सेन्ट बैंक होम फायनेन्स लिमिटेड
Cent Bank Home Finance Limited
सेन्ट्रल बैंक ऑफ इण्डिया की अनुषंगी Subsidiary of Central Bank of India

Appendix IV - A [Rule 8 (6)] TENDER CUM AUCTION SALE NOTICE 13-10-2026

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 Rule 8(6) of the Security Interest (Enforcement) Rule 2002.

Notice is hereby given to the general public and in particular to the Borrowers and Guarantors that the below described immovable property mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorized Officer of **Cent Bank Home Finance Limited,** Secured Creditor, will be sold on **"As is where is", "As is what is", and "Whatever there is"** basis on **13-10-2026** for recovery of amount mentioned against property due to the secured creditor from the borrower. The reserve price and earnest money deposit, description of the immovable property are as mentioned below:

Sr. No.	Name of Borrower & Loan Account No.	Description of Property & Address	Amount outstanding as on date of demand notice (In Rs.)	Date of Demand Notice / Date of Possession (Physical)	Reserve Price (in Rs.) / Earnest Money Deposit (in Rs.)
1.	**Mr. Amol R. Bhad & Mrs. Aparna Amol Bhad** **LAN:** 01903010000104	SHIV APARTMENT Apartment no.101/1 situated on first floor, leasehold plot no. 143, co.house no.1239/12,city survey no.129, sheet no. 287, ward no 20, P.H NO. 10, Khasra No. 589, 590, 591, Undivided share of land is 2.851%, Mouza Nagpur, Tah/Dist Nagpur 440009, Area 490.94Sq.ft.	Rs. 25,88,145/- (+ interest & other charges)	18.01.2023	17,90,100/-
				22.05.2023	1,79,010/-
2.	**Mr. Amit Vijay Athilkar Mrs.Ruchi Amit Athilkar** **LAN:** 01904010000077 & 01904020000660	Apartment/Flat no TF-302,on the Third Floor,in the building known as "Mahalaxmi Tower",standing and constructed on Plot no 175,in Industrial area and Industrial Basti Scheme of Nagpur Improvement Trust,Bearing Corporation House No 2787/175/18,Ward no.20,Sheet no 171/25,City Survey No 882 of Mouza Harpur,Situated at Bhande Plot Chowk,Umred road,Nagpur,Tansil and District Nagpur 440009, Area 69.77Sq.Mt	Rs. 29,40,204/- (+ interest & other charges)	23.10.2024	32,00,000/-
				27.06.2025	3,20,000/-

TERMS & CONDITIONS (1) The Auction is being held on **"As is where is", "As is what is" and "Whatever there is Basis". (2)** The secured asset will not be sold below the Reserve Price **(3)** The intending purchaser/bidder should submit their bids in the prescribed tender form in a closed envelope separately for each property, with The Earnest Money Deposit (EMD) amount (not below the 10% of Reserve Price) by means of Demand Draft (Nationalized Bank)/RTGS/ONLINE Transfer drawn in favor of **Cent Bank Home Finance Ltd.** payable at Nagpur on or before **13.10.2026 up to 3.30 PM** at below address of Cent Bank Home Finance Ltd. Nagpur Branch. **(4)** The sealed envelope will be opened by the Authorized Officer at Nagpur Branch in the presence of eligible/available Intending Bidders who have deposited EMD amount Through Demand Draft (Nationalized Bank)/RTGS/ONLINE Transfer to participate in Auction sale on **13.10.2026 upto 4.00 pm (5)** To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property under sale. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction and claims/rights/dues/chain/effecting the property, prior to submitting their bid. The Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the Bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer/Secured Creditor **shall not be** responsible in any way for any third party claims/rights/dues. **(6)** 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 put on auction will be permitted to interested bidders at sites before auction date between 12.00 PM to 4.00 PM. **(7)** The Earnest Money Deposit (EMD) of the successful bidder/highest 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 sale shall be confirmed in favor of the purchaser who has highest sale price in his bid or tender to the Authorized Officer and shall be subject to confirmation by the Secured Creditor. The Highest bid will be subject to approval of the secured creditor/Authorized Officer. **(8)** The successful bidder shall have to deposit 25% of the sale price, (inclusive of EMD paid), on the same day or not later than next working day and the balance amount of purchase price payable i.e. 75% of the sale price will be paid to the Authorized officer on or before 15th day of confirmation of sale by secured creditor. In case of default of payment within the period mentioned above all the amount deposited till then shall be forfeited including Earnest money and the property shall be resold and the defaulting purchaser shall forfeit all claim to the property or any part of the sum for which it may be subsequently sold. **(9)** The purchaser shall bear the applicable stamp duties/additional stamp duty/transfer charges, fee etc. and also all the statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody. **(10)** The Authorized Officer is not bound to accept the highest offer and the Authorized officer has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the Auction without assigning any reason thereof. **(11)** This is also a notice to the Borrower/Guarantor/Property owner of the aforesaid loans in respect of the sale of the above mentioned secured Asset under SARFAESI Act 2002 under Rule 8(6).

Place: Nagpur Date: 25/09/2026

Authorized Officer, Cent Bank Home Finance Ltd. Nagpur

Plot No. 32-A, 2nd Floor, Pragati Colony, Chhatrapati Square, Wardha Road, Nagpur - 440015 Ph. No.: 0712-2251482

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