



सेंट्रल 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".

Sr. No.	Name of the Branch & Account	Details of property/ secured assets & owner of the property	Date of Demand Notice	Reserve Price	Date and time of E-auction	QR Code for Photo & Details
			O/S Dues	EMD		
			Possession Date	Bid Increase Amount		
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. 20,25,000/-	29.06.2026 12:00 PM to 04:00 PM	
			Rs. 61,37,122/- plus further interest and expenses thereon	Rs. 2,02,500/-		
				Rs. 10,000/-		
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. 32,61,000/-	29.06.2026 12:00 PM to 04:00 PM	
			Rs. 63,70,762/- plus further interest and expenses thereon	Rs. 3,26,100/-		
				Rs. 10,000/-		
3.	BRANCH OFFICE : KULLU Borrower : Sh. Luder Chand S/o Sh. Sagar Singh, R/o Village Kadingcha, P.O. Shallang, Tehsil and Distt. Kullu, (H.P.) -175102. Guarantor : Sh. Roshan Lal S/o Sh. Sagar Singh, R/o Village Kadingcha, P.O. Shallang, Tehsil and Distt. Kullu, (H.P.)-175102.	Land measuring 0-11-2 bighaas mentioned below :- 1) Land measuring 0-0-6 bigha comprised under khasra No. 4069 contained in khata & khatauni no. 167/322. 2) Land measuring 0-0-1 bigha comprised under khasra No. 3914 contained in khata and khatauni No. 168/323. 3) Land measuring 0-0-1 bigha comprised in khasra No. 2872 contained in khata and khatauni No. 169/324. 4) Land measuring 0-10-14 bigha comprised under khasra kiita-23, Contained in khata and khatauni no. 166/321, incorporated in jamabandi for the year 2012-13 of muhal and phati Dunkharigahar, Kothi Dughilag, Tehsil and District Kullu, H.P. Boundary as per latest valuation:- North- Forest land, South- Forest land, East- Forest land, West- Village path.	04.05.2023	Rs. 20,43,000/-	21.07.2026 12:00 PM to 04:00 PM	
			Rs. 14,74,480/- plus further interest and expenses thereon	Rs. 2,04,300/-		
				Rs. 10,000/-		

The E-Auction is being held on "As is where is", "As is what is", and "Whatever there is 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 enquiries 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, 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 : 11.06.2026

Place : Shimla

(Authorised Officer)

कृते सेंट्रल बैंक ऑफ इंडिया
For Central Bank of India

अधिकृत अधिकारी/Authorized Officer



Regional Office, Shimla

The e-auction is being held on "As is where is", "As is what is" and "Whatever there is" 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 ebkay's 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: 21-07-2026 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: 21-07-2026 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" and "Whatever there is" 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.**

कृते सेन्ट्रल बैंक ऑफ इंडिया
For Central Bank of India


अधिकृत अधिकारी/Authorized Officer

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:-

Property	Name /Designation of officer	Contact Number
Property Mentioned in Sr No 3 Mr Luder Chand S/o Sh Sagar Singh Guarantor Mr Roshan Lal S/o SH Sagar Singh	Sh Sanjeev Kumar, Sr Manager B/o Kullu	7087959644
	Sh Naresh Kumar Sarwal, Chief Manager B/o Bhuntar	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.
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. Property is under Symbolic possession and there are possibility of delay/legal issue in handing over of physical possession to bidder. Bidder must satisfy itself before bidding.

कृते सेन्ट्रल बैंक ऑफ इण्डिया
For Central Bank of India
अधिकृत अधिकारी/Authorized Officer

14. 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>.
15. 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.
16. 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.
17. Bidder's Global Wallet should have sufficient balance (>= EMD amount) at the time of bidding.
18. 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.
19. 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.
20. **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.**
21. 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.
22. Sale is subject to confirmation by the Bank/ Authorised Officer.
23. The Sale is subject to Conditions /Rules/ Provisions prescribed in the SARFAESI Act 2002 and Rules framed thereunder & conditions mentioned herein.

कृते सेन्ट्रल बैंक ऑफ इण्डिया
For Central Bank of India


अधिकृत अधिकारी/Authorized Officer

Special Instructions

24. 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.
25. Successful bidder need to complete all revenue related documentation and pay charges required in registration/charge removal process.
26. 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.
27. Prospective Bidder/buyer must ensure visit of Property before bidding and make thorough enquiry about properties.

Date: 12.06.2026
Place: Shimla

कृते सेन्ट्रल बैंक ऑफ इण्डिया
For Central Bank of India






अधिकृत अधिकारी/Authorized Officer

Authorized Officer
Central Bank of India

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".

