



सेन्ट्रल बैंक ऑफ इंडिया
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Central Bank of India

CENTRAL TO YOU SINCE 1911

REGIONAL OFFICE:

1st Floor, City Telephone Exchange,
BSNL Bhavan, Nr. Kuber Bhavan,
Jail Road, Baroda-390 001

E-AUCTION SALE NOTICE

"APPENDIX- IV-A"

(See Proviso to rule 8(6))

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SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES ON 31-08-2026

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) 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 secured creditor, the 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 is there is' basis on **31-08-2026** for recovery of dues to the secured creditors from Borrower(s) and Guarantor(s). The Reserve Price and earnest money deposit is displayed against the details of respective properties.

DESCRIPTION OF IMMOVABLE PROPERTIES

No.	Name of Branch & contact of BM/ Authorised Officer	Name of Borrower/s and Guarantor/s	Description of immovable properties	Demand Notice Date & Due Amount	Reserve Price EMD Bid Increase amount
1	B/O- RAJMAHAL ROAD BRANCH HEAD- Mr. SANJEEV KUMAR MO-9431890475 Authorised Officer- Mr. PRANESH KUMAR MO-8780564993	Mr. Umesh Malharrao Surve & Mr. Santosh Malharroa Surve	In Registration District Vadodara and Sub District Vadodara, Moje Vadodara, Kasba Wadi vibhag -A, Tika No. 24/3 Survey No. 35/A Property in Barhanpura area, besides Nutan Bank admeasuring 894.44.43 Sq. Mtr. Wherein "Mahavir Vatika" apartment whereof second floor Flat No. 207, with construction admeasuring 1074.66 Sq. Ft. super built up (99.84 Sq. Mtr.), or thereabout together with buildings, and fixed structure etc., constructed/ erected/ installed thereon to be constructed/ erected/ installed. Owned by- Mr. Umesh Malharrao Surve & Mr. Santosh Malharrao Surve. Bounded by: East: Flat No. 208 & Passage West: Margin Space North: Leaving Margin Space Jaysingrao's paga South: Flat No. 206 & Passage.	DEMAND NOTICE 19.06.2025 ₹ 1669000 (Rs. Sixteen Lakhs Sixty-Nine Thousand Only)	Reserve Price 1260000/- EMD AMOUNT 126000/- Bid Increase Amount; 10000/-
2	B/O- RAJMAHAL ROAD BRANCH HEAD- Mr. SANJEEV KUMAR MO-9431890475 Authorised Officer- Mr. PRANESH KUMAR MO-8780564993	Ms. Kamlaben Chandrakant Solanki and Chandrakant R. Solanki	RS NO 246/2, City Survey No. 17/1 - A, in the name and style of G.S. Complex, Paiki 4th floor, Flat No. 401, admeasuring area 35.00 Sq. Mtrs. in Barhanpura area, beside Petrol Pump (G.S. Complex admeasuring 894.44.43 Sq. Mtrs) with building and fixed structures etc. constructed/ erected/installed thereon owned by Smt. Kantaben Chandrakant Solanki bounded as: On the North by: RS No. 246 On the South by: Flat No. 402 On the East by: RS No. 246 On the West by: Flat No. 400South: 6.00 Mtrs society internal road.	DEMAND NOTICE 30.07.2019 ₹ 1280985.57 (Rupees Twelve Lakhs Eighty Thousand Nine Hundred Eighty Five and Paise Fifty Seven Only)	Reserve Price 5,10,000/- EMD AMOUNT 51000/- Bid Increase Amount; 5000/-

