



**REGIONAL OFFICE: JAMNAGAR**  
**REGIONAL OFFICE, CENTRAL BANK BUILDING, MANDVI TOWER ROAD, 2ND FLOOR JAMNAGAR PIN - 361001**

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 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 **Symbolic Possession and 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 there is" basis on date **20.02.2023** for recovery of dues to the Central Bank of India from below mention Borrower(s) and Guarantor(s). The Reserve Price and earnest money deposit (EMD) is displayed against the details of respective properties.

SR.	Name of the Borrowers/Guarantors / Mortgagers & Contact Detail of Branch	Demand Notice Date & Due Amount	Description of Immovable Property	Reserve Price & EMD 10% BID increase price
1.	M/s Raj Construction(Proprietor Ship Firm)-Mr. Rajeev Hareshbhai Sethia Guarantor Mrs. Kashmeera Ben Rajeev Sethia W/o Mr. Rajeev Hareshbhai Sethia  Kotdachakar Branch Mr. Sudhir Nagle (Branch Head) Contact No. 8980008932  Bhuj Branch Mr. Abhishake Kumar (Authorized Officer) Contact No. 8980008920	Amount due As per 13(2) notice dated: 23.06.2022 for Rs. 62,82,129.00 + interest & other charge Thereon	Property Description:  Residential House Situated at Gram Panchayat House No. 1/1/167 B, Ward No 1/1, Plot No 163/B Village Madhapar, Tal Bhuj Dist. Kutch  In the name of: Mrs. Kashmeera ben Rajeev Sethia  AREA 167.44 Sq Mtr.  Symbolic possession	<b>RESERVE PRICE</b> Rs.73.63,800.00/- <hr/> <b>EMD</b> Rs. 7,36,380.00/- Bid Increase Price 1,00,000.00
2.	M/s. Osman Gani Bachu Sarai (Prop:Osman Gani Bachu Sarai (Guarantor: Sarai Abdul Razak Bachu)  Bhuj Branch Mr. Abhishake Kumar (Authorized Officer) Contact No. 8980008920	Amount due As per 13(2) notice dated: 12.07.2022 for Rs. 50,80,189.00 + interest & other charge Thereon	Property Description:  Open Plot No 57 Revenue Survey No 388, Ward No 3, City Survey No 3120/1/57, Anisha Park admeasuring 109.60 Sq. Mtr Tal-Bhuj-Kutch In the name of Mr. Osman Gani Bachu Sarai  Symbolic possession	<b>RESERVE PRICE</b> Rs.15,92,100.00/- <hr/> <b>EMD</b> Rs. 1,59,210.00/- Bid Increase Price 1,00,000.00



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3.	<p>Mr. Nishant Hasmukhbhai Pomal S/o Mr. Hasmukhbhai Pomal Co-Borrower: Mr. Dharam Hasmukhbhai Pomal S/o Mr. Hasmukhbhai Pomal Mrs. Bhavnaben Hasmukhbhai Pomal(W/o Mr. Hasmukhbhai Pomal  Gandhidham Branch Mr. Himanshu Ranjan (Authorized Officer) Contact No. 8980008925</p>	<p>Amount due As per13(2) notice dated: 12.07.2021 for Rs. 53,54,886.00 + interest &amp; other charge Thereon</p>	<p>Residential Property situated at Plot no 92,Revenue Survey No 323,"Bholenath nagar", Municipal Ward No 01,Property No 1426 Situated at Dabda, TA: Anjar, Dist: Kutch, Gujarat 370110 admeasuring 138.00 Sq Mtr,  in the name of Mr. Nishant Hasmukhbhai Pomal &amp; : Mr. Dharam Hasmukhbhai Pomal  Symbolic possession</p>	<p><b>RESERVE PRICE</b> Rs.26,28,500.00/- <hr/><b>EMD</b> Rs. 2,62,850.00/- Bid Increase Price 1,00,000.00</p>
4.	<p>Mr. Navin Bhagwandas Khatwa &amp; Mr. Jayesh Bhagwandas Khatwa  KotdaChakar Branch Mr. Sudhir Nagle (Branch Head) Contact No. 8980008932  Bhuj Branch Mr. Abhishake Kumar (Authorized Officer) Contact No. 8980008920</p>	<p>Amount due As per13(2) notice dated: 08.12.2021 for Rs. 14,56,925.00+ interest &amp; other charge Thereon</p>	<p>Residential Property situated at Survey no 187, Plot no 136, Sai Residency, Meghpar Borichi, Tal Anjar, Dist Kutch  In the name of: 1.. Mr. Navin Bhagwandas Khatwa &amp; Mr Jayesh Bhagwandas Khatwa  Area:98.00 sq mtr Symbolic possession</p>	<p><b>RESERVE PRICE</b> Rs.11,27,700.00/- <hr/><b>EMD</b> Rs. 1,12,770/- Bid Increase Price 1,00,000.00</p>
5.	<p>Mr. Yogesh Lalji Bhambaniya (Borrower) Mrs. Divya Yogesh Bhambaniya  Gandhidham Branch Mr.Himanshu Ranjan CHIEF MANAGER Contact No. 8980008925</p>	<p>Amount due As per13(2) notice dated: 01.06.2018 for Rs. Rs. 41,43,694.00/-+ interest &amp; other charge thereon</p>	<p><b>Property Description</b> House Property Plot No 34 survey No 350/1 Paiki Known as "Shiv Nagar" ,Municipal Property no 1306, Municipal Ward no -1 Situated at Anjar Kutch Gujarat 370110  Area -125.65 Sq Mt  <b>Physical Possession</b></p>	<p><b>RSERVE PRICE</b> Rs.18,00,000.00/- <hr/><b>EMD</b> Rs. 1,80,000.00/- Bid Increase Price 1,00,000.00</p>
6.	<p>M/s OM Bakers(Partners-Mrs. Niramal Praveen Bhudia W/o Shri Praveen Bhudia &amp; Mrs. Varsha Kalpesh Goswami W/o Shri Kalpesh Goswami) Guarantor:Mr. Ramji Vishram Pindoria(S/o Shri Vishram Pindoriya)  Sukhpar Branch Mr. Prince Kumar (Branch Manager) Contact No. 8980008948  Bhuj Branch Mr. Abhishake Kumar (Authorized Officer) Contect No: 8980008920</p>	<p>Amount due As per13(2) notice dated: 09.01.2019 for Rs. 40,31,700.00 + interest &amp; other charge Thereon</p>	<p>Property Description Commercial Shop situated on Gram Panchayat property no. 2/2/64 paiky (western side of Northern part of property no. 2/2/64) of village Madhapar, Taluka Bhuj, Kutch  In the name of: Ramji V Pindoria  Area: 48.33 Sq. Mtr  <b>Physical Possession</b></p>	<p><b>RESERVE PRICE</b> Rs.34,94,400.00/- <hr/><b>EMD</b> Rs3,49,440.00/- Bid Increase Price 1,00,000.00</p>



