

CENTRAL BANK OF INDIA  
STRESSED ASSET MANAGEMENT BRANCH, KOLKATA  
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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 provision 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 properties mortgaged / charged to the Central Bank of India (secured creditor), the constructive/ 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 **05.11.2024** for recovery of dues i.e. Rs. **16,17,59,105.79** plus uncharged interest there on and expenses as applicable 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.

NAME OF ACCOUNT/BORROWER & GUARANTOR	DETAILS OF PROPERTIES	RESERVE PRICE		E-Auction Date & Time, Last Date of EMD Submission
		EMD Amount BID INCREASED AMOUNT	13(2) date. Outstanding Amount 13(4)date.	
Borrower: M/S. S A PLYWOOD INDUSTRY PVT. LTD.  Directors: 1. Mr. Saili Kumar Saha 2. Mr. Arun Kumar Saha  Guarantors: 1.Mr. Saili Kumar Saha 2.Mr. Arun Kumar Saha 3.Mrs. Mani Saha 4.Mrs. Anjali Saha 5.Mr. Bijoy Ghosh 6.Mrs. Sikha Ghosh 7.Mr. Ratan Saha 8.Mr. Supriya Saha	Property No: 1 (JOKA PLOT)- In physical Possession- Details of Property as per Deed  All that part and parcel of VACANT PLOT nos. 66, 67, 79 & 80 IN GREEN VALLY-II, measuring 8,640 SQ. FT. situated at MOUZA: KRISHNARAMPUR, J.L. NO. 89, TOUZI NO. 63 & 64, L.R. KHATIAN NO. 13, DAG NO. 114, S, P.S.: BISHNUPUR, (In the name of Sri Saili Kumar Saha), UNDER AMGACHHIA GRAM PANCHAYAT at present Kulerdari Gram Panchayat DISTRICT: SOUTH 24 PGS., PIN-700104, WEST BENGAL.  BOUNDED BY: North: 20ft wide Road, SOUTH: 20 ft wide Road, EAST: 30ft wide Road, WEST: Plot No:68 & 81 Deed No: I- 5722/2010, Dated:23.07.2010.	RP: ₹22,20,000.00  EMD: ₹2,22,000.00  BIA: ₹0.25 lakhs	31.05.2023  ₹16,91,00,000/- as on 22.05.2023 Plus Interest with effect from 23.05.2023.	E-Auction Date : 05.11.2024 Time: 12 Noon to 4 PM with Auto Extension of 10 Minutes
	Property No: 2 (JOKA PLOT) - In physical Possession - Details of Property as per Deed  All that part and parcel of VACANT PLOT being Nos. 589, 590, 591 & 592 IN GREEN VALLY, measuring 11,520 SQ. FT. forming part of R.S. & L.R. DAG NO. 727, under Khatian no 135, at MOUZA: KRISHNARAMPUR, J.L. NO. 89, TOUZI NO. 63 & 64, R.S NO. 333 under P.S.: BISHNUPUR., DISTRICT: SOUTH 24 PGS (In the name of Sri Arun Kumar Saha), UNDER KULERDARI GRAM PANCHAYAT, WEST BENGAL, PIN-700104.	RP: ₹29,60,000.00  EMD: ₹2,96,000/-  BIA: ₹0.30 lakhs	(Note: Total outstanding ledger balance amount as on 30.09.2024 is Rs.16,17,59,105.79 plus uncharged interest thereon and expenses as applicable)	Last Date & Time of Submission of EMD Documents (Online) On or Before: 02.11.2024 U.P. to 4.00 PM.



