सेन्ट्रल बैंक ऑफ इंडिया
Central Bank of India
"SERVING TO YOU SINCE 1911"

Central Bank of India

Regional Office : Shimla

E-AUCTION SALE NOTICE

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF /MOVABLE/IMMOVABLE PROPERTIES

"Interested Bidder may deposit Pre-Bid EMD with E-Auction Portal i.e. https://baanknet.com half an hours before the Auction end time Credit of Pre-Bid EMD shall be given to the bidder only after receipt of payment in https://baanknet.com Bank account and update of such information in the E-Auction website https://baanknet.com This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the Pre-Bid amount well in advance to avoid any last minute problem."

E auction Sale Notice for sale of Movable/Immovable Assets under the Securitization and Reconstruction of Financial Assests and Enforcement of Security Interest Act,2002 read with provision to Rule 8 (6) & 6(2) of the security Interest (Enforcement) Rules,2002. Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable/Movable property mortgaged/charged to the Secured Creditor, the constructive/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" "Without recourse basis".**

Sr. No.	Name of the Branch & Account	Details of property/ secured assets & owner of the property	Date of Demand Notice / O/S Dues / Possession Date	Reserve Price / EMD / Bid Increase Amount	Date and time of E-auction	QR Code for Photo & Details
1.	**BRANCH OFFICE : UNA** **Borrower : M/s Krishna Steels. Proprietor : Mrs. Promila Devi W/o Mr. Vijay Kumar Sharma. Guarantor : Mr. Ankit Sharma.**	Land & Structure comprised in Khata/ Khewat No. 245, Khatoni No. 309, Khasra No. 1017, Area- 768sq. meters being 768/2387 share out of land measuring 00-23-87, Situated at Up Mohal Nangal Kalan, Tehsil- Haroli, District- Una, as per jamabandi for the year 2011-12 owned by Mrs. Promila Devi W/o Sh. Vijay Kumar, R/o Village Ghaluwal, P.O. Saloh, Sub-Tehsil- Ispur, District- Una (HP).	03.05.2019 **Rs. 61,37,122/- plus further interest and expenses thereon** 17.12.2019	Rs. 19,88,000/- Rs. 1,98,000/- Rs. 10,000/- PHYSICAL POSSESSION	25-11-2026 12:00 PM to 04:00 PM	
2.	**BRANCH OFFICE : UNA** **Borrower : M/s Sri Krishna Trading Company. Proprietor : Mr. Ankit Sharma. Guarantor : Smt. Promila Devi** W/o Sh. Vijay Kumar.	Land & Building comprised in Khata/ Khewat No. 245, Khatoni No. 309, Khasra No. 1017, Area- 768sq. meters being 768/2387 share out of land measuring 00-23-87, Situated at Up Mohal Nangal Kalan, Tehsil-Haroli, District- Una, as per jamabandi for the year 2011-12 owned by Mrs. Promila Devi W/o Sh. Vijay Kumar, R/o Village Ghaluwal, P.O. Saloh, Sub-Tehsil- Ispur, District- Una (HP).	22.04.2019 **Rs. 63,70,762/- plus further interest and expenses thereon** 17.12.2019	Rs. 29,83,000/- Rs. 2,98,300/- Rs. 10,000/- PHYSICAL POSSESSION	25-11-2026 12:00 PM to 04:00 PM	
3.	**BRANCH OFFICE : KULLU** **Borrower : Sri Kuram Dev Sharma,** S/o Sri Hari Chand Sharma, R/o V.P.O. Shallang, Dunkhri Gahar, Tehsil & District-Kullu (HP)- 175102. **Guarantor : Sri Ghanshyam Nand** S/o Sri Chuni Lal, R/o H. No. 259, Ward No. 8, Green Peace Colony, P.O. Dhalpur, District- Kullu (H.P.)- 175101.	Abadi Phati Land 36.5 X 36 Sq. feet approx. measuring 0-3-0 Bigha being 3/234 share of land measuring 11-14-0 Bigha comprised in Khasra No. 667 of Khata Khatauni No. 410/747min entered in Jamabandi for the year 2012-13 of Phati Dunkharigahar Kothi Dughilag Tehsil & Distt. Kullu H.P. Property Owned by Sh. Kuram Dev S/o Sh. Hari Chand.	26.09.2018 **Rs. 15,96,142/- plus further interest and expenses thereon** 14.02.2019	Rs. 9,90,000/- Rs. 99,000/- Rs. 10,000/- PHYSICAL POSSESSION	25-11-2026 12:00 PM to 04:00 PM	
4.	**BRANCH OFFICE : SANTOKHGARH** **Borrower : Smt. Usha W/o Mr. Satish Kumar Joshi Prop. M/s Bhagwati Traders,** Ward No. 8, V.P.O Santokhgarh, Distt. Una, (H.P.) 174301. **Guarantor: - Mr. Satish Kumar Joshi** S/o Mr. OM Parkash, R/o Ward No. 8, V.P.O Santokhgarh, Distt. Una (H.P.)	Registered Mortgage of land & building measuring 15-75 Sq. Deci. Meters. comprised of Khewat No. 168 Khatauni No. 188 Khasra No. 4132 entered in nakal jamabandi for the year 2012-2013, Situated in Village/Mohal Santokhgarh, Sub Tehsil Mehatpur Basdehra, Distt. Una (H.P.) in the name of Mr. Satish Kumar Joshi S/o Mr. Om Parkash.	01.03.2025 **Rs. 40,97,313.18 plus further interest and expenses thereon** 18.04.2026	Rs. 10,73,000/- Rs. 1,07,300/- Rs. 10,000/- PHYSICAL POSSESSION	25-11-2026 12:00 PM to 04:00 PM	
5.	**BRANCH OFFICE : SANTOKHGARH** **Borrower : M/s Siddhi Vinayak Traders Prop. Sh. Munish Kumar** S/o Prem Kumar. **Guarantor : Sh. Prem Kumar** S/o Sh. Ram Nath. **2. Sita Devi** W/o Sh. Ram Nath.	Residential house property measuring 62-25 sqm. Being 2/3 share out of total land measuring 93-38 sqm. Comprised of khasra No. 3522, Kitta 1 as entered in jamabandi for the year 2012-2013 and structure raised on it Khewat No. 249, Khatoni No. 271 Khasra No. 3522 in name of Sh. Prem Kumar S/o Sh. Ram Nath & Smt. Sita Devi W/o Sh. Ram Nath, Situated at Ward No. 8, Gautam Street, Village Santokhgarh, Tehsil & Distt. Una. (HP).	10.07.2019 **Rs. 54,14,020/- plus further interest and expenses thereon** 28.09.2019	Rs. 13,00,000/- Rs. 1,30,000/- Rs. 10,000/- PHYSICAL POSSESSION	25-11-2026 12:00 PM to 04:00 PM	
6.	**BRANCH OFFICE : UNA** **Borrower : M/S Vashisth Poultry Farm (Prop- Mrs. Sangina Vashisth). Guarantor : Mr Ashutosh Vashishth** S/o Sh. Bishamber Dass, R/o Ward No. 4, Malahat Nagar, Tehsil & District-Una, H.P.- 174303.	Land & Building comprised in Khasra No. 1139, Khata No. 154 min, Khatouni No. 182 min, Area- 3294 m2 situated at Mohal-Janani, Near Radha Swami Satsang, Tehsil & District- Una (H.P.) & owned by Mrs. Sangina Vashishth W/o Mr. Ashutosh Vashishth. Boundaries as Under:- **East:** Open Land of Sh. Satpal, **West** : Open Govt. Land, **North** :Open Govt. Land, **South:** Owner Land.	29.08.2022 & 07.03.2024 **Rs. 60,81,874/- plus further interest and expenses thereon** 10.11.2022 & 20.07.2024	Rs. 32,64,000/- Rs. 3,26,400/- Rs. 10,000/- PHYSICAL POSSESSION	25-11-2026 12:00 PM to 04:00 PM	

