders may visit <https://www.ibapi.in> or <https://www.mstcecommerce.com/auctionhome/ibpi/index.jsp> 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. <https://www.centralbankofindia.co.in>, <https://ibapi.in> and <http://www.mstcecommerce.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-भण्डार –IBAPI portal (<https://www.ibapi.in>). The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to www.mstcecommerce.com on their Central Helpdesk Number 033-22901004.
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 ($\geq$ 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.

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REGIONAL OFFICE, SURAT

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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 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 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
ORNA (GUJRAT) Branch	3222309606	CD BILL PAY AC	CBIN0280515

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.

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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 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.mstcecommerce.com> and www.ibapi.in 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, Surat
22. For the further details contact – Central Bank of India, Regional Office, Surat Mobile No. **8239452548** OR Central Bank of India, ORNA (GUJRAT) Branch Mobile No. 8511256399

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

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 , 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: 1.09.2026

Place: Surat

Su Sam

Authorized Officer
Central bank of India



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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.mstcecommerce.com/auctionhome/ibpi/index.jsp> on 17.09.2026 from 12:00 Noon to 4:00 PM with auto extension of 10 minutes.
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://www.mstcecommerce.com/auctionhome/ibpi/index.jsp>.

Bidders may visit <https://www.ibapi.in> or <https://www.mstcecommerce.com/auctionhome/ibpi/index.jsp> 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. <https://www.centralbankofindia.co.in>, <https://ibapi.in> and <http://www.mstcecommerce.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-भण्डार –IBAPI portal (<https://www.ibapi.in>). The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to www.mstcecommerce.com on their Central Helpdesk Number 033-22901004.
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 ($\geq$ 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.

क्षेत्रीय कार्यालय (गुजरात) 395009-सुरत , ,

Regional Office, 4th floor, UTC Building, Adajan Surat – 395 009 (Gujarat)

दूरभाष/Phone: 0261-2465841, 2465842 फैक्स/FAX: 0261-2465847 ईमेल/Mail: rmsuraro@centralbank.co.in



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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 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 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
SAGRAMPURA SURAT(GUJRAT) Branch	3516942843	AUTHORIZED OFFICERS ACCOUNT	CBIN0281196

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



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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 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.mstcecommerce.com> and www.ibapi.in 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, Surat
22. For the further details contact – Central Bank of India, Regional Office, Surat Mobile No. **8239452548** OR Central Bank of India, SAGRAMPURA SURAT(GUJRAT) Branch Mobile No. 7567883880

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

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 , 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: 1.09.2026
Place: Surat

Authorized Officer
Central bank of India



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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.mstcecommerce.com/auctionhome/ibpi/index.jsp> on 17.09.2026 from 12:00 Noon to 4:00 PM with auto extension of 10 minutes.
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://www.mstcecommerce.com/auctionhome/ibpi/index.jsp>.

Bidders may visit <https://www.ibapi.in> or <https://www.mstcecommerce.com/auctionhome/ibpi/index.jsp> 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. <https://www.centralbankofindia.co.in>, <https://ibapi.in> and <http://www.mstcecommerce.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-भण्डार –IBAPI portal (<https://www.ibapi.in>). The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to www.mstcecommerce.com on their Central Helpdesk Number 033-22901004.
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 ($\geq$ 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.

क्षेत्रीय कार्यालय (गुजरात) 395009-सुरत , ,

Regional Office, 4th floor, UTC Building, Adajan Surat – 395 009 (Gujarat)

दूरभाष/Phone: 0261-2465841, 2465842 फैक्स/FAX: 0261-2465847 ईमेल/Mail: rmsuraro@centralbank.co.in



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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 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 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
SAHARA DARWAJATXT MKT SURAT (GJ) Branch	3609541799	CD BILL PAY AC	CBIN0280510

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



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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 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.mstcecommerce.com> and www.ibapi.in 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, Surat
22. For the further details contact – Central Bank of India, Regional Office, Surat Mobile No. **8239452548** OR Central Bank of India, SAHARA DARWAJATXT MKT SURAT (GJ) Branch Mobile No. 9909948871

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

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 , 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: 1.09.2026


Authorized Officer



REGIONAL OFFICE, SURAT

Place: Surat

क्षेत्रीय कार्यालय, सूरत

Central bank of India



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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.mstcecommerce.com/auctionhome/ibpi/index.jsp> on 17.09.2026 from 12:00 Noon to 4:00 PM with auto extension of 10 minutes.
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://www.mstcecommerce.com/auctionhome/ibpi/index.jsp>.

Bidders may visit <https://www.ibapi.in> or <https://www.mstcecommerce.com/auctionhome/ibpi/index.jsp> 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.

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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. <https://www.centralbankofindia.co.in>, <https://ibapi.in> and <http://www.mstcecommerce.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-भण्डार –IBAPI portal (<https://www.ibapi.in>). The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to www.mstcecommerce.com on their Central Helpdesk Number 033-22901004.
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 ($\geq$ 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.