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E-Auction Date: **20.02.2023**, Time: 12 Noon to 6 PM with Auto Extension of 10 Minutes

Date of Inspection & Time: **17.02.2023** between 12 Noon to 4 PM

Last Date & Time of Submission of EMD and Documents (Online) On or Before: **17.02.2023** Up to 4.00 PM.

Bidder will register on website <https://www.mstcecommerce.com> 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 from <https://www.mstcecommerce.com>).

The auction will be conducted through the Bank's approved service provider "https://www.mstcecommerce.com"

E-auction will be held "As is where is", "As is what is" and "whatever is 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 or auction platform {<https://mstcecommerce.com>} Helpline No.-033-22901004

**STATUTORY 15 DAYS SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002**

Borrowers/Guarantors/ Mortgagors is invited to provision of sub-section (8) of section 13 of the act in respect of time available to you to redeem the secured assets.

Date: **02.02.2023**, Place: **Jamnagar**

Sd/- Authorised Officer, Central Bank of India

## Terms and conditions

1. The Sale will be done by the undersigned through e-auction platform provided at the Website <https://www.mstcecommerce.com> on 20.02.2023 (12:00 to 06:00 PM). The intending Bidders/Purchasers are requested to register on portal (<https://www.mstcauction.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 (may take 2 working days), the intending Bidders/Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet well in advance before 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.

2. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through i.e. NEFT/Transfer (After generation of Challan from (<https://www.mstcecommerce.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.

3. Platform (<https://www.mstcecommerce.com>) for e-Auction will be provided by our e Auction service provider MSTC Limited having its Registered office at 225-C, A.J.C. Bose Road, Kolkata-700020. The intending Bidders/Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website <https://www.mstcecommerce.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://ibapi.in> and <http://www.mstcecommerce.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 e-बकपय –IBAPI portal (<https://www.ibapi.in>).

4. 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 of amount as mentioned in respective property 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 multiplies of the amount specified in the public sale notice/Terms and condition of Sale. Unlimited extension



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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.

5. 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.

6. 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 ([www.mstcecommerce.com](http://www.mstcecommerce.com)), details of which are available on the e-Auction portal.

7. 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).

8. 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 -3769166165, IFSC-CBIN0280580, the same day or not later than next working day and the remaining amount shall be paid within 15 days or such extended time but not more than 3 months as agreed between purchaser and Secured Creditor, 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 to conduct a fresh auction/ sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property. If Bank/authorized officer fails to handover the physical possession of the sold secured assets to the purchaser, within 6 months from the date of auction, the amount deposited by the auction purchaser shall be refunded to the purchaser if request is made by him/her unless there is no status quo from appropriate forum.

9. Payment of sale consideration by the successful bidder to the Bank will be subject to TDS under Section 194-1A of 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 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 pending operation of any stay/ injunction/restraint order passed by the DRT/DRAT/High Court or any other Appropriate court against the issue of Sale Certificate. Further no interest/ damages will be paid on the amount deposited during this period.- No request for return of deposit either in part or full/cancellation of sale will be entertained during stay by appropriate forum.

13. The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale/modify any terms and conditions of the sale without any prior notice and without assigning any reason including calling upon the next highest bidder to perform in case the earlier bidder fails to perform.

14. 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 on 17.02.2023.

15. 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).



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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.

16. 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.

17. The sale is subject to confirmation by the Bank.

18. 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 on Tel No. Authorized Officer: Mrs. Dipti Murti (Chief Manager) Mob 9099002848

**STATUTORY 15 DAYS SALE NOTICE UNDER SARFAESI ACT 2002**

Date: 02.02.2023  
Place: Jamnagar

Authorized Officer  
Central bank of India