3	B/O- NEW VIP ROAD BRANCH HEAD- MR. SAURAV SHAH MO.9726559398 AUTHORIZE OFFICER- Mr. PRANESH KUMAR MO-8780564993	Mr. Kevin Karkar & Mr. Kishorebhai Dayabhai Karkar	Property – 1. Flat No. D-401, 4th Floor, Tower D, “Shreeji Gold” R.S. No. 255, C.S. No.3883, Near C.K. PRAJAPATI SCHOOL. OPP. SONA & BANDHAN PARTY PLOT' LAXMIPURA ROAD' LAXMIPURA, VILL GORWA, TALUKA, DISTRICT & SUB. DISTRICT. VADODARA CUJARAT' 390016 Admeasuring 1304 Sq. Ft. East: Society Internal Road West: Flat No. 402 North: Building OTS South: Society Internal Road	DEMAND NOTICE 04.12.2025 ₹ 8885876/- (Rs. Eighty-Eight Lakhs Eighty-Five Thousand Eight Hundred Seventy Six Only)	Reserve Price ₹ 41,10,000/- EMD AMOUNT ₹ 4,11,000/- Bid Increase Amount: 20000/-
4	B/O- NEW VIP ROAD BRANCH HEAD- MR. SAURAV SHAH MO.9726559398 AUTHORIZE OFFICER- Mr. PRANESH KUMAR MO-8780564993	Mr. Kevin Karkar & Mr. Kishorebhai Dayabhai Karkar	Property – 2. Flat No. D-201, 2nd Floor, Tower D, “Shreeji Gold” R.S. No. 255, C.S. No.3883, Near C.K. PRAJAPATI SCHOOL. OPP. SONA & BANDHAN PARTY PLOT' LAXMIPURA ROAD' LAXMIPURA, VILL GORWA, TALUKA, DISTRICT & SUB. DISTRICT. VADODARA CUJARAT' 390016 Admeasuring 1304 Sq. Ft. East: Society Internal Road West: Flat No. 202 North: Building OTS South: Society Internal Road	DEMAND NOTICE 04.12.2025 ₹ 8885876/- (Rs. Eighty-Eight Lakhs Eighty-Five Thousand Eight Hundred Seventy-Six Only)	Reserve Price ₹ 41,10,000/- EMD AMOUNT ₹ 4,11,000/- Bid Increase Amount: 20000/-
5	B/O HALOL BRANCH HEAD- Mr. ABHISHEK GOYAL MO-8980015771 AUTHORIZE OFFICER Mr. SUNIL JAIN MO-7000616263	M/S Agrawal Industries (prop. Omprakash Kedarnath Agrawal)	R.S.No.40 admeasuring 120.82 Sq mtrs, Flat No. F-7, F-8, Subh Home Complex, First Ftoor Godhra Road,Taluka Halol Distt Panchmahal Gujarat 389350. Bounded as- East: Road West: Road North: Road South: Flat No. F-5 & F-6	DEMAND NOTICE 19.01.2022 ₹ 771597/- (Rs. Seven Lakhs Seventy One Thousand Five Hundred Ninety Seventy Only)	Reserve Price ₹ 5,85,000/- EMD AMOUNT ₹ 58,500/- Bid Increase Amount: ₹ 5000/-
6	B/O NIZAMPURA BRANCH HEAD- Mr. SEKAR SUBRAMANIAN MO-8980015783 AUTHORIZE OFFICER Mr. RAVI KUMAR MO-9099913664	Ms. Alka Suresh Shah (Prop. M/S. Fortune Formulation)	ALL THAT piece and parcel of immovable property situated in the Registration District Vadodara, Sub-district Vadodara, Mouje- Nagarwada T.P. No.-9, F.P. No. 207, in which it is constructed in the name and style Gujarat Housing Board and it is also known as “Shivam Flats” Paiki Block No. H-10 Paiki Ground Floor, Flat No. 109, admeasuring area 59.35 Sq. Mtrs. And common area 37.09 Sq. Mtrs. Owned by Ms. Alka Suresh Shah bounded as under; East : Common Passage and Flat No. 111 West: Margin Space and Block No. H/9 North: Flat No. 110 South: Road	DEMAND NOTICE 07/03/2025 ₹ 13,54,243.26 (Rs. Thirteen lakh Fifty Four thousand Two Hundred Fourty Three & Twenty Six Paise	Reserve Price ₹ 15,20,000/- EMD AMOUNT ₹ 1,52,000/- Bid Increase Amount: ₹ 10000/-