<p>BOUNDED BY:</p> <p>North: 23ft wide Road, SOUTH: Plot No.596, 597, 598 &amp; 599, EAST: Plot No. 593, WEST: Plot No: 588.</p> <p><b>Deed No: I- 5313/2010, Dated: 12.07.2010</b></p>		
<p><b>Property No: 3 (Mathabhangal)- In physical Possession- Total land measuring 28 decimal under Title Deed No. 4016/2003, 4017/2003 and 1367/2007 – Owners- in the names of Smt. MANI SAHA w/o Saili Kumar Saha, Smt. ANJALI SAHA w/o Arun Kumar Saha, Smt. SHIKHA GHOSH w/o Bijay Ghosh, situated at MOUZA- NAGAR MATHABHANGA, THANA- MATHABHANGA, JL NO. 183, THAK NO.288, TOUZI NO.68, RS KHATIAN NO. 267, LR KHATIAN NO. 1391/16, RS DAG NO. 950, LR DAG NO.1185, DISTRICT: COOCH BEHAR.</b></p> <p><b>per deed</b></p>		<p><b>RP:</b></p> <p>₹1,56,98,130.00</p>
<p>1. Deed No. <b>4016/2003</b>- All that part and parcel of vacant land (10.70 Decimal) in the names of Smt. MANI SAHA w/o Saili Kumar Saha, Smt. ANJALI SAHA w/o Arun Kumar Saha, Smt. SHIKHA GHOSH w/o Bijay Ghosh, situated at MOUZA- NAGAR MATHABHANGA, THANA- MATHABHANGA, JL NO. 183, THAK NO.288, TOUZI NO.68, RS KHATIAN NO. 267, LR KHATIAN NO. 1391/16, RS DAG NO. 950, LR DAG NO.1185, DISTRICT: COOCH BEHAR.</p> <p>BOUNDED BY:</p> <p>North: Land of Mani Saha &amp; Ors, SOUTH: Road, EAST: Land of Bijoy Ghosh &amp; Ors, WEST: Land of Binoy Krishna Shukul</p>	<p><b>EMD:</b></p> <p>₹15,69,813/-</p> <p><b>BIA:</b></p> <p>₹1.50 lakhs</p>	
<p>2. <b>DEED NO-4017/2003</b>, All that part and parcel of vacant land (14 Decimal) in the names of Smt. MANI SAHA w/o Saili Kumar Saha, Smt. ANJALI SAHA w/o Arun Kumar Saha, Smt. SHIKHA GHOSH w/o Bijay Ghosh, situated at MOUZA- NAGAR MATHABHANGA, THANA- MATHABHANGA, THAK NO.288, JL NO. 183, TOUZI NO.68, RS KHATIAN NO. 267, LR KHATIAN NO. 509/4, RS DAG NO. 950, LR DAG NO.1185, DISTRICT: COOCH BEHAR</p> <p>BOUNDED BY:</p> <p>North: Land of Uday Saha, SOUTH: Road, EAST: Land of Mani Saha &amp; Ors, WEST: Land of Binoy Krishna Shukul</p>		
<p>3. <b>DEED NO-1367/2007</b>- All that part and parcel of vacant land (3.30 Decimal) in the names of Smt. MANI SAHA w/o Saili Kumar Saha, and Sri Bijay Ghosh S/o late Rajendra Chandra Ghosh, situated at MOUZA-NAGAR MATHABHANGA, THANA- MATHABHANGA, THAK NO.288, JL NO. 183, TOUZI NO.68, RS KHATIAN NO. 267, LR KHATIAN NO. 2276/2277, RS DAG NO. 950, LR DAG NO.1185, DISTRICT: COOCH BEHAR.</p> <p>BOUNDED BY:</p> <p>North: Own Land, SOUTH: Road, EAST: Anup Kumar Mishra, WEST: Own Land</p>		<div><div><div></div><div>Central Bank of India</div><div>कोच बँका</div><div>Kolkata Branch</div><div>কলকাতা 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Bidder will register on website <https://ebkray.in> 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://ebkray.in>).



The auction will be conducted through the Bank's approved service provider "<https://ebkcray.in>"

For detailed terms and conditions please refer to the link provided in [www.centralbankofindia.co.in](http://www.centralbankofindia.co.in) secured creditor or auction platform { <https://ebkcray.in> } Helpline No. - +918291220220.

**STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002**  
Borrowers/Guarantors/ Mortgagors are hereby notified that they have already been informed vide our notice of Sale on 30.07.2024 about time available to them to redeem the secured asset(s), failing which the property will be auctioned/sold and balance dues, if any, will be recovered with interest and cost.

**FOR CENTRAL BANK OF INDIA**

**Date: 04.10.2024**  
**Place: KOLKATA**

**Authorized Officer/ Manager**  
*[Signature]*  
Sd/-  
Central Bank of India Branch  
Kolkata

#### Terms and conditions

1. The Sale will be done by the undersigned through e-auction platform provided at the Website <https://ebkcray.in> on 05.11.2024 (12:00 PM to 04:00 PM). The intending Bidders/Purchasers are requested to register on portal (<https://ebkcray.in>) 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 EMD Wallet well in advance before the auction time. In case EMD amount is not available in 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 Wallet should have sufficient balance (>=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://ebkcray.in>) in bidder's 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://ebkcray.in>) for e-Auction will be provided by our e Auction service provider. The intending Bidders/Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website <https://ebkcray.in>. 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> and <https://ebkcray.in>. 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 [ebkcray](https://ebkcray.in) portal. The interested Bidder who require assistance in creating login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact to <https://ebkcray.in> on their contact number or email to [psba@psballiance.com](mailto:psba@psballiance.com).

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 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.

5. Intending Bidders are advised to properly read the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction available on the web portal <https://www.centralbankofindia.co.in> and <https://ebkcray.in> 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 (<https://ebkcray.in>), 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 **3776443176, IFSC-CBIN0280107**, 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 to conduct a fresh auction/ sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property.
9. 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. 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 and TDS is to be made by the successful bidder only at the time of deposit of remaining 75% of the bid amount.
11. 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.
12. 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.
13. One I.A. no.3619 of 2023 was filed by borrower in SA no. 848/2023 (pending before DRT-3, Kolkata) challenging the earlier auction dated 28.12.2023 of 4 mortgaged properties, 2 situated at mathabhangra and 2 situated at Kolkata, in which interim order was passed by hon'ble DRT-3, Kolkata on 03.01.2024 directing Bank not to issue sale certificate till next date of hearing. Thereafter the Bank cancelled the said auction/sale and returned the auction amount to purchaser. Since Bank has cancelled the said Sale, the interim order has now become infructuous as regards to the said auction.
14. The Sale Certificate will not be issued if any stay/ injunction/restraint order is passed by the DRT/DRAT/High Court or any other court after the publication of this Sale Notice, restraining 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 under SARFAESI by DRT/DRAT/High Court or any other Court on or before the date of e-auction, 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.
15. 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.
16. The intending purchaser can inspect the property as mentioned above at his/her expense. For inspection about the original title document & other documents available with the Bank, the intending bidders may contact Central Bank of India, MATHABHANGA Branch, COOCHBEHAR during office hours **before 28/10/2024**.
17. 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.
18. 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.

19. The auction purchaser has to deduct 1 % of the Sale Price of the immovable property as TDS in the name of owner of the property and remit it to Income Tax Department as per section 194 IA of the Income Tax Act and only 99% of the Sale Price of the immovable property has to be remitted to the Bank. **The Sale Certