



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 Securitisation 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/properties mortgaged/charged to the **Central Bank of India**, Secured Creditor, the **Symbolic** possession of which has been taken by the Authorised Officer of **Central Bank of India**, Secured Creditor, will be sold on “As is where is”, “As is what is”, and “Whatever there is”, on **31/10/2019** between **11:30 AM to 2:30 PM**, for the recovery of dues to the **Central Bank of India**, Secured Creditor from the following Borrower (s) and Guarantor(s). The Reserve Price and **Earnest Money Deposit** (EMD) of the respective property is furnishing below.

Name & Address of Borrower(s) / Guarantor(s) and Branch	Detail Of Property	Dt. of Demand Notice & O/s Dues	Reserve Price EMD Amt.
		Dt. of Possession Notice	Bid Increase Amt.
1.Smt. Rekha Agrawal W/o Kamal Agrawal, Guarantor 1. Sh. Kamal Agrawal Add of Both (i) : Shanker Vihar Colony, Dhandhupura, Tajganj,Agra (ii) : Smt. Uma Public School, Behind Shilpgram, Basikalan, Tajganj 282001 Guarantor 2. Sh. Keval Singh Add: House No. 72/262, Deewanji Ka Mohalla, Tajganj, Agra	All that Part & Parcel of Residentail House in the name of Mr. Kamal Agrawal (Guarantor) Add : Plot No. 15 & 16 (Part), Khasra No. 296, Shankar Vihar Colony Ph-II, Mauza Dhandupura Tehsil & District Agra Area of property – 83.61 Sqm. Boundaries : As per sale deed North – 15feet wide Rasta, South – Other’s Property , East – Other’s Property & West – Part of Plot No. 16	04.09.2018 Rs.12,62,166/- + Interest & other expenses	Rs.8.80 Lakhs
		Date of Possession 19.12.2018	Rs. 0.88 Lakhs
			Rs. 10000/- Bid Increase Amt.
Last Date and Time for submission of KYC Document and EMD amount is : Date 30.10.2019 upto 5:00 PM Intersted Bidders can deposit EMD through NEFT / RTGS in favour of “ AUTHORISED OFFICER AUCTION ACCOUNT ”, A/c No - 3740212911 , Civil Lines, Agra, IFSC Code: CBIN0280234 (Fifth Character is Zero)			
To the best of knowledge and information of the Authorised Officer that there is no encumbrance on the above Property/ies. However, the intending bidders should make their own independent enquiries regarding the encumbrances, title of property/ies.			
This sale notice will also be considered as 30/ 15 days notice to the above-mentioned borrower(s)/guarantor(s) under Rule 8 (6)/Rule 9(1) of the Security Interest (Enforcement) Rules, 2002			

For detailed terms and conditions of the sale, please refer to the link provided in Central Bank of India, Secured Creditor’s, website i.e. <https://www.centralbankofindia.co.in>, <https://centralbank.auctiontiger.net>

Date : 20.09.2019

Place : Agra

Authorised Officer
CENTRAL BANK OF INDIA



Terms & Conditions for E- Auction of NPA A/C Smt. Rekha Agrawal W/o Kamal Agrawal :