7	B/O-MANJALPUR BRANCH HEAD- MR. ALOK JHA MO-7574820484 AUTHORIZE OFFICER Mr. PRANESH KUMAR MO-8780564993	Mr. Vijay Arvindrao Shitole	In Registration District Vadodara and Sub District Vadodara, Vadodara Shaher, Baranpura Bhatvada area City Survey Vibhag – A, Tika No. 5/2 City Survey City Survey No. 81/1 admeasuring 75.2517 Sq. Mtrs. and City Survey No. 81/2 admeasuring 106.1825 Sq. Mtrs, wherein as per approved Map “Mihar Flats” whereof 4 th Floor Flat No. 401 construction admeasuring 550.00 Sq. Ft. super built up, or thereabout in the state of Gujarat with buildings and fixed structures etc., constructed/ erected/ installed thereon to be constructed/ erected/ installed thereon and bounded as under: East: Flat No.402 West: property of Barot North: Flat No. 404 South: Main Road	DEMAND NOTICE 07.08.2024 ₹ 1677554.45 (Rs. Sixteen Lakhs Seventy-Seven Thousand Five Hundred Fifty- Four and Paise Forty-Five Only)	Reserve Price ₹ 10,65,000/- EMD AMOUNT ₹ 1,06,500/- Bid Increase Amount: ₹ 10000/-
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- **E Auction Date 31-08-2026, Time 12.00 Noon to 6.00 PM with Auto Extension of 10 Minutes.**
- **Auction will be conducted through the bank's Approved service provider “URL: <https://baanknet.com> “**
- **1) Property Inspection Date & Timing: 17-08-2026 between 10.00 am to 3.00 pm**
- **2) Bidder will register on website and Upload KYC documents and after verification of KYC Documents by the Service provider, EMD to be deposited in Global EMD wallet through NEFT/RTGS/TRANSFER (after generation of Challan).**
- **The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, may contact to <https://baanknet.com> Helpdesk Number 8291220220 or go to Help section (User Manual).**
- **The Auction Sale is conducted on “As is where is, As is what is and whatever there is” Basis. Bank is not aware of any pending charges, taxes, etc. Purchasers are bound to verify the same and, if any, have to bear the same.**

Statutory 30 days sale notice under Rule 8(6) of SARFAESI Act 2002

- Borrower/Guarantors/Mortgagor are hereby Notified for sale of immovable/movable secured asset towards realization of outstanding dues of Secured Creditor.

- Date: 28-07-2026
- Place: Vadodara

Authorized Officer, Regional Office,
Central Bank of India, Vadodara.

Terms and condition for E-Auction

- 01. The Sale will be done by the undersigned through e-auction platform provided at the Website <https://baanknet.com> on **31-08-2026(12:00 to 06:00 PM)**. The intending Bidders/Purchasers are requested to register on portal (<https://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 the intending Bidders/Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet well in advance before/during 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.
- 02. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through i.e. NEFT/Transfer/UPI/Net Banking (<https://baanknet.com>) in bidders Global EMD 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.
- 03. Platform (<https://baanknet.com>) for e-Auction will be provided by our e Auction service provider baanknet having its Registered office at Unit 1, 3rd Floor, VIOS Commercial Tower Near Wadala Truck Terminal, Wadala East, Mumbai 400

037. The intending Bidders/Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website <https://baanknet.com>. This Service Provider will also provide online demonstration/ training on e-Auction on the portal. 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>, <https://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 <https://baanknet.com> portal.

- 04. 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 bidder shall improve their offer in multiple as mentioned above respectively which will be the bid Increase Amount". 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 multiples 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.
- 05. Intending Bidders are advised to properly read the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction and follow them strictly.
- 06. 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://baanknet.com>), details of which are available on the e-Auction portal.
- 07. 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).
- 08. 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 -3852304699, IFSC- CBIN0282394, 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.
- 09. 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. 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
- 11. 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. The Sale Certificate will not be issued for 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.
- 13. 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 during office hours till **29-08-2026**.
- 14. 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.

- 15. 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.
- 16. The sale is subject to confirmation by the Bank.
- 17. 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.
- 18. Borrowers/Guarantors/ Mortgagors 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.
- 19. 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 failure/power failure etc.). In order to ward-off such contingent situations, bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent such situation and are able to participate in the auction successfully.
- 20. For the further details contact – Central Bank of India, Regional Office, Baroda **Mr. Virendra Kumar, Chief Manager (M) 9799865295**

STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002
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Authorized Officer
Date: 28-07-2026
Place: Baroda