



सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India

Delhi North Region

The highest and successful bidder should pay the 25% of the bid amount (including EMD amount) on the same or next day of auction. EMD amount shall be forfeited, if the successful bidder fails to pay the 25% of the bid amount within the next day of auction. The entire bid amount should be paid within 15 days of the confirmation of sale. Failure to pay the bid amount within the stipulated will lead to forfeiture of the amount already paid.

Sale Certificate shall be issued only in the name/s of the person/s who has/have submitted the bid, not in the name of any other person/s. Successful bidder shall bear the registration costs/stamp duty or any other cost applicable.

The Terms & conditions shall be strictly as per the provisions of the security interest Rules (Enforcement) Rules, 2002.

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

The sale of all that part and parcel of the mortgaged property/properties is intended to be carried out by way of E-Auction / ~~inviting tenders from Public~~. The E-Auction will be conducted on 11/09/2026 as per the schedule mentioned in the enclosed E-Auction notice. We are also publishing a public notice of e-auction in two newspapers with necessary details, including newspaper of vernacular language. If any prospective buyer/person known to you is having interested in the property is invite to participate in the proposed sale. **The bank may also participate in the bid /sale process to purchase the property for its own use.**

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.

Since the property is going to put for sale, hence 15 days' notice is being served under Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

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.

Date : 24/08/2026
Place : New Delhi

कृते सेन्ट्रल बैंक ऑफ़ इंडिया / For Central Bank of India

Authorised Officer
प्रतिष्ठापित अधिकारी / Authorised Official
CENTRAL BANK OF INDIA
क्षेत्रीय कार्यालय वादनी चौक, दिल्ली / Regional Office, Chaudhary Chaudhary



DELHI NORTH REGION

Terms & Conditions for E - Auction

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 E-Auction would be only through "Online" & the process through the website of service provider i.e. <https://baanknet.com>, This Service Provider will also provide online demonstration/ training on e-Auction on the portal.
2. The intending Bidders/Purchasers are requested to register on portal (<https://baanknet.com/eauction-psb/bidder-registration>) 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 Wallet well in advance before the auction time. In case EMD amount is not available in 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.
3. The Persons holding valid User ID & Password for the above give auction portal and confirmed payment of EMD through NEFT shall be eligible for participating in the e-Auction process. Before submitting their bids and taking part in the e-Auction, the bidders are advised to know the detailed terms and conditions of the e-Auction.
4. **The Earnest Money Deposited shall not bear any interest. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).**
5. The e-Auction of above property/ies would be conducted by way of inter-se bidding amongst the bidders. The Bidders shall increase their offer as mentioned above. 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 by our above referred service provider through SMS/ email. (On mobile no./ email address given by them/ registered with the service provider) which shall be subject to approval by the Authorised Officer/Secured Creditor/Nodal Officer. The sale is subject to confirmation by the Bank. **Kindly take note that minimum offer amount cannot be less than the reserve price mentioned in the auction notice.**
6. The successful bidder shall have to deposit 25% of the bid amount (Less EMD amount already paid) through NEFT/RTGS in "AUTHORISED OFFICER AUCTION ACCOUNT" A/c No - 3000656765, Chandani Chowk Branch, New Delhi, IFSC Code: CBIN0280288 (Fifth Characters is Zero), on the same day or not later than next working day 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. Successful bidder would have to produce KYC documents in original to the Bank at the time of making payment of 25% of bid amount (less EMD already paid). In case of failure to deposit the remaining amount within the stipulated time, the amount deposited by successful bidder will be forfeited by 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 over the forfeited amount and the property.
7. 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 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, 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.
8. The interested bidders should ensure that they are technically well equipped for participating in the e-Auction event. Neither the Authorised Officer/Bank and nor <https://> shall be liable for any Internet Network Problem.
9. 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 affecting 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.

