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

Central Bank of India

(A Government of India Undertaking)
Regional Office: Plot No.: 108-B, 1st Floor, Unit - VII,
Surya Nagar, Near Gopabandhu Square,
Bhubaneswar-751003,
E-mail: recoverybhubro@centralbank.bank.in

E-AUCTION SALE NOTICE
(Immovable Property)

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISO TO RULE 9 (1) 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 properties mortgaged/charged to the Secured Creditor, the constructive / symbolic possession of which has been taken by the Authorised Officer of Central Bank of India- Secured Creditor, will be sold on **"As is where is", "As is what is" and "Whatever there is" basis** on the date and time specified here in below, for recovery of due to the Central Bank of India- Secured Creditor from the Borrower(s) and Guarantor(s). The reserve price and the earnest money deposit of the respective properties is mentioned here in below:-

Sl. No.	BRANCH / Name & Address of the Borrower	Name & Address of the Guarantors/ Mortgagors	Description of Properties	Demand Notice Amount / Demand Notice Date / Possession Notice Date	Reserve Price/ EMD/ Bid Increase Amount
1.	**Bhramansahi Branch /Borrower:** 1.Mr.Bidyadhar Nayak S/O-Kali Nayak At-Mulishing, PS-Soro, Dist-Balasore Pin-756045 2.Mr.Kartik Nayak S/O-Mr.Bidyadhar Nayak At-Mulishing, PS-Soro, Dist-Balasore Pin-756045	**Gaurantor:** 1.Mr.Bijay Kumar Rout S/O-Fakir Charan Rout At/Po-Dalangia,Khantapada PS-Soro, Dist-Balasore Pin-756043 **Mortgagor :** 1. Mr.Bidyadhar Nayak S/O-Kali Nayak At-Mulishing, PS-Soro, Dist-Balasore Pin-756045	All that part and parcel of Property in the name of **Mr.Bidyadhar Nayak** **S/O-Kali Nayak** Mouza:Mulisingh, P.S.: Soro, Tehsil- Soro, Dist: Balasore, **Khata No.: 552/509,** Plot No.: 367/3620/3852, Area: Ac.0.04 Dec. Bounded by East: Lambodara Nayak, West: Lochana Behera & Others, South: Self, North: Lochana Nayak	**₹ 10,20,932.00** + interest & expenses thereon / **23.01.2019** / **18.06.2019**	**₹11,02,500/-** **₹1,10,250/-** **₹10,000/-**

1. **Date & Time of E-Auction: 25/11/2026 from 10.00 A.M. to 4.00 P.M with auto extension of 10 minutes.**

2. **Last Date & Time of Submission of EMD online on or before 25.11.2026 up to 3.00 PM.**

3. **Date and Time of Property Inspection: 12.11.2026 to 24.11.2026 on any working day during office hours in consultation with Concerned Branch Head.**

4. For Participating in the E-auction sale, the intending bidders should register their details with the service provider **https://uat.ebkray.in/psb-alliance-web/bidder-registration** well in advance and shall get user ID & password. For detailed terms & conditions of the sale please refer to the link provided in **https://ebkray.in** and Secured Creditor's website i.e. **www.centralbankofindia.bank.in** . The interested bidders who require assistance in creating Login ID & Password, uploading data, please go through **USER MANUAL** in URL: **https://ebkray.in**. For any support please call on Mob-8291220220 & mail id- support.ebkray@psballiance.com.

5. For any property related query, bidders may contact : **Mr. Rajendra Majhi,Branch Head, Bhramansahi Branch, Mob No: 7381002544, e-mail id: bmbhub2544 @centralbank.bank.in** at any working day during office hours.

