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

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

APPENDIX- IV -A [Rule8(6)] TENDER CUM AUCTION SALE NOTICE 16.11.2026

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 Rule 8(6) of the Security Interest (Enforcement) Rules, 2002. Notice is Hereby given to the general public and in particular to the Borrowers and Guarantors that the above described immovable property mortgaged / charged to the Secured Creditor, the possession of which has been taken by Authorised 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" 16.11.2026** for recovery of amount mentioned against each property due to the secured creditor from the borrower. The reserve price and earnest money deposit, description of the immovable property are as mentioned in the table given below.

Sr. No	Name of the Borrower/Guarantor & Loan A/c No.	Description of the Immovable Property	Amount Outstanding as on date of demand notice ( )	Date of Demand Notice Date of Possession	Reserve Price( ) Earnest Money Deposit 10% ( )
1.	**Mr. Kunal Suhas Jambhulkar and Mrs. Minakshi Kunal Jambhulkar Loan A/c No.- 01903010000120**	"Neel Vihar Wing'" - A, Flat no. 303, 3rd Floor, Plot No. 1, Khasra No.6A,6B, 1.555% Undivided share of land, P.H No.37. MOUZa- Nalsala, Tah./Dist - Nagpur. - 440034.Area - 779.15 Sq.Ft	**Rs.26,58,079/- (+ int & other charges)**	**17-10-2023** **05-08-2024 (Physical)**	**Rs.18,54,000/-** **Rs.1,85,400/-**
2.	**Mr. Mahendra Wamanrao Vaidya And Mrs. Sunita Mahendra Vaidya Home Loan A/c No.- 01902320000026**	City Survey No 344, Sheet No. 84, 95, and 105 Plot No 37 Sai Palace-II, Apartment No. 104, On First Floor, Ward No. 68, Mouza- Dabha, Tah. & Dist.- Nagpur. Area - 954 Sq.ft	**Rs.19,63,106/- (+ int & other charges)**	**13-07-2021** **08/10/2025 (Physical)**	**Rs.28,62,000/-** **Rs.2,86,200/-**

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 (Nationalised Bank)/RTGS/ONLINE Transfer drawn in favour of **Cent Bank Home Finance Ltd.** payable at Nagpur on or before for **16.11.2026 for up to 3.30 PM** at above address of **Cent Bank Home Finance Ltd.** Nagpur Branch. **(4)** The sealed envelope will be opened by the Authorised Officer at Nagpur Branch in the presence of eligible/available Intending Bidders who have deposited EMD amount Through Demand Draft (Nationalised Bank)/RTGS/ONLINE Transfer to participate in Auction sale for **16.11.2026 at 4.00 PM (5)** To the best of knowledge and information of the Authorised 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 Authorised 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 before auction date between 12 PM to 4 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 favour of the purchaser who has highest sale price in his bid or tender to the Authorised Officer and shall be subject to confirmation by the Secured Creditor. The Highest bid will be subject to approval of the secured creditor/Authorised 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 ie. 75% of the sale price will be paid to the Authorised 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 Eamest 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 Authorised Officer is not bound to accept the highest offer and the Authorised 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 loan in respect of the sale of the above mentioned secured Asset under SARFAESI Act 2002 under Rule 8(6).

Place : Nagpur Date : 30/10/2026

Authorized Officer, Cent Bank Home Finance Ltd. Nagpur