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10. 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.
11. 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. 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.
12. 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 Bank's name (Pan No. **AAACC2498P**) as a seller and remit to Income Tax Department as per Sec. 194 IA of Income Tax Act 1961. 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.
13. 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. The decision of Bank for declaration of successful bidder shall be final and binding on all the Bidders.
14. The Bidder shall not involve himself or any of his representatives in Price manipulation of any kind directly or indirectly by communicating with other bidders and The Bidder shall not divulge either his Bids or any other exclusive details of **Bank** or to any other party.
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. 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 and for any property related query, bidders may contact to **respective Branch Manager** at any working day during office hours from the date of publication to the last date of submitting documents and EMD. **Contact No. of Branch Manager is mentioned in the above Sale Notice which has also published in the newspapers.**

Particulars of the E -Auction Service Provider :- <https://baanknet.com> (Helpline No. 91-8291220220)

Place: New Delhi
Date : 24/08/2026

कृत सेन्ट्रल बैंक ऑफ़ इंडिया / Central Bank of India
प्राधिकृत अधिकारी / Authorised Official
क्षेत्रीय कार्यालय वांदेन
AUTHORISED OFFICER
CENTRAL BANK OF INDIA

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 proviso to Rule 8(6) & 9(1) 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 mortgaged / charged to the Central Bank of India (secured creditor), the constructive/ physical Possession of which and "whatever there is" basis authorized officer of Central Bank of India (Secured creditor), will be sold on "As is where is" and "As is what is" and "whatever there is" basis on date 11.09.2026 for recovery of dues to the Central Bank of India from below mentioned Borrower(s) and Guarantor(s). The Reserve Price and Earnest money deposit (EMD) is displayed against the details of respective properties.