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

7. Other terms and conditions are available in the auction site.

STATUTORY 15 DAYS SALE NOTICE UNDER RULE 9(1) OF THE SARFAESI ACT,2002

कृते सेन्ट्रल बैंक ऑफ इंडिया
For CENTRAL BANK OF INDIA

प्राधिकृत अधिकारी/Authorised Officer
क्षेत्रीय कार्यालय, भुवनेश्वर
Regional Office, Bhubaneswar

Place : Bhubaneswar
Date: 09/11/2026

Authorised Officer,
Central Bank of India

सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India
CENTRAL TO YOU SINCE 1911
आज़ादी का अमृत महोत्सव
RECOVERY DEPARTMENT, REGIONAL OFFICE, 108-B, SURYA NAGAR, UNIT-7 BHUBANESWAR- 751 003
Mail: recoverybhubro@centralbank.bank.in

Terms & Conditions for E - Auction

1. The e-Auction is being held on "AS IS WHERE IS", "AS IS WHAT IS", "WHATEVER THERE IS" and "NO COMPLAINT BASIS" subject to the provisions of SARFAESI Act & rules. The E-Auction would be only through "Online" & the process through the website of service provider i.e. https://www.ebkray.in. Platform.

2. The intending Bidders/Purchasers are requested to register on portal (https://uat.ebkray.in/psb-alliance-web/bidder-registration) using their mobile number and email-id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by e-auction service provider, **the intending Bidders/Purchasers has to transfer the EMD amount using online mode well in advance before the auction time. In case EMD amount is not available, system will not allow to bid.** The registration, verification of KYC documents and transfer of EMD must be completed well in advance, before auction. Bidders may give offers either for one or for all the properties.

3. The Persons holding valid User ID & Password for **e-bkray** portal and confirmed payment of EMD through NEFT/RTGS shall be eligible for participating in the e-Auction process. Before submitting their bids and taking part in the e-Auction, the bidders are advised to know the detailed terms and conditions of the e-Auction available on the web portal (https://ebkray.in).

4. For payment of Earnest Money Deposit (EMD) amount as mentioned above, Bidders/Purchasers Log on to e-bkray portal by opting NEFT/RTGS Mode and filling your own bank details and submits to your banker for remitting the amount through NEFT/RTGS mode. Payment of EMD by any other mode such as Cheques/Demad Draft/Cash will not be accepted. Bidders, not depositing the required EMD, will not be allowed to participate in the e-auction. **The Earnest Money Deposited shall not bear any interest. The EMD of unsuccessful bidders will be refunded to their respective A/c No. as registered in e-Auction Portal e-bkray.in. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).**

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

6. **The successful bidder shall have to deposit 25% of the bid amount (Less EMD amount already paid) through NEFT/RTGS in "RO C B I BBSR" A/c No - 3004515368, Janpath Branch, Bhubaneswar, IFSC Code: CBIN0281969 (Fifth Character is Zero),** on the same day or not later than next working day and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer. Successful bidder would have to produce KYC documents in original to the Bank at the time of making payment of 25% of bid amount(less EMD already paid). In case of failure to deposit the remaining amount within the stipulated time, the amount deposited by successful bidder will be forfeited by the Bank and Authorized Officer shall have the liberty to conduct a fresh auction/ sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property.

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

8. **Default of Payment:** Default of payment of 25% of bid amount (less EMD) on the same day or the next working day as stated above and/ or 75% of balance bid amount within the stipulated time shall render automatic cancellation of sale without any notice. The EMD and any other monies paid by the successful bidder shall be forfeited by the Secured Creditor (Bank).

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

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

11. 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.

12. The purchaser shall bear the applicable stamp duties for Registration/additional stamp duty/ transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be issued only in the name of the successful bidder.

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

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

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

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

17. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies and for any property related query, bidders may contact **to respective Branch Head mentioned in the above Sale Notice which has also published in the newspapers.**

18. **The interested bidders who require assistance in creating Login ID & Password, uploading data, please go through "USER MANUAL" in website https://ebkray.in . For any support please call on Mob No-8291220220 & mail Id-support.ebkray@psballiance.com.**

कृते सेन्ट्रल बैंक ऑफ इंडिया
For CENTRAL BANK OF INDIA

प्राधिकृत अधिकारी/Authorised Officer
क्षेत्रीय कार्यालय, भुवनेश्वर
Regional Office, Bhubaneswar

Place: Bhubaneswar
Date : 09/11/2026

AUTHORISED OFFICER
CENTRAL BANK OF INDIA