The E-Auction is being held on **"As is where is", "As is what is", and "Whatever there is basis" "Without recourse basis".** 1. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent equiries regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid.**2.**Bidders has to complete following formalities well in advance:- **Step 1- Bidder/ Purchaser Registration:** Bidder to register on e-Auction portal **https://baanknet.com** 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 .**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. Copy of proof of address, without which the bid is liable to be rejected. **UPLOADING SCANNED COPY OF ANNEXURE-II & III AFTER DULY FILLED UP & SIGNING 3. For detailed Terms & Conditions of E-Auction, Please refer the link https://baanknet.com & Secured Creditor's website i.e. https//www.centralbank.bank.in before submitting their bids and taking part in the E-Auction & Contact No. of Una Branch: 9736030426,Santokhgarh Branch: 9971110529, Paonta Sahib : 8054154171, Kullu Branch: 7087959644.**

Note :- The inspection of the Property/ies put on auction will be permitted to interested bidders during working days between 2 PM to 4PM with prior appointment and consultation with the branch Manager/ Authorised Officer.

STATUTORY 15/30 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002

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

Dated : 30.10.2026 Place : Shimla (Authorised Officer)

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अधिकृत अधिकारी/Authorized Officer

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Central Bank of India
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Regional Office, Shimla

The e-auction is being held on "As is where is", "As is what is","Whatever there is" & "Without Recourse to Bank" basis.

Interested Bidder may deposit Pre-Bid EMD with E-Auction Portal i.e. https://baanknet.com before the close of E-Auction. Credit of Pre – Bid EMD shall be given to the bidder only after receipt of payment in ebkray's /Baanknet Bank account and update of such information in the E-Auction website i.e. https://baanknet.com. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the Pre-Bid amount well in advance to avoid any last minute problem.