E-AUCTION SCHEDULED TO BE HELD ON 11.09.2026 (15 DAYS NOTICE)									
S. No.	Name of Branch	Name of the Account	Name of the Officer / B.M.	Authorized Officer / B.M.	Name of the Property & Owner Name	Description of Property & Owner Name	Demand Notice Date & Amount Due (in Rupees)	Date & Type of Possession	Reserve Price Bid Increase
1.	Artilla Ghaziabad	Mr. Naveen Kumar Mobile: 9920402685	Mr. Naveen Kumar Mobile: 9920402685	Mr. Naveen Kumar Mobile: 9920402685	CHANDER KALI CBIN402401	Flat No SF-2, 2nd Floor, Back Side, Plot No. A-2/15, DLF Ankur Vihar, Loni, District Ghaziabad-Uttar Pradesh. Area 37.16 Sq Mtr Owner: Chander Kali	20.09.2021 Rs. 8.90 Lakh + Other Charges Applicable Deductions/ Repayments	21.07.2022 (Physical) Rs. 8.90 Lakh + Other Charges Applicable Deductions/ Repayments	21.07.2022 (Physical) Rs. 8.90 Lakh + Other Charges Applicable Deductions/ Repayments
2.	Bagmati Delhi	Mr. Sandeep Kumar Mobile: 9995463960	Mr. Sandeep Kumar Mobile: 9995463960	Mr. Sandeep Kumar Mobile: 9995463960	DHARMENDRA CBIN028704	Shop No. C-30, Ground Floor, Block-B, Brij Vihar, Sector-8, Ghaziabad Area 12.34 Sq M Owner: Dharmendra Kumar	01.08.2019 Rs. 7.76 Lakh + Other Charges Applicable Deductions/ Repayments	15.05.2025 (Physical) Rs. 7.76 Lakh + Other Charges Applicable Deductions/ Repayments	15.05.2025 (Physical) Rs. 7.76 Lakh + Other Charges Applicable Deductions/ Repayments
3.	Daryaganj New Delhi	Mr. Swati Kumari Mobile: 7428926731	Mr. Swati Kumari Mobile: 7428926731	Mr. Swati Kumari Mobile: 7428926731	Mohd Nafies 3a-FH Jeans CBIN029006	First Floor, Plot No 202, C-1410, Central Portion, Without Roof Terrace Rights, Kabil Nagar, Gali No 08, Block-C, 33 Ft. Road, Bahapur, Shahdara, Delhi-110094 Area 549 Sq Ft Owner: Mohd. Nafies & Mohd. Wassem	30.07.2017 Rs. 26.17 Lakh + Rs. 3.11 Lakh + Other Charges Applicable Deductions/ Repayments	26.02.2018 (Physical) Rs. 26.17 Lakh + Rs. 3.11 Lakh + Other Charges Applicable Deductions/ Repayments	26.02.2018 (Physical) Rs. 26.17 Lakh + Rs. 3.11 Lakh + Other Charges Applicable Deductions/ Repayments
4.	Daryaganj New Delhi	Mr. Swati Kumari Mobile: 7428926731	Mr. Swati Kumari Mobile: 7428926731	Mr. Swati Kumari Mobile: 7428926731	Amit Kumar CBIN029005	Flat No-301, 2nd Floor, Front Side, MIG, Deep Apartments VI, Plot No. A-4/18, DLF Ankur Vihar, Loni, Ghaziabad, Uttar Pradesh-201102 Area 750 Sq Ft Owner: Amit Kumar	10.04.2019 Rs. 12.59 Lakh + Other Charges Applicable Deductions/ Repayments	04.06.2022 (Physical) Rs. 12.59 Lakh + Other Charges Applicable Deductions/ Repayments	04.06.2022 (Physical) Rs. 12.59 Lakh + Other Charges Applicable Deductions/ Repayments
5.	Ghaziabad	Mr. Bhawani Deen Mobile: 9959467102	Mr. Bhawani Deen Mobile: 9959467102	Mr. Bhawani Deen Mobile: 9959467102	Manish Pandey CBIN025702	Ground Floor, Residential, Builder Flat No- GF-3 (Back Northern Portion), Plot No-D-9/12, DLF Ankur Vihar, Ghaziabad-201102 Area-59.53 Sq Mtr Owner: Manish Pandey	30.01.2023 Rs. 7.91 Lakh + Other Charges Applicable Deductions/ Repayments	19.08.2023 (Physical) Rs. 7.91 Lakh + Other Charges Applicable Deductions/ Repayments	19.08.2023 (Physical) Rs. 7.91 Lakh + Other Charges Applicable Deductions/ Repayments
6.	Ghonda Delhi	Mr. Arvind Kumar Mobile: 9999971130	Mr. Arvind Kumar Mobile: 9999971130	Mr. Arvind Kumar Mobile: 9999971130	Prem Pal Bhardwaj CBIN127806	All Part And Parcel Of Built Uttar Pradesh Property, Constructed Of Whatsoever Uttar Pradesh on Property No. X-16, Land Area Measuring 100 Sq Yd Out Of Kharsa No. 1422, X Block Vill-Ghonda, Street No.2, Gujran Banger, Abadi, Brahmapuri, Ilaga Shahdra Delhi Area 100 Sq Yd Owner - Prem Pal Bhardwaj	30.08.2024 Rs. 15.12 Lakh + Other Charges Applicable Deductions/ Repayments	23.04.2025 (Physical) Rs. 15.12 Lakh + Other Charges Applicable Deductions/ Repayments	23.04.2025 (Physical) Rs. 15.12 Lakh + Other Charges Applicable Deductions/ Repayments
7.	Ghonda Delhi	Mr. Arvind Kumar Mobile: 9999971130	Mr. Arvind Kumar Mobile: 9999971130	Mr. Arvind Kumar Mobile: 9999971130	M/S Kartkey Trading Co. CBIN127801	Residential Third Floor, With Roof Rights, Part of Property No. 1/2787 Near Krishna Dairy Ram Nagar, Mandoli Road, Shahdara, Delhi-110032 Area 429.70 Sq Ft Owner - Umesh Rani W/o Sanjeev Kumar Dubey	14.01.2022 Rs. 13.75 Lakh + Other Charges Applicable Deductions/ Repayments	19.04.2022 (Physical) Rs. 13.75 Lakh + Other Charges Applicable Deductions/ Repayments	19.04.2022 (Physical) Rs. 13.75 Lakh + Other Charges Applicable Deductions/ Repayments
8.	Indrapuram Ghaziabad	Mr. Shruti Kumari Mobile: 8800013517	Mr. Shruti Kumari Mobile: 8800013517	Mr. Shruti Kumari Mobile: 8800013517	Ramesh Kumar CBIN374912	SF4 MIG, 2nd Floor Front Side With Roof Rights, Plot No. F33, SLF Ved Vihar Hadasth Village Sadilabad, Pargana Loni Darnia Tehsil And District Ghaziabad, Uttar Pradesh. Area 65.03 Sq Metre Owner-Ramesh Kumar	01.07.2021 Rs. 17.25 Lakh + Other Charges Applicable Deductions/ Repayments	09.09.2021 (Physical) Rs. 17.25 Lakh + Other Charges Applicable Deductions/ Repayments	09.09.2021 (Physical) Rs. 17.25 Lakh + Other Charges Applicable Deductions/ Repayments
9.	Indrapuram Ghaziabad	Mr. Shruti Kumari Mobile: 8800013517	Mr. Shruti Kumari Mobile: 8800013517	Mr. Shruti Kumari Mobile: 8800013517	Bhalarab Ghosh CBIN3749001	Residential Builder Flat, 2nd Floor, Flat No. S-2, Plot No. 88, Shalimar Garden Extension-1, Ghaziabad, Uttar Pradesh Area-520 Sq Feet Owner- Mr. Bhalarab Ghosh	21.10.2015 Rs. 17.77 Lakh + Other Charges Applicable Deductions/ Repayments	09.09.2017 (Physical) Rs. 17.77 Lakh + Other Charges Applicable Deductions/ Repayments	09.09.2017 (Physical) Rs. 17.77 Lakh + Other Charges Applicable Deductions/ Repayments
10.	Karnani Gali Delhi	Mr. Arvind Kumar Mobile: 8318025882	Mr. Arvind Kumar Mobile: 8318025882	Mr. Arvind Kumar Mobile: 8318025882	Sahil (Taj Fruit Company) CBIN029103	First Floor Without Roof Rights Of Freehold Commercial Shop Bearing No. B-183, Block-B, Area Measuring 636 Sq Ft, Situated At New Sabzi Mandi, Azadpur, Delhi-110033 Owner- Taj Fruit Company	26.12.2023 Rs. 92.92 Lakh + Other Charges Applicable Deductions/ Repayments	09.08.2024 (Physical) Rs. 92.92 Lakh + Other Charges Applicable Deductions/ Repayments	09.08.2024 (Physical) Rs. 92.92 Lakh + Other Charges Applicable Deductions/ Repayments
11.	Patel Nagar Ghaziabad	Mr. Vinod Meena Mobile: 9694707646	Mr. Vinod Meena Mobile: 9694707646	Mr. Vinod Meena Mobile: 9694707646	Sanjay Chaudhary CBIN402509	All That Part And Parcel Of Property In the name of Sanjay Chaudhary Bearing House No. 875/C, 3rd Floor, Naya Khand-1, Indrapuram, Ghaziabad, Pin-201014 Area-209.95 Sq Ft Owner: Sanjay Chaudhary	11.11.2024 Rs. 13.08 Lakh + Other Charges Applicable Deductions/ Repayments	20.02.2025 (Physical) Rs. 13.08 Lakh + Other Charges Applicable Deductions/ Repayments	20.02.2025 (Physical) Rs. 13.08 Lakh + Other Charges Applicable Deductions/ Repayments

