



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

Central Bank of India

Regional Office : Shimla

E-AUCTION SALE NOTICE

"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/ImmovableAssets under the Securitization and Reconstruction of FinancialAssets and Enforcement of SecurityInterestAct,2002 read with provision 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/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	Date of Symbolic/ Physical Possession	Reserve Price EMD	Date and time of E-auction	QR Code for Photo & Details	QR Code Google Map Location
				Outstanding Dues				
1.	BRANCH OFFICE : SHIMLA (1002)	Borrower : M/s Himachal Fruit Co. Prop. Mr. Lal Chand Shyam at 4, MRF Building Dhalli, Shimla, (H.P.). Guarantor: Mr. Bhagat Singh Slo Late Sh. Ishwar Singh, R/o Shubh Nivas, Near Block No. 26, 2nd Floor, Sector 3, New Shimla, (H.P.).	Flat No. H-1 having its covered area 129-04 Square Meters in the Ground Floor (Above the known as Block "H" in Royal Oak Apartments which is built on Khasra No. 1202789, 790, 792, 793, 794, 796, 798, 799, 800, 791, 795, 797, Kita-12) measuring 8394-07 Square Meters at Mauja Kaithu (2nd), Tehsil & Distt. Shimla, (H.P.), Owned by Mr. Lal Chand Shyam.	25.05.2018	05.12.2018 / Physical	Rs. 82,00,000/- Rs. 1,66,43,734.19 plus further interest and expenses thereon	25.02.2026 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". 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.centralbankofindia.com>, before submitting their bids and taking part in the E-Auction & Contact No. Of Shimla Branch: 0177-2658323 or Contact Authorised Officer Ghanshyam Singh, Mob. No. 81689-81746**

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.

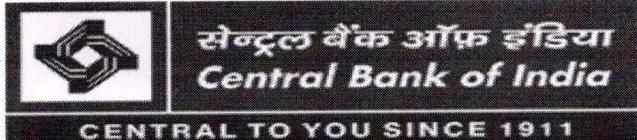
STATUTORY 30 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002

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 : 08.01.2026

(Authorised Officer)

Place : Shimla



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 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: 25-02-2026 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: 25-02-2026 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.**

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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 at Serial No. 1	Sh. Ghanshyam Singh, Chief Manager B/o Shimla	8168981746
Authorized Officer at Serial No. 1	Sh. Ghanshyam Singh, Chief Manager B/o Shimla	8168981746

7. Auction would commence at Reserve Price, as mentioned above. Bidder shall improve their offers in multiple of Rs. 50000/- (Rupees Fifty Thousand Only) for property mentioned Sr No 1 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. The Sale shall be subject to rules/conditions/prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

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For Central Bank of India


अधिकृत ऑफिसर / Authorized Officer

12. 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>.

13. 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.

14. 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.

15. Bidder's Global Wallet should have sufficient balance (>= EMD amount) at the time of bidding.

16. 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.

17. 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.

18. 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.

19. 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.

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

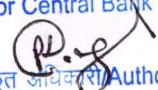
21. The Sale is subject to Conditions /Rules/ Provisions prescribed in the SARFAESI Act 2002 and Rules framed thereunder & conditions mentioned herein.

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अधिकृत अधिकारी/Authorized Officer

Special Instructions

22. 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.
23. 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.
24. Property mortgaged were previously attached by Enforcement Directorate (ED) in PMLA case and remains locked hence conditions of property may require renovation. Hence intended bidder must make sure to thoroughly inspected the property before making bid. Bank are not be held liable for any cost of renovation etc.
25. There may be pending dues/taxes/charges etc from various Government/local authorities/associations etc. Hence it is advised to make thorough enquiry before bidding. Bank are not liable for any pending dues.
26. There are possibility of non-availability or interruption in basis needs like electricity/water/sewerage etc for which successful bidder bidder may need to restore these facilities. Kindly make enquiry and considered/not considered these facilities before bidding Bank will not be held liable for restoration of these facilities.
27. Prospective Bidder/buyer must ensure visit of Property before bidding and make thorough enquiry about properties.

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For Central Bank of India

अधिकृत उपायकर्ता/Authorized Officer


Date: 08.01.2026

Place: Shimla

Authorized Officer
Central Bank of India