The e-auction is being held on "As is where is", "As is what is" and "Whatever there is" basis.

LAST DATE & TIME OF SUBMISSION OF EMD & DOCUMENTS 10/11/2026 UP TO 04:30 PM

DATE AND TIME OF E-AUCTION: 10/11/2026 BETWEEN 04:00 PM TO 05:00 PM

Terms and condition for E-Auction

The auction will be "Online E-auction" through ***e-bkray portal***

1. **Date and Time for auction: 10/11/2026 between 04:00 PM To 05.00 PM (With auto extension clauses in case of bid in last 5 minutes before closing). E-Auction is being held on "As is where is", "As is what is" and "Whatever there is" basis.**

2. Auction/Bidding shall only through "Online Electronic Bidding" through the website / portal e-bkray and property details is also available at **e-bkray.** Bidders are advised to go through the website for detailed terms and part in the e-auction sale proceedings.
3. Bidders has to complete following formalities well in advance:-
   Step 1- **Bidder/ Purchaser Registration:** Bidder to register on e-Auction portal e-bkray- PSB Alliance using his mobile number and email-id.
   Step 2: **KYC Verification:** Bidder 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 his Global EMD Wallet:** Online/ off-line transfer of fund using NEFT/Transfer, using challan generated on e-Auction portal.
   Step 1 to Step 3 should be completed by bidder well in advance, before e-Auction date.
4. **Earnest Money Deposit (EMD) as mentioned above shall be paid online through NEFT/RTGS Transfer in bidders Global EMD Wallet.**

5. **The successful bidder shall have to deposit 25% (twenty five per cent) of the bid amount, less EMD amount deposited, latest by the next working day and the remaining amount shall be paid within 15 days from the date of auction through NEFT/RTGS in the following account:-**

   - **Account Name : Regional Office Expenses Account**
   - **Account No : 3008929103**
   - **IFSC Code : CBIN0283229**
   - **In case of default in payment by the successful bidder, the amount already deposited shall be liable to be forfeited and property shall be put to re-auction and the defaulting bidder shall have no claim / right in respect of property/amount.**

6. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting their bid. The inspection of **hypothecated vehicle** put on auction will be permitted to interested bidders at sites of seizure **between 10.00 AM to 4:00 PM on working days or on such days as decided by the Competent Authority**, with

prior appointment with Branch Manager/ Authorised Officer. For inspection of hypothecated vehicle (s) prospective bidders may contact the following person:-

Mrs Anamika Boro, Authorized Officer B/o Dispur (Phone: 9954521230)

Account Details	Hypothecated asset	Name /Designation of officer	Contact Number	Notice Issued Date
Ms Jyotika Paul	**Irish Cream TATA ACE GOLD Petrol BS VI , bearing Chasis No: MAT559034PVE28875, Engine No.: 275MPF103EWXS68878, having on road price of Rs 4,89,811/- (Four Lakh eighty nine thousand eight hundred eleven rupees only) as per invoice dated 03.07.2023**	Mrs. Anamika Boro, Authorized Officer B/o Dispur	9395072427	10.10.2026

7. The Reserve Price and the earnest money deposit will be as under:

Reserve Price	Earnest Money (@10%)	Bid Increment Amount
Rs. 90,000/- (Rupees Ninty thousands only)	**Rs 9,000/- (Rupees Nine thousands only)**	1,000 (One thousand only)

8. Auction would commence at **Reserve Price**, as mentioned above. Bidder shall improve their offers in multiples of **Rs. 1,000/- (Rupees One Thousand Only)**. The Bidder who submits the highest bid (Not below the Reserve Price) on closure of Online Auction shall be declared as successful bidder subject to approval of Authorised Officer.

9. All the charges including dues to any authority, conveyance, stamp duty and registration charges etc. as applicable shall be borne by successful bidder only.

10. On receipt of the entire sale consideration, the Authorised Officer shall issue the Sale Certificate as per rules.

11. The Authorised Officer/Bank reserves the right to postpone /cancel or vary any of terms and conditions of the auction without assigning any reason thereof.

12. The Sale shall be subject to rules/conditions/prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

13. Platform (ebkray.in) for e-Auction will be provided by our e-auction service provider PSB Alliance eBkray having its Registered Office at Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai – 400037 (Email Id: psba@psballiance.com and support.ebkray@psballiance.com, Phone Number +918291220220)

14. The intending Bidders/ Purchasers are requested to register on portal **Ebkray** using their mobile number and e-mail id. Further, they will upload the requisite KYC documents or link details with Digi Locker. Once the KYC documents are verified by e-auction service provider (may take 2 working days), the intending Bidders/Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet. Only after having sufficient EMD in his wallet, the interested bidder will be able to bid on the date of e-auction.

15. Bidder's Global Wallet should have sufficient balance (>= EMD amount) at the time of bidding.

16. Intending bidders are advised to properly read the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction and follow them strictly.

17. For further details bidders may contact the persons mentioned in Para-6 above for the respective properties. Bidders may also contact authorised representative of our e-Auction Service Provider PSB Alliance Ebkray, details of which are available on the e-Auction portal.

18. The purchaser shall bear the applicable stamp duties/additional stamp duty /transfer charges, fee etc. and also all the statutory / non statutory dues, taxes, TDS (if any), rates ,assessment charges ,fee etc. owing to anybody.

19. The Authorised Officer is not bound to accept the highest offer and the Authorised Officer has absolute right to accept or reject any or all offer (s) or adjourn/postpone/cancel the e-auction without assigning any reason thereof.

20. Sale is subject to confirmation by the Bank/ Authorised Officer.

21. The Sale is subject to Conditions /Rules/ Provisions prescribed in the SARFAESI Act 2002 and Rules framed thereunder & conditions mentioned herein.

Special Instructions

22. 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 situation bidders are requested to make all necessary arrangements/alternatives such as

power supply back-up etc., so that they are able to circumvent such situation and are able to participate in the auction successfully.

23. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on any hypothecated assets. However, the intending bidders should make their own independent inquiries regarding the encumbrances; ownership of hypothecated assets put on auction and claims/rights/dues/affecting the property, prior to submitting their bid. The E-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of bank. The Authorised Officer /Secure Creditor shall not be responsible in any way for any third party claims/rights/dues.

24. **THE DELIVERY OF THE SOLD VEHICLE WILL BE GIVEN ONLY AFTER THE COMPLETION OF RTO FORMALITIES BY THE BUYER. GST (Wherever applicable) would be paid by the successful bidder. In case of 'Insurance Transfer', proportionate balance premium will be recovered from the successful bidder**.

25. The sold vehicle shall have to be removed by the successful bidder at his own expense.

26. The successful bidder will also be responsible for getting the Registration Certificate of the vehicle transferred in his name at his own cost expeditiously.

27. Approval of sale offer is subject to Bank's internal procedure and as such participating bidders have no right to claim interest on the Earnest Money deposited by them with the Bid/ Quotation/ sale offer.

28. The Bank (Central Bank of India) reserves the right to accept / reject any bid without assigning any reason and our decision in case of doubt / dispute shall be final and binding on both the parties

Date: 10/10/2026
Place: Guwahati

Authorised Officer
Central Bank of India