

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

E-Auction Sale Notice of Movable/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 movable/immovable property mortgaged/ charged to the Secured Creditor, the Symbolic/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 **08.01.2026** 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 08.01.2026- 15 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
HSSS Kaithal/ M/s Prem Bardana Shop Prop. Mrs Santosh (Borrower) Mrs. Seeto Devi W/O Isham Singh (Guarantor).	Mr BalwanKumar MOB: 8053333926 Mr Rahul Gupta MOB:8930501783	08.06.2022 Rs. 15,67,110 + further intt. & other Charges	Owner of the property- Mrs. Santosh W/o Prem Chand and Mrs. Seeto Devi W/O Isham Singh All the part and parcel of the Residential property i.e. House measuring 224 Sq. Yards comprised in Khewat No.51//50 & 19//18, Property ID No. 149C576U96 situated at Shakti Nagar/ Shiv Nagar, Patti Dogran, Chandana Road Distt Kaithal, with owner in possession by Mrs. Santosh W/o Prem Chand and Mrs. Seeto Devi W/O Isham Singh with all rights appurtenant thereto vide Regd. Sale Deed No. 9146/1 dated 24.01.2006 duly registered with Sub-Registrar, Kaithal. Bounded as- On the North by Others On the South by Pala Ram On the East by Plot of Other On the West by Gali 20' Wide	27.06.2025 (Physical Possession)	<u>Rs. 20.12 Lakh</u> <u>Rs. 2,01,200</u> <u>Rs. 0.20 lakh</u>	<u>08.01.2026</u>
Cheeka/ M/S Khalsa Pesticides Partner- 1. Mr Didar Singh	Mr Harvinder Singh MOB: 8814883599 Mr Rahul Gupta	30.07.2021 Rs. 11,84,831 + further intt. & other	Owner of the property- Mr Didar Singh S/o Dalip Singh All the part and parcel of	19.05.2025 (Physical Possession)	<u>Rs. 13.34 Lakh</u> <u>Rs.</u>	<u>08.01.2026</u>

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S/o Dalip Singh, 2.Mr Balkar Singh S/o Dalip Singh	MOB:8930501783	Charges	the property consisting of the shop in the name of Didar Singh S/o Dalip Singh situated at Kaithal road , near Gupta Filling station, opp. to Cheeka Hero Honda showroom, Cheeka, Tehsil Guhla, Distt- Kaithal, State- Haryana measuring total area 17.77 sq yds i.e.0.5 marla being 01/68 share out of total land measuring 01 Kanal 14 Marla comprised in Rect No. 129, killa no.3/2/1, khewat no.1644,khatoni no.1921 vide sale deed no.278/1 dated 08/05/2017 at SRO Guhla , Kaithal , Area of property :17.77 sq yds, Bounded as- On the North by shop of Leela Devi On the South by Street On the East by Shop of Naresh On the West by plot of Surjeet Kaur.		<div>1,33,400</div> <div>Rs. 0.10 lakh</div>	
Gharaunda/ Mr. Sonu S/O Jagar Singh	Mr Neeraj Sharma MOB:7015281663 Mr Deepak Kumar MOB:9953007483	18.09.2023, Rs.503336/- + further intt. & other Charges	Name of owner- Mr Sonu S/O Jagar Singh Vehicle (Four Wheeler) Description- Model –Renault Triber 2021 Sub Model- Triber PTL RXT 1Ltr MT M21-2B6E3MT Colour- Moonlight Silver (Moonlight SI) Chasis No.: MEERBC000M4093779 Engine No: E067573 Emission: Bharat VI Registration No.-HR91 B 2500	19.03.2025 (Physical Possession)	<div>Rs. 2.19 lakh</div> <div>Rs. 21,900</div> <div>Rs. 1000/-</div>	08.01.2026
Kaithal/ M/s Sube Singh Jasmer Kumar (Prop. Jasmer Singh) (Borrower) Kelo Devi W/o Sube	Mr Narender Kumar MOB:893023338 3	16.09.2023, Rs.32,89,460. 48 + further intt. & other	Name of owner- Kelo Devi w/o Sube singh / House existing in plot measuring 125 square	03.08.2024 (Symbolic Possession)	<div>Rs. 25.30 lakh</div> <div>Rs.</div>	08.01.2026

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Singh (Guarantor)	Mr Rahul Gupta MOB:893050178 3	Charges	yards=4.16 mis being 4.16/282 share in land measuring 14kis 2 mis comprised in khewat no.415 now khewat no.747/711 khatoni no.982 murabba no.96 killa nos.17/2(5-10),18/1/3(2- 16),23/2(5-16),kittas 3,vide jamabandi of patti gadar,Kaithal for year 2019-2020 situated at Patti Gaddar,Kaithal ,with in municipal limits of Kaithal vide reg. Sale Deed no.7571/1 dated 26.02.2009 entered in the Office of Sub Registrar Kaithal and vide mutation no.19457 in the name of Kelo devi w/o Sube singh property is bounded as under- North – Gali 18 feet wide South-Property of others East- Property of others West- Property of Amrit Lal		2,53,000 Rs. 0.20 Lakh	
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Last Date & Time of submission of EMD and Documents (Online) will be day of auction i.e. **08.01.2026** up to 12:00 NOON.

Date and Time of e-Auction: **08.01.2026** 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



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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.

- (2) The sale will be done by the undersigned through e-auction platform provided at the Website <https://baanknet.com> on **08.01.2026** (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 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.centralbankofindia.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.



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- (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% of 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. 08.01.2026**.
- (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.

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(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: **12.12.2025**
PLACE: Karnal

Authorised Officer