सेन्ट्रल बैंक ऑफ इंडिया
Central Bank of India
1911 से आपके लिए "केन्द्रित" "CENTRAL" TO YOU SINCE 1911

Regional Office Delhi (South)
3rd Floor, Sorabji Bhawan, 4/54, D.B. Gupta Road, Karolbagh, New Delhi-110005

E-AUCTION SALE NOTICE
(Under SARFAESI Act 2002)

APPENDIX- IV-A [SEE PROVISO TO RULE 8(6) SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) 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 property mortgaged / charged to the Central Bank of India (secured creditor), the constructive/ physical Possession of which have been taken by the authorized officer of Central Bank of India(Secured creditors), **will be sold on "As is where is", "As is what is" and "whatever there is" basis on date 06.08.2026** for recovery of dues to the **Central Bank of India** from below mention Borrower(s) and Guarantor(s). The Reserve Price and Earnest money deposit (EMD) is displayed against the details of respective properties.

E-AUCTION SCHEDULED TO BE HELD ON 06.08.2026 (30 DAY'S NOTICE)

In Rupees

S. No.	Name of Branch	Authorised Officer/ Branch Head	Name of the Account	Description of Property & Owner Name	Demand Notice Date & Amount Dues (in Rupees)	Date & Type of Possession	Reserve Price / EMD / Bid Increase
1.	**Karolbagh New Delhi**	**Mr. Vinay Kumar MOBILE: 9999917126**	**RAMESH NAGPAL**	Residential Flat Built Up Second Floor without Roof/ Terrace Rights, Built on Back Side Portion of Free Hold Property Bearing No WZ-283/11, Plot No.- 11, Area Measuring 50 Sq yards, Out of Khasra No 18/2/2, Situated in the Area of Village- Khyala, now Abadi known as Vishnu Garden, West Block- New Delhi- 110018, **Owner- Mr. Ramesh Nagpal S/o Mr. Laxman Dass**	**Rs.11,91,517.00 on 25.05.2022 + interest thereafter**	**28.04.2026 (Physical)**	**₹ 22,00,000.00** **₹ 2,20,000.00** **₹ 20,000.00**

E-AUCTION DATE: 06.08.2026, TIME: 12:00 NOON TO 04:00 PM WITH AUTO EXTENSION OF 10 MINUTES

Last Date & Time of Submission of EMD and Documents (Online) On or Before: 06.08.2026 Upto 03:30 PM.

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 **BAANKNET** EMD wallet through NEFT/RTGS/Transfer / Generation of challan from (**https://BAANKNET.com**). The auction will be conducted through common landing platform **BAANKNET.com Portal** (**https://BAANKNET.com**). E-auction will be held **"As is where is", "As is what is" and "whatever is there is"** basis. **Property shall be sold only above the Reserve Price. (All other charges/dues to the property will be borne by the purchaser).** For detailed terms and conditions please refer to the link provided in **www.centralbank.bank.in** Secured Creditor or auction platform (**https://BAANKNET.com**). **Helpdesk: (+91) 8291220220, E-mail: support.BAANKNET@psballiance.com**

STATUTORY 30 DAY'S SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002

Borrowers/Guarantors/ Mortgagors are hereby notified to pay the sum as mentioned above along with upto 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.

DATE: 25.06.2026
PLACE: NEW DELHI

Authorised Officer,
CENTRAL BANK OF INDIA, RO Delhi (South), New Delhi

FULL TERMS & CONDITIONS:

1. The Sale will be done by the undersigned through e-auction platform provided at the Website **https://BAANKNET.com**. on **06.08.2026 (12:00 Noon to 04:00 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 online 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. Bidders may give offers either for one or for all the properties. Only after having sufficient EMD in his Wallet, the interested bidder will be able to bid on the date of e-auction. Bidder's Global Wallet should have sufficient balance (>=EMD amount) at the time of bidding. In case of offers for more than one property bidders will have to deposit EMD for each property.
2. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through all online modes 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.
3. **Interested bidder may deposit pre-bid EMD with https://BAANKNET.comb efore the close of e-auction. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre bid EMD amount well in advance to avoid any last-minute problem.**
4. Platform for e-Auction will be provided by our e Auction service provider **https://BAANKNET.com**. The intending Bidders/Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website **https://BAANKNET.com**. This Service Provider will also provide online demonstration/ training on e-Auction on the portal. The Sale Notice containing the General Terms and Conditions of Sale is available/published in the Banks websites/webpage portal. **https://www.centralbank.bank.in**, **https://BAANKNET.com** and.The intending participants of e- auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on **operational part of e-Auction related to this e-Auction from BAANKNET portal.**
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 interest 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 property will not be sold below the reserve price set by the Authorized Officer. The bid quoted below the reserve price shall be rejected. The bidders shall increase their bids in multiplies of the amount specified in the public sale notice/Terms and condition of Sale. 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. 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 Authorized 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 Percent) of the bid amount, less EMD amount deposited through **NEFT/RTGS in A/c 1214075228, IFSC: CBIN0280300**, 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 conduct a fresh auction/ sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property.
10. 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 Authorized Officer of the Bank.
11. Payment of sale consideration 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 the bid amount.
12. On receipt of the entire sale consideration, the Authorized 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/any authority, Taxes, GST and rates and outgoing both existing and future relating to properties.
13. 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.
14. 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.
15. 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 case the earlier bidder fails to perform.
16. .The property is being sold on **"As is where is", "As is what is" and "Whatever there is" basis** and 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 Bank's charge and shall satisfy themselves regarding the, title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc over the property before submitting their bids. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorized Officer/ Secured Creditor 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 entertained after submission of the online bid.
17. 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. Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.
18. The sale is subject to confirmation by the Bank.
19. The sale is subject to conditions /Rules/Provisions prescribed in the SARFAESI Act 2002 and Rules framed there under and the conditions mentioned above. For more details if any prospective bidders may contact the authorized officer.