

**REGIONAL OFFICE: KATIHAR**

**APPENDIX-IV-A**

[See proviso to rule 8(6)]

**Sale Notice For Sale of Immovable Properties**

1. **Mr Tarun Kumar S/o. Chandeshwari Prasad Yadav (Borrower), R/o- Sudha Sadan, Radha Nagar, Ward No. 13, Saharsa, Bihar - 852201.**
2. **Mrs. Rinki Kumari W/o. Tarun Kumar (Co-Borrower), R/o- Sudha Sadan, Radha Nagar, Ward No. 13, Saharsa, Bihar - 852201.**

**Ref: Loan Accounts as mentioned in demand notice issued on dated 11.01.2022 under section 13(2) of SARFAESI Act, 2002 in name of Mr. Tarun Kumar (Borrower) & Mrs. Rinki Kumari (Guarantor) of our Saharsa Branch.**

**Fifteen 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 **11.01.2022** calling upon the borrower to repay **Rs. 96,24,589.05** as on **11.01.2022** & interest and charges there on under section 13 (2) of SARFAESI Act and our subsequent notice of Possession dated **23.09.2022** both served upon you in the captioned account/sunder 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 **15.11.2024** 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 physical possession of property, which has 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 **15.11.2024** 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.

<b>Property ID in e-Auction Portal</b>	<b>Description and all the Particulars of the property to be sold</b>	<b>Reserve Price</b>	<b>EMD Rs.</b>
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<b>CBIN006101</b>	All the part and parcel of property situated on Mouza: Saharsa, Thana No. 187, Tauzi NO.3541, Anchal : Kahra, Khata No. 317 (O), 184(N), Plot No. 988(O), 1219(N), Area: 35.82 Decimal (08 Kathha) Bounded by : <b>North:</b> Plot No. Haja 988 (O) 1219(N), <b>South:</b> Plot No. Haja 988(O), 1219(N), <b>East:</b> Plot of Nij Khariddar Tarun Kumar, <b>West:</b> N H 107 & Pakki Sadak,	<b>Rs.</b> <b>1,18,27,445.00</b> (Rupees One Crore Eighteen Lakh Twenty Seven Thousand Four Hundred Forty Five Only).	<b>Rs. 11,83,000.00</b> (Rupees Eleven Lakh Eighty Three Thousand Only) <b>BID Increase Amount</b> <b>Rs. 1,18,300.00</b>
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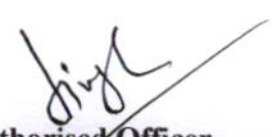
E-Auction **Date:15.11.2024**, Time:**11.00 AM** to **4.00 PM** with Auto Extension of 10 Minutes Bidder will register on website <https://www.ebkra.y.in/eauction-psb/> and upload required documents and follow other required procedures well before the auction date: The auction will be conducted through the Bank's approved service provider "<https://www.ebkra.y.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.ebkra.y.in/eauction-psb/>)

#### STATUTORY 15 DAYS SALE NOTICE UNDER SARFAESI ACT, 2002

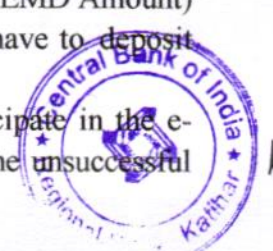
The Borrower(s) / Guarantor(s) are hereby noticed to pay the sum mentioned as above within 15 days from the date of publication of this notice, falling which bank shall sell the property as per the provision laid down in the SARFAESI Act, 2002.

**Date: 28.10.2024**  
**Place: Katihar**

  
**Authorized Officer**  
**Central Bank of India**

#### TERMS & CONDITIONS

1. The Sale will be done by the undersigned through e-auction platform provided at the Website <https://www.ebkra.y.in/eauction-psb/> on **15.11.2024** (11.00 AM to 04.00 PM) with auto extension of 10 Minutes. The inspection of property put on auction will be permitted to interested bidders at site between 03.00 pm to 05.00 pm on working **days, with prior appointment with Branch Manager/Authorized Officer.** The intending Bidders/Purchasers are requested to register on portal (<https://www.ebkra.y.in/eauction-psb/>) using their mobile number and email id. Further, they are requested to upload requisite KYC documents and follow other required procedures well before the auction date.
2. The registration e-KYC, verification of e-KYC 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. Bidders 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 SECUREDASSET/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/>).
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, Katihar**, A/C No # **3778621488**, IFSC: **CBIN0280066**, the same day or not later than next working day and the remaining amount shall be paid within **30** 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 must 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 sales 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 documents 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, Saharsa Branch Head, Mr. Nirbhay Kumar Jha, Mob # 9167362751, and Authorised Officer Mr. Ravi Kant Singh, Mob #9264291809 or Mr. Dhananjay Kumar, Sr. Manager (Recovery) Mob # 9264291821.
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.

Date:28.10.2024  
Place: Katihar



**Authorised Officer**  
(प्राधिकृत पदाधिकारी)

**Central Bank of India**  
(सेन्ट्रल बैंक ऑफ इंडिया)  
Authorized Officer  
Central Bank of India