1. The e-Auction is being held on "AS IS WHERE IS", "AS IS WHAT IS" , "WHATEVER THERE IS" and "NO COMPLAINT BASIS" subject to the provisions of SARFAESI Act & rules. The Auction sale / bidding would be only through "Online Electronic Bidding" process through the website <https://centralbank.auctiontiger.net> also on Auctiontiger mobile app.
2. Last date for submission of documents with EMD amount on or before **30/10/2019 UPTO 5: 00 PM.**
3. The e-Auction of above property/ies would be conducted on **31/10/2019 between 11:30 AM to 2:30 PM** by way of inter-se bidding amongst the bidders. The Bidders shall increase their offer as mentioned above. In case bid is placed in the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for further 5 minutes (**unlimited times till closure of the e-bidding process**). Auction would commence at Reserve Price, Bidders shall improve their offers in multiples mentioned in the Sale notice for all the properties simultaneously. The bidder who submits the highest bid amount (not less than the Reserve Price) on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued through electronic mode which shall be subject to approval by the Authorised Officer/Secured Creditor.
4. Prospective bidders may avail online training on E-Auction from M/s e-Procurement Technologies Ltd.(Auction Tiger) Contact No 079-61200595-548. Contact Person: Mr Ram Sharma Mob No 08000023297, Email: up@auctiontiger.net, ramprasad@auctiontiger.net, support@auctiontiger.net.
5. The aforesaid property shall not be sold below the Reserve Price mentioned in the Sale Notice. The interested bidders shall submit their EMD (10% of the reserve price) on or before **5: 00 PM on 30/10/2019** through NEFT / RTGS in the **account no: 3740212911, Name of Account (Beneficiary Name) : AUTHORISED OFFICER AUCTION ACCOUNT, Civil Lines, Agra, IFSC Code: CBIN0280234**. Please note that Cheques or demand draft shall not be accepted as EMD amount.
6. After Registration by the bidder in the Web Portal, the intending bidder/ purchaser is required to get the copies of the following documents uploaded in the Web Portal on or before last date of EMD amount i.e., **30/10/2019** viz. i) Copy of the NEFT/RTGS Challan; ii) Copy of PAN Card; iii) Proof of Identification (KYC) viz. self-attested copy of Voter ID Card/ Driving License/ Passport etc. iv) Copy of proof of address; without which the bid is liable to be rejected and the bid along with the aforesaid earnest money deposit (EMD) and other particulars should be submitted in a sealed cover superscripted as (Bid for e-Auction) so as to reach at **Central Bank of India, Branch - Sultanpura, Agra or Central Bank of India, Regional Office, Agra on or before 30/10/2019**. However, successful bidder would have to produce these documents in original to the Bank at the time of making payment of 25% of bid amount(less EMD).
7. The Persons holding valid User ID/Password and confirmed payment of EMD through NEFT/RTGS shall be eligible for participating in the e-Auction process. The bidders are advised to go through the detailed terms and conditions of the e-Auction available on the web portal of M/s e-Procurement Technologies: <https://centralbank.auctiontiger.net> before submitting their bids and taking part in the e-Auction.
8. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on any property. However, before submitting the bid intending bidders may make their own independent inquiries regarding the encumbrances, title of property/ies and claims/rights/dues/disputes effecting the property/ies. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property/ies are being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues/disputes after sale of property/ies.



9. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites between **10:00 AM to 4:00 PM** during working days from the date of publication to the last date of submitting documents and EMD.
10. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the auction price immediately [adjusting the EMD already paid] and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment of remaining 75% amount by the successful bidder, the amount already deposited by the bidder shall be liable to be forfeited and the defaulting bidder shall have no claim/ right in respect of property/amount and property/ies shall be put to re-auction.
11. The interested bidders should ensure that they are technically well equipped for participating in the e-Auction event. Neither the Authorised Officer/Bank nor M/s e-Procurement Technologies Ltd.(Auction Tiger) shall be liable for any Internet Network Problem.
12. The purchaser shall bear the applicable stamp duties for Registration/additional stamp duty/ transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.
13. Where the sale price of the property is Rs.50.00 Lacs& above, the auction purchaser has to deduct 1% of the sale price as TDS in the name of the owner of the property and remit to Income Tax Department as per Sec. 194 IA of Income Tax Act and only 99% of the sale price has to be remitted to the Bank. The Sale Certificate will be issued only on receipt of Form No. 26QB and challan for having remitted the TDS. Certificate of TDS on Form 16B to be submitted to the Bank subsequently.
14. The Authorised Officer is not bound to accept the highest bid offer and the Authorised Officer has the absolute right to accept or reject any or all offers of the bids at any point of time and also has the right to adjourn/postpone/cancel the e-auction sale or conduct re-e-auction without assigning any reason thereof.
15. **The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.**
16. For any property related query, bidders may contact **Branch Manager, Branch - Sultanpura,Agra, Mob no 8859501952, Tel no 0562-2227906,E-mail ID: bmagra4019@centralbank.co.in** at any working day during office hours from the date of publication to the last date of submitting documents and EMD.

Place: Agra
Date : 20.09.2019

AUTHORISED OFFICER
CENTRAL BANK OF INDIA