सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India
CENTRAL TO YOU SINCE 1911

REGIONAL OFFICE: DURGA MATA MANDIR COMPLEX, OLD GT ROAD, KARNAL (HARYANA)

E-Auction Sale Notice of Immovable Assets under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) & 9(1) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/ charged to the Secured Creditor, the Physical possession of which has been taken by the Authorized Officer of **Central Bank of India,** will be sold on **"As is Where is", "As is What is" and "Whatever there is" basis on date 17.11.2026,** for recovery of dues to the Central Bank of India from below mentioned Borrower and Guarantor. The Reserve Price & Earnest Money Deposit (EMD) and other details are mentioned below:

DESCRIPTION OF IMMOVABLE PROPERTY (E-Auction scheduled on 17.11.2026- 30 Days' Notice)

Name of the Branch /Borrower/ Guarantor/ Mortgagor	Branch head/ and Authorized Officer	Demand Notice Date Amt. dues	Name of the owner of the Property/asset and Details of Property/asset	Date of Possession /Type of Possession	Reserve Price EMD Bid Increase Amt.	Date of Auction
Kaithal/ Mr Major Singh S/o Sh Ramphal (Borrower) Mrs Meeto Devi W/o Mr Major Singh (Borrower) And Mr Shamsher Singh S/o Sh Beer Singh (Guarantor)	Mr Jora Singh MOB-8930233383 Mr Rahul Gupta MOB-8930501783	04.07.2017, Rs. 22,09,955/- + further intt. & other Charges	Plot No. 118, Janakpur colony, Karnal road, Kaithal. Sale deed no.3655 dated 01/09/2015 measuring 27.77 sq. yards. Bounded as North: Plot no. 117 South: Plot no. 119 East- Property other West: 30 Ft Road Owner of the property- Mr. Major Singh S/o Sh. Ramphal	20.02.2025 (Physical Possession)	Rs. 26.95 Lakh Rs. 2,69,500 Rs. 2.00 lakh	17.11.2026
Kaithal/ Mr Major Singh S/o Sh Ramphal (Borrower) Mrs Meeto Devi W/o Mr Major Singh (Borrower) And Mr Shamsher Singh S/o Sh Beer Singh (Guarantor)	Mr Jora Singh MOB-8930233383 Mr Rahul Gupta MOB-8930501783	04.07.2017, Rs. 22,09,955/- + further intt. & other Charges	Plot No. 106, Janakpur colony, Karnal road, Kaithal. Sale deed no.3654 dated 01/09/2015 measuring 27.77 sq. yards. Bounded as North: Plot no. 105 South: Plot no. 107 East- Plot No. 189 West: 30 Ft Road Owner of the property -Mrs Meeto Devi W/o Sh Major Singh	20.02.2025 (Physical Possession	Rs. 17.50 Lakh Rs. 1,75,000 Rs. 1.00 lakh	17.11.2026
Panipat/ Sh. Ravinder Kumar S/o Sh. Kishan Chand & Smt. Babita W/o Sh. Ravinder Kumar	Mr Aakash Saxena MOB-8295763382	17.07.2025 and published in newspaper on	Residential property i.e. Flat No 803, Block-I, Royal Mansions, Peermuchhalla, Zirakpur, District- Mohali, Punjab	11.09.2026 (Physical Possession)	Rs. 56.25 Lakh	17.11.2026

(Borrowers)		31.07.2025 Rs.22,16,812. 66/- + further intt. & other Charges	*Note- Auction will be conducted on the basis of Tripartite Agreement as it is observed that no sale deed has been executed by the builder in favour of borrower till date.		Rs. 5,62,500 Rs. 50000	

Last Date & Time of submission of EMD and Documents (Online) will be day of auction i.e. 17.11.2026 up to 12:00 PM.
Date and Time of e-Auction: 17.11.2026 from 2.00 PM to 04:00 PM with Auto Extension of 10 minutes.
Bidder will register on website https://baanknet.com and upload KYC documents and after verification of KYC documents by the service provider, EMD to be deposited in Global EMD wallet through NEFT/RTGS/transfer (after generation of challan from https://baanknet.com

The auction will be conducted through the Bank's approved service provider '**https://baanknet.com**'

TERMS & CONDITIONS:

(1) The e-Auction is being held on "AS IS WHERE IS" and "AS IS WHAT IS" and "WHATEVER THERE IS" basis. 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 Banks charges and shall satisfy themselves regarding the, title nature, description, extent, quality, quantity, condition, encumbrances, lien, charges, statutory dues, etc. over the property before submitting their bids. The e-Auction advertisement does not constitute and will not be deemed to commitment or any representation of the Bank. The Authorised Office 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 entertainment after submission of the online bid.