क्षेत्रीय कार्यालय (गुजरात) 395009-सुरत , ,

Regional Office, 4th floor, UTC Building, Adajan Surat – 395 009 (Gujarat)

दूरभाष/Phone: 0261-2465841, 2465842 फैक्स/FAX: 0261-2465847 ईमेल/Mail: rmsuraro@centralbank.co.in



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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 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 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
SURAT(GUJRAT) Branch	3890996274	SURATSSB	CBIN0280512

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.



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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 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.mstcecommerce.com> and www.ibapi.in 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, Surat
22. For the further details contact – Central Bank of India, Regional Office, Surat Mobile No. **8239452548** OR Central Bank of India, SURAT(GUJRAT) Branch Mobile No. 8210106831

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

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 , 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: 1.09.2026
Place: Surat

Authorized Officer
Central bank of India



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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.mstcecommerce.com/auctionhome/ibpi/index.jsp> on 17.09.2026 from 12:00 Noon to 4:00 PM with auto extension of 10 minutes.
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://www.mstcecommerce.com/auctionhome/ibpi/index.jsp>.

Bidders may visit <https://www.ibapi.in> or <https://www.mstcecommerce.com/auctionhome/ibpi/index.jsp> 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. <https://www.centralbankofindia.co.in>, <https://ibapi.in> and <http://www.mstcecommerce.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-भण्डार –IBAPI portal (<https://www.ibapi.in>). The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to www.mstcecommerce.com on their Central Helpdesk Number 033-22901004.
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 ($\geq$ 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.

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दूरभाष/Phone: 0261-2465841, 2465842 फैक्स/FAX: 0261-2465847 ईमेल/Mail: rmsuraro@centralbank.co.in



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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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 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
VARACHHA Branch	3507621603	CD BILL PAY AC	CBIN0285084

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.



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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 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.mstcecommerce.com> and www.ibapi.in 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, Surat
22. For the further details contact – Central Bank of India, Regional Office, Surat Mobile No. **8239452548** OR Central Bank of India, VARACHHA Branch Mobile No. 7574884976

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

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 , 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: 1.09.2026
Place: Surat


Authorized Officer
Central bank of India



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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.mstcecommerce.com/auctionhome/ibpi/index.jsp> on 17.09.2026 from 12:00 Noon to 4:00 PM with auto extension of 10 minutes.
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://www.mstcecommerce.com/auctionhome/ibpi/index.jsp>.

Bidders may visit <https://www.ibapi.in> or <https://www.mstcecommerce.com/auctionhome/ibpi/index.jsp> 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. <https://www.centralbankofindia.co.in>, <https://ibapi.in> and <http://www.mstcecommerce.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-भण्डार –IBAPI portal (<https://www.ibapi.in>). The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to www.mstcecommerce.com on their Central Helpdesk Number 033-22901004.
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 ($\geq$ 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.

क्षेत्रीय कार्यालय (गुजरात) 395009-सुरत , ,

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दूरभाष/Phone: 0261-2465841, 2465842 फैक्स/FAX: 0261-2465847 ईमेल/Mail: rmsuraro@centralbank.co.in



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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 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 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
VAV (GUJRAT) Branch	3620176648	CD BILL PAY AC	CBIN0280516

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.



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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 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.mstcecommerce.com> and www.ibapi.in 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, Surat
22. For the further details contact – Central Bank of India, Regional Office, Surat Mobile No. **8239452548** OR Central Bank of India, VAV (GUJRAT) Branch Mobile No. 7567883890

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

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 , 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: 1.09.2026
Place: Surat


Authorized Officer
Central bank of India



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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.mstcecommerce.com/auctionhome/ibpi/index.jsp> on 17.09.2026 from 12:00 Noon to 4:00 PM with auto extension of 10 minutes.
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://www.mstcecommerce.com/auctionhome/ibpi/index.jsp>.

Bidders may visit <https://www.ibapi.in> or <https://www.mstcecommerce.com/auctionhome/ibpi/index.jsp> 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. <https://www.centralbankofindia.co.in>, <https://ibapi.in> and <http://www.mstcecommerce.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-भण्डार –IBAPI portal (<https://www.ibapi.in>). The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to www.mstcecommerce.com on their Central Helpdesk Number 033-22901004.
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 ($\geq$ 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.

क्षेत्रीय कार्यालय (गुजरात) 395009-सुरत , ,

Regional Office, 4th floor, UTC Building, Adajan Surat – 395 009 (Gujarat)

दूरभाष/Phone: 0261-2465841, 2465842 फैक्स/FAX: 0261-2465847 ईमेल/Mail: rmsuraro@centralbank.co.in



REGIONAL OFFICE, SURAT

क्षेत्रीय कार्यालय, सुरत

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 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 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
Branch			

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.



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Date: 1.09.2026
Place: Surat

Authorized Officer
Central bank of India