DATE AND TIME OF E-AUCTION: 25-11-2026 BETWEEN 12:00 PM TO 04:00 PM

Terms and condition for E-Auction

The auction will be "Online E-auction" through website https://baanknet.com

1. **Date and Time for auction: 25-11-2026 between 12:00 PM To 04.00 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" , "Whatever there is" & "Without Recourse to Bank" basis basis.**

2. Auction/Bidding shall only through "Online Electronic Bidding" through the website https://baanknet.com and property details is also available at https://baanknet.com. Bidders are advised to go through the website for detailed terms and part in the e-auction sale proceedings.

3. Bidders have to complete following formalities well in advance:-
   Step 1- **Bidder/ Purchaser Registration:** Bidder to register on e-Auction portal https://baanknet.com 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. Copy of proof of address; without which the bid is liable to be rejected. UPLOADING SCANNED COPY OF ANNEXURE-II & III AFTER DULY FILLED UP & SIGNING

4. **Earnest Money Deposit (EMD) as mentioned above shall be paid online through NEFT/RTGS Transfer (After generation of Challan from https://baanknet.com) in bidders Global EMD Wallet.**

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5. **The successful bidder shall have to deposit 25% (twenty five percent) 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 : Sale Proceeds of Property pertaining to CBI, RO, Shimla**
   - **Account No : 3885289106**
   - **IFSC Code : CBIN0281002**

   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 property (ies) put on auction will be permitted to interested bidders at sites **between 02:00 PM to 4:00 PM on working days,** with prior appointment with Branch Manager/ Authorised Officer. For inspection of properties prospective bidders may contact the following persons:-

Branch Name	Property/Borrower	Name /Designation of officer	Contact Number
Una	M/s Krishna Steels (Sr No 1) , M/s Krishna Trading CO (Sr No-2),M/s Vashisth Poultry Farm (Sr No 6)	Mr Pushpender Gautam,Chief Manager/Authorized Officer	9736030426
Santokhgarh	Smt Usha Devi Prop Bhagwati Traders(Sr No-4),M/s Siddhi Vinayak Traders(Sr No 5)	Sh Abhishek Kaushik, Senior Manager B/o Santokhgarh Sh. Pushpender Gautam, Authorized officer	9971110529 9736030426
Kullu	M/s Kuram Dev Sharma (Sr No3)	Sh Sanjeev Kumar, Branch Manager B/o Kullu Sh Naresh Kumar Sarwal, Authorized Officer B/o Bhuntar	7087959644 9736020422

7. Auction would commence at Reserve Price, as mentioned above. Bidder shall improve their offers in multiple of Rs. 10000/- (Rupees Ten 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.

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8. All the charges including dues to any authority, conveyance, stamp duty and registration charges, TDS etc. as applicable shall be borne by successful bidder only.
9. On receipt of the entire sale consideration, the Authorised Officer shall issue the Sale Certificate as per rules.
10. 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.
11. Sale Certificate will be issued only in the name of bidder.

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 (**https://baanknet.com**) for e-Auction will be provided by our e Auction service provider PSB alliance Pvt. Ltd., Unit 1, 3 rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai – 400 037(Contact Phone 8291220220, email ID:- support.baanknet@psballiance.com). The intending Bidders/ Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website **https://baanknet.com**.

14. 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 PSB Alliance Pvt. Ltd.. Details of which are available on the e-Auction portal.

15. The intending Bidders/ Purchasers are requested to register on portal (**https://baanknet.com**) using their mobile number and e-mail id. Further, they will upload the requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take 2 working days), the intending Bidders/Purchasers has to transfer the EMD amount using online mode in his 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.
16. Bidder's Global Wallet should have sufficient balance (>= EMD amount) at the time of bidding.
17. 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.

18. 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 **https://baanknet.com**, details of which are available on the e-Auction portal.
19. **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**.

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

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

Special Instructions

23. 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.

24. Successful bidder need to complete all revenue related documentation and pay charges required in registration/charge removal process.
25. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on any property. However, the intending bidders should make their own independent inquiries regarding the encumbrances; title of property/ies put on auction and claims/rights/dues/affecting the property, prior to submitting their bid. The E-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of bank. The property is being sold with all the existing and future encumbrances whether known or unknown to bank .The Authorised Officer /Secure Creditor shall not be responsible in any way for any third party claims/rights/dues.
26. Property mentioned in Sr No 6 (M/s Vashisth Poultry Farm) is not free accessible from the road and there may be p[possible demarcation/boundary issue. Interested buyers must visit the side and make their own enquiry before making bid .Actual land/area may be varied. Bank will not be hel;d liable for any change in the land area/boundaries etc.
27. Prospective Bidder/buyer must ensure visit of Property before bidding and make thorough enquiry about properties.
28. **Looking to the nature of property/mushtrika/multiple shareholders there may be some issue in demarcation,identification and actual possession may change at the time of hand over of the possession to the successful bidder. Therefore each bidder must make independent enquiries and visit the property before making bid.**

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For Central Bank of India
अधिकृत अधिकारी/Authorized Officer

Date: 30-10-2026
Place: Shimla

Authorized Officer
Central Bank of India