Sr. No.	Name of the Branch & Account	Details of property/ secured assets & owner of the property	Date of Demand Notice	Reserve Price	Date and time of E-auction	QR Code for Photo & Details
			O/S Dues	EMD		
			Possession Date	Bid Increase Amount		
1.	BRANCH OFFICE : UNA		29.08.2022 & 07.03.2024	Rs. 38,24,000/-	29.06.2026 12:00 PM to 04:00 PM	
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.			Rs. 60,81,874/- plus further interest and expenses thereon	Rs. 3,82,400/- Rs. 10,000/-		
			10.11.2022 & 20.07.2024	PHYSICAL POSSESSION		
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.						
2.	BRANCH OFFICE : SANTOKHGARH		10.07.2019	Rs. 18,00,000/-	29.06.2026 12:00 PM to 04:00 PM	
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.			Rs. 54,14,020/- plus further interest and expenses thereon	Rs. 1,80,000/- Rs. 10,000/-		
			28.09.2019	PHYSICAL POSSESSION		
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).						
3.	BRANCH OFFICE : PAONTA SAHIB		30.01.2019	Rs. 32,76,000/-	29.06.2026 12:00 PM to 04:00 PM	
Borrower : M/S Him Cold Fruit Company, Partner: Sh. Atma Ram & Sh. Pawan Dayal. Guarantor : Mr. Kashmir Singh Negi S/o Madan Lal, R/o Village Bhaduli, P.O. Sachani Block Bajora, Tehsil Bhunter, Distt. Kullu, (H.P.) 175125.			Rs. 3,47,90,845.65 plus further interest and expenses thereon	Rs. 3,27,600/- Rs. 10,000/-		
			03.06.2019	PHYSICAL POSSESSION		
Land and building (Cold Storage unit) measuring 1264.50 m ² comprised in Kh./Khatoni No 116 to 176 Khasra No 175/167/14/1 as per tatima dated 20.02.2026 by VRO Bhagani villages Gojar Aden Tehsil Paonta Sahib Distt Simaur (H.P.) in the name of Mr. Atma Ram Partner M/S Him cold Fruit Company. Dimesnion of the site: North: 23.20 m, South: 23.20 m, East: 53.65 m, West: 53.65 m.						
4.	BRANCH OFFICE : KULLU		26.09.2018	Rs. 9,90,000/-	29.06.2026 12:00 PM to 04:00 PM	
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			Rs. 15,96,142/- plus further interest and expenses thereon	Rs. 99,000/- Rs. 10,000/-		
			14.02.2019	PHYSICAL POSSESSION		
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. 410/747/min 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.						
5.	BRANCH OFFICE : SANTOKHGARH		01.03.2025	Rs. 11,03,000/-	21.07.2026 12:00 PM to 04:00 PM	
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.)			Rs. 40,97,313.18 plus further interest and expenses thereon	Rs. 1,10,300/- Rs. 10,000/-		
			18.04.2026	PHYSICAL POSSESSION		
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.						

The E-Auction is being held on "As is where is", "As is what is", and "Whatever there is 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 enquiries 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/ Authorized 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 : 09.06.2026

Place : Shimla

(Authorised Officer)

कृते सेन्ट्रल बैंक ऑफ इण्डिया
For Central Bank of India

अधिकृत अधिकारी/Authorized Officer



Regional Office, Shimla

The e-auction is being held on "As is where is", "As is what is" and "Whatever there is" 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 ebkay's 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: 21-07-2026 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: 21-07-2026 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" and "Whatever there is" 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.**

कृते सेन्ट्रल बैंक ऑफ इंडिया
For Central Bank of India

अधिकृत अधिकारी/Authorized Officer

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:-

Property	Name /Designation of officer	Contact Number
Property mentioned in Sr No 5 Borrower Mrs Usha Devi W/o Satish Kumar Joshi	Sh Abhishek Kaushik, Senior Manager B/o Santokhgarh	9971110529
	Sh Pushpender Gautam, Chief Manager/Authorised Officer	9736030426

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.
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>.

कृते सेन्ट्रल बैंक ऑफ इन्डिया
For Central Bank of India
अधिकृत अधिकारी/Authorized Officer

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 (\geq 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.
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.

कृते सेन्ट्रल बैंक ऑफ इण्डिया
For Central Bank of India
Handwritten Signature
अधिकृत अधिकारी/Authorized Officer

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. Prospective Bidder/buyer must ensure visit of Property before bidding and make thorough enquiry about properties.

Date: 10.06.2026

Place: Shimla

कृते सेन्ट्रल बैंक ऑफ इण्डिया
For Central Bank of India
[Signature]
अधिकृत अधिकारी/Authorized Officer

**Authorized Officer
Central Bank of India**