



सेन्ट्रल बैंक ऑफ़ इंडिया  
Central Bank of India

1911 से आपके लिए 'केंद्रित'

'CENTRAL' TO YOU SINCE 1911

Regional Office:Sambalpur

APPENDIX-IV-A

[See proviso to rule 8(6)]

Sale Notice for Sale of Immovable Properties

- 1.Mr Kulwant Singh Chhabra, S/O:Mr Hari Ram Chhabra.Word No.15,Patel Nagar,Khariar Road, Dist:Nuapada, Odisha-766104
2. Mrs Simaran Kour Chhabada,W/O: Mr Kulwant Singh Chhabra, Word No.15,Patel Nagar,Khariar Road Dist:Nuapada, Odisha-766104

Ref: Loan Accounts as mentioned in demand notice issued on dated 11.10.2022 under section 13(2) of SARFAESI Act in name of Mr Kulwant Singh Chhabra and Mrs Simaran Kour Chhabada of our Khariar Road Branch.

Thirty Days' Sale Notice for sale of Immovable Assets under Securitisation and Reconstruction of Financial Asset and Enforcement of Security Interest Act,2002 read with proviso to Rule8(6) of the Security Interest(Enforcement) Rules,2002.

Sir/Madam,

In continuation of our demand notice dated 11.10.2022 calling upon the borrower to repay Rs.18,97,869/- as on 11.10.2022 & interest and charges there on under section 13(2) of SARFAESI Act and our subsequent notice of Possession dated 21.01.2023 both served upon you in the captioned account/s under section 13(4) of the said Act, notice is hereby served upon you under rule 6(2) of the Security Interest(Enforcement) Rules,2002 that the secured assets in the captioned accounts which are mentioned in the sale notice attached herewith, shall be sold on 30.09.2024 by way of e auction by the under signed at the place and time and on the terms and conditions as mentioned in the said sale notice, under Securitization and Reconstruction of Financial Asset and Enforcement of Security Interest Act,2002 and the rules made thereunder. The said sale notice shall form an integral part of the notice and all the contents of the attached sale notice shall be read as of mentioned in this place.

Notice is hereby also 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 Secured Creditors, the constructive/ symbolic Possession of which has been taken by the Authorized Office<sup>e</sup> 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 30.09.2024 for recovery of dues to the Central Bank of India from below mentioned Borrower(s) and guarantor(s). The Reserve price, Earnest Money Deposit (EMD) Amount is displayed against the details of Property.

Property ID in e-Auction Portal	Description and all the Particulars of the property to be sold	Reserve Price	EMD Rs.
CBIN20242508	All that part and parcel of property on Khata No.161/62, Plot No.813, Area:Ac.0.100 Dec., Mouza-Khariar Road,Unit No.11,Dumerdihi, PS-Jonk, Tehsil-Nuapada, District- Nuapada, Odisha in the name of Mr Kulwant Singh Chhabra S/O: Mr. Hari Ram Chhabra. (Symbolic Possession) Boundary: East: M D Munaf, West: Boundary of Mongrapali, North- M D Munaf, South- Proposed Road.	Rs.20,45,000/- (Rupees Twenty Lakhs Forty Five Thousand Only)	Rs.2,04,500/- (Rupees Two Lakhs Four Thousand and Five Hundred only). BID Increase Amt:Rs 5,000/-

E-auction Date:30.09.2024, Time:11 am to 5 PM with Auto Extension of 10 Minutes

Bidder will register on website <https://www.ebkray.in/eauction-psb/> and upload required documents and follow other required procedures well before the auction date.

The auction will be conducted through the Bank's approved service provider "https://www.ebkray.in/eauction-psb/".

E-auction will be held "As is where is", "As is what is" and "whatever there is" basis. For detailed terms and conditions please refer to the link provided in [www.centralbankofindia.co.in](http://www.centralbankofindia.co.in) secured creditor or auction platform (<https://www.ebkray.in/eauction-psb/>).

कृते सेन्ट्रल बैंक ऑफ़ इंडिया  
For CENTRAL BANK OF INDIA

*Ranjana Kumar*  
प्राधिकृत अधिकारी / Authorized Officer

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**STATUTORY 30 DAYS SALE NOTICE UNDER SARFAESI ACT,2002**

The borrower(s)/Guarantor(s)/Mortgagor(s)/Legal Heir(s) are hereby noticed to pay the sum mentioned as above within 30 days from the date of publication of this notice failing which the Bank shall sell the property as per the provision laid down in the SARFAESI ACT, 2002.