E-AUCTION DATE: 11.09.2026, TIME: 12:00 NOON TO 04:00 PM WITH AUTO EXTENSION OF 10 MINUTES
Last Date & Time of Submission of EMD and Documents (Online): 11.09.2026 upto 03:30 PM.

Bidder will register on website: <https://BAANKNET.com> and upload KYC documents and after verification of KYC documents by the service provider, EMD to be deposited in BAANKNET EMD wallet through NEFT/RTGS/Transfer (Generation of challan from <https://BAANKNET.com>). The auction will be conducted through common landing platform BAANKNET.com Portal (<https://BAANKNET.com>). E-auction will be held "As is where is", "As is what is" and "whatever there is" basis. (All other charges/dues to the property will be borne by the purchaser). For detailed terms and conditions please refer to the link provided in www.centralbank.bank.in Secured Creditor or auction platform (<https://BAANKNET.com>). Helpdesk: (+91) 8291220220, E-mail: support.BAANKNET@psbfinance.com
STATUTORY 15 DAY'S SALE NOTICE UNDER RULE 8(6) & 9(1) OF THE SARFAESI ACT, 2002
Borrowers/Guarantors/ Mortgagees are hereby notified to pay the sum as mentioned above along with 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.
DATE: 23.08.2026
PLACE: DELHI
Authorised Officer,
CENTRAL BANK OF INDIA, RO Delhi (North), Delhi