(2) The sale will be done by the undersigned through e-auction platform provided at the Website **https://baanknet.com** on 17.11.2026 (2.00 PM to 4.00 PM). The intending bidders/purchasers are requested to register on portal **https://baanknet.com** using their mobile number and email-id. Further they are requested to upload requisite KYC documents. Once the KYC documents are verified by e-auction service provider(may take 2 working days), the intending Bidders/Purchasers has to transfer the EMD amount using 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. Only after having sufficient EMD in his wallet, the interested bidder will be able to bid on the date of e-auction. Bidders Global Wallet should have sufficient balance (>EMD amount) at the time of bidding.

(3) Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through i.e. NEFT/RTGS/Transfer in bidders Global EMD Wallet. NEFT/Transfer can be done from any Scheduled Commercial Bank, Payment of EMD by any other mode such as Cheques will not be accepted. Bidders, not depositing the required EMD in his wallet, will not be allowed to

participate in the e-auction. The Earnest Money Deposited shall not be bear any interest. The EMD of the unsuccessful bidders will be returned without interest.

(4) Online Platform (**https://baanknet.com**) for e-auction will be provided by our e auction Service Provider (PSB Alliance Pvt. Ltd.). The intending Bidders/Purchasers are required to participate in the E-Auction process at e-Auction Service Providers website **https://baanknet.com**. The Sale notice containing the General Terms and Conditions of sale is available/published in the Banks website/webpage portal https://www.centalbankofindia.co.in, intending participant of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction. For any assistance and support on operational part on this e-auction, intending bidders may contact at **https://baanknet.com** or Mob. No. 8291220220.

(5) The bid price to be submitted shall be equivalent or above the Reserve Price and during the e-auction bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and by minimum increase in the bid amount given in above table to the last higher bid of the bidders. The bidder shall improve their offer as specified in publication notice, which will be the bid Increase Amount. 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. 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.

(6) The 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.

(7) In case of any difficulty or assistance is required before or during e-auction process they may contact Authorized representative of our e-Auction Service Provider **https://baanknet.com**, details of which are available on the e-Auction portal.

(8) After finalization of e-Auction by the Authorised officer, only successful bidder will be informed by our above referred Service Provider through SMS/email (on mobile no/email address given by them/registered with the service provider).

(9) The successful bidder shall have to deposit 25% (Twenty five per cent) of the bid amount, less EMD amount deposited through NEFT/RTGS in **a/c-3810385432**, **IFSC –CBIN0280381**, on the same day or not later than next working day and the remaining amount shall be paid within 15 days from the date of confirmation of sale. In case of failure to deposit the amounts as above within the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and Authorized Officer shall have the liberty to conduct a fresh auction/sale of the property, default of payment shall render automatic cancellation of sale without any notice & the defaulting bidder shall not have any claim over the Forfeited amount and the property.

(10) Payment of Sale Proceeds by the successful bidder to the Bank will be subject to TDS under Section 194-1A of Income Tax Act 1961 and TDS is to be made by the successful bidder only at the time of deposit of remaining 75% if bid amount.

(11) On receipt of the entire Sale Proceeds, the Authorised 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 Authority, Taxes, GST and rates and outgoing both existing and future relating to properties.

(12) 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 successful bidder.

(13) The Sale Certificate will not be issued till any pending operation of any Stay/Injection/Restraint Order passed by the DRT/DRAT/High Court or any other court against the issue of Sale Certificate. Further no interest will be paid on the amount deposited during this period. The deposit made by the successful bidder, pending execution of Sale Certificate, will be kept in non-interest bearing deposit account. No request for return of deposit either in part or full/cancellation of sale will be entertained. In case of further proceedings by DRT/DRAT/High Court or any other Court, the auction may be deferred or cancelled and persons participating in the sale shall have no right to claim damages, compensation or cost for such postponement or cancellation.

(14) 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 cash the earlier bidder fails to perform.

(15) The intending purchaser can inspect the property on date and time mentioned above at his/her expenses. For inspection about the title document & other documents available with the Bank, the intending bidders may contact Central Bank of India during office hours **before date of auction i.e. 17.11.2026.**

(16) The Bank does not undertake any responsibility to procure any permission/licence, 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.

(17) The sale is subject to confirmation by the bank.

(18) The sale is subject to conditions/Rules/Provisions prescribed in the SARFAESI Act 2002 and Rules framed there under the conditions mentioned above.

(19) For detailed terms and conditions please refer to the link provided in www.centralbankofindia.co.in secured creditor and contact Authorised Officer Recovery Deptt. Regional Office Karnal (Haryana) on Mob. 8109615665.

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.

DATE: 07.10.2026 **Authorised Officer**
PLACE: Karnal