कृते सेन्ट्रल बैंक ऑफ इंडिया  
For CENTRAL BANK OF INDIA

*Ranjan Kumar*  
(Ranjan Kumar)

आधिकृत अधिकारी  
Authorized Officer/Chief Manager  
Central Bank of India

Date: 20.08.2024

Place: Sambalpur

**Terms & Conditions**

1. The Sale will be done by the undersigned through e-auction platform provided at the Website <https://www.ebkray.in/eauction-psb/> on 30.09.2024 (11.00 AM to 05.00 PM) with auto extension of 10 Minutes. The inspection of property put on auction will be permitted to interested bidders at site between 02.00 pm to 04.00 pm on working days, with prior appointment with Branch Manager/Authorized Officer. The intending Bidders/Purchasers are requested to register on portal (<https://www.ebkray.in/eauction-psb/>) using their mobile number and email id. Further, they are requested to upload requisite KYC documents. Further, they are requested to upload requisite KYC documents and follow other required procedures well before the auction date.
2. The registration-eKYC, verification of eKYC documents and other required procedures like Bank Details 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 wallet, the interested bidder will be able to bid on the date of e-auction. Bidder's 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.
3. Bidders, not depositing the required EMD in 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. For downloading further details, Process Compliance and Terms & Conditions, Please visit: a) <https://www.centralbankofindia.co.in>. b) website address of our E-Auction Service Provider <https://www.ebkray.in>. Bidders may visit <https://www.ebkray.in> where guidelines for bidders are available. 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.ebkray.in> on their Contact Number or email to [psba@psballiance.com](mailto:psba@psballiance.com).
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. IN NO CIRCUMSTANCES (INCLUDING THE CASE OF SOLE BIDDER FOR ANY SECURED ASSET/S), THE SECURED ASSET/S SHALL BE SOLD at THE RESERVE PRICE or below thereof.
6. Intending Bidders are advised to properly read the Sale notice, Terms & conditions of e-auction, Operational part of e-auction available on the Web Portal <https://www.ebkray.in/eauction-psb/> and [www.centralbankofindia.co.in](http://www.centralbankofindia.co.in) before submitting their bids and taking part in 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 e-Auction Service provider (<https://www.ebkray.in/eauction-psb/>).

कृते सेन्ट्रल बैंक ऑफ इंडिया  
For CENTRAL BANK OF INDIA

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*Ranjan Kumar*  
आधिकृत अधिकारी  
Authorized Officer



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8. The successful bidder shall have to deposit 25% of the bid amount, less EMD amount deposited through NEFT/RTGS in A/c Name:Regional Office, Sambalpur,A/C No-3469734222,IFSC-CBIN0280138, the same day or not later than next working day and the remaining amount shall be paid within 15 days of sale or within such extended time as agreed upon in writing by and solely at the discretion of the Authorized Officer. 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 & the defaulting bidder shall not have any claim /right in respect of property/amount deposited.
9. Payment of sale consideration by the successful bidder to the bank will be subject to TDS under Income tax Act 1961.
10. 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 the 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. Further, in no circumstances, interest/damages if any will not be paid on the amount deposited during this period.
11. The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/postpone/cancel the sale/modify any terms & conditions of the sale without any prior notice and without assigning any reason including calling upon the next higher bidder to perform in case the earlier bidder fails to perform.
12. 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 and 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).
13. 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 and to pay the tax to the authorities as per applicable rates.
14. 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 / Power failure etc).
15. The sale is subject to confirmation by the Bank/Authorized Officer.
16. The intending purchaser can inspect the property on date and time mentioned above at his/her expense. For inspection about the title document and other documents available with the Bank, the intending bidder may contact Central Bank of India, Concerned Branch during office hours.
17. For further details contact –Central Bank of India, Branch Khariar Road: Mr RAJ KUMAR RAJU:9124352941 and Central Bank of India , Authorized Officer, Sambalpur: Mr Ranjan Kumar-6370060729.

फुले सेन्ट्रल बैंक ऑफ इंडिया  
For CENTRAL BANK OF INDIA

*Ranjan Kumar*  
प्राधिकृत अधिकारी / Authorised Officer

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18. The sale 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.

**STATUTORY 30 DAYS SALE NOTICE UNDER SARFAESI ACT 2002**

For CENTRAL BANK OF INDIA

*Ranjan Kumar*  
(Ranjan Kumar)  
प्राधिकृत अधिकारी  
Authorized Officer  
Central Bank of India

Date: 20.08.2024  
Place: Sambalpur