



CENTRAL BANK OF INDIA STRESSED ASSET MANAGEMENT BRANCH, KOLKATA 2 th Floor, 33, N. S. Road, Kolkata – 700 001, West Bengal.		Mobile No:- +91- 8980027051 e mail: dgmsambkolkata@centralbank.bank.in
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**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 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 properties mortgaged / charged to the Central Bank of India (secured creditor), 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 **29.12.2025** for recovery of dues i.e. ₹ 23,61,80,654.05 as on 23.11.2025 plus uncharged interest thereon from 24.11.2025 and expenses as applicable 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 property.

<u>NAME OF ACCOUNT/BORROWER & GUARANTOR</u>	<u>DETAILS OF PROPERTIES</u>	<u>PROPERTY ID</u>	<u>RESERVE PRICE EMD Amount BID INCREASED AMOUNT</u>	<u>13(2) date.</u> <u>Outstanding Amount</u> <u>13(4)date.</u>	<u>E-Auction Date & Time , Last Date of EMD Submission</u>
Borrower: M/S. S A PLYWOOD INDUSTRY PVT. LTD. Directors: 1. Mr. Salil Kumar Saha 2. Mr. Arun Kumar Saha Guarantors: 1.Mr. Salil Kumar Saha 2.Mr. Arun Kumar Saha 3.Mrs. Mani Saha 4.Mrs. Anjaly Saha 5.Mr. Bijoy Ghosh 6.Mrs. Sikha Ghosh 7.Mr. Ratan Saha 8.Mr. Supriya Saha	Property at JOKA - Details of Property as per Deed All that part and parcel of Vacant Plot Nos. 66, 67, 79 & 80 in Green Vally-II, admeasuring 12 Cottah situated at J.L. No. 89, R.S. & L.R. Dag No. 114, , Touzi No. 63 & 64, R.S. Khatian No. 13, L.R. Khatian No. 949, Village & Mouza: Krishnarampur, P.S. – Bishnupur, under Amgachhia Gram Panchayat, Pailan - Nepalgunge Road, District: South 24 Pgs., Pin-700104, West Bengal. (Latitude: 22.415472; Longitude: 88.318611) Deed No: I- 5722/2010, Dated:23.07.2010. Owner- Mr. Salil Kumar Saha Note: Total Land area as per deed is 12.00 Cottah. Out of these only land measuring 9 Cottah 5 Chittack 2 sft is saleble under this auction as these asre the portion which is under physical possession of the Bank.	CBIN05136SAPLYJOKA01	RP: ₹ 19,33,000.00 EMD: ₹ 1,94,000.00 BIA: ₹ 0.50 lakhs	13(2) Date- 31.05.2023 Outstanding Amount of 13 (2) notice - ₹ 16,90,51.392.79/- as on 22.05.2023 Plus interest with effect from 23.05.2023. 13(4) Date- 28.08.2023 (Note: Total outstanding ledger balance amount is ₹ 23,61,80,654.05 as on 23.11.2025 plus uncharged interest thereon from 24.11.2025 and expenses as applicable)	E-Auction Date : 29.12.2025 Time: 12 Noon to 4 PM with Auto Extension of 10 Minutes Last Date & Time of Submission of EMD and Documents (Online) On or Before: 26.12.2025 Up to 4.00 PM.

Details of encumbrance over the above property, as known to the Bank - Not known

The auction will be conducted through the Bank's approved service provider: Website of e-auction agency <https://www.baanknet.com>
For any queries related to bidder registration and EMD payment / refund related queries: Email: support.baanknet@psballiance.com, Helpdesk No.-+918291220220
Please contact the helpdesk officials during office hours on the working days.

It is advisable for Bidders to complete following formalities well in advance.

Step 1. Bidder /Purchaser will register on website <https://www.baanknet.com> using their mobile number and email-id

Step 2. KYC Documents: Upload KYC documents and the KYC documents will be verified by the service provider.

Please note that Step 1 & 2 should be completed by bidder well in advance.

Step 3. EMD Amount: the interested Bidders/Purchasers has to transfer the EMD amount using online mode (i.e. NEFT/Transfer/UPI/Net banking) in his Global EMD Wallet well in advance before the auction time. Payment of EMD by any other mode such as Cheques will not be accepted. 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 time. 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 (\geq 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. 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. Please follow the guidelines available at <https://www.baanknet.com/> for payment of EMD / bidding during auction process.

Step 4. Bidding Process and Auction Results: interest bidders can bid online on e-auction platform after completing step 1, 2 & 3. In case there is sole bidder for any property, the sole bidder will have to participate in the e-auction and will have to increase his / her / its offer at least by the amount equal to the bid increase amount as mention in the table above against the property concerned failing which he will not be entitled to be declared as successful bidder.

For detailed terms and conditions please refer to the link provided in www.centralbankofindia.co.in (secured creditor) or auction platform <https://www.baanknet.com>

Date: 26.11.2025
Place: KOLKATA

Authorized Officer
Central Bank of India

TERMS AND CONDITIONS

1. The Sale will be done by the undersigned through e-auction platform provided at the Website <https://www.baanknet.com> on 29.12.2025 (12:00 PM to 04:00 PM). The interested Bidders/Purchasers are requested to register on portal (<https://www.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 (\geq 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 i.e. NEFT/Transfer (After generation of Challan from (<https://www.baanknet.com>) in bidder's 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. Platform (<https://www.baanknet.com>) for e-Auction will be provided by our e Auction service provider. The intending Bidders/Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website <https://www.baanknet.com>. The Sale Notice containing the General Terms and Conditions of Sale is available/published in the Banks websites/webpage portal. <https://www.centralbankofindia.co.in> and <https://www.baanknet.com>. 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.com](https://www.baanknet.com) portal. The interested Bidder who require assistance in creating login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to <https://www.baanknet.com> on their contact number or email to support.baanknet@psballiance.com.
4. 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 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.
5. Intending Bidders are advised to properly read the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction available on <https://www.baanknet.com> and <https://www.centralbankofindia.co.in> follow them strictly.
6. 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://www.baanknet.com>), details of which are available on the e-Auction portal.
7. 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).
8. 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 3776443176, IFSC- CBIN0280107**, 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.
9. 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.
10. 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.

11. 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.
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 the successful bidder.
13. The borrower has filed a SARFAESI application no. SA 848/2023 before DRT-3, Kolkata challenging the action taken by the Central Bank of India under SARFAESI Act. The case is pending for adjudication. However, there is no stay on the action of Bank by DRT-3, Kolkata. 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 after the date of e-auction 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 before date of e-auction, 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.
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 case the earlier bidder fails to perform.
15. The intending purchaser can inspect the property on date and time mentioned above at his/her expense. For inspection about the title document & other documents available with the Bank, the intending bidders may contact Central Bank of India, SAM Branch-Kolkata, 33 NS Road Kolkata 700001, during office hours **before 26.12.2025**.
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 auction purchaser has to deduct 1 % of the Sale Price of the immovable property as TDS in the name of owner of the property and remit it to Income Tax Department as per section 194 IA of the Income Tax Act and only 99% of the Sale Price of the immovable property has to be remitted to the Bank. **The Sale Certificate for immovable property will be issued only on full payment of 99% of Sale Price and on submission of form 26QB and Challan for having remitted the TDS of 1% of Sale Price.**
19. The sale is subject to confirmation by the Bank.
20. 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. **(Mr.Barun Kumar, Chief Manager, Mobile No:-8980027051)**

Date: 26.11.2025
Place: KOLKATA

Authorized Officer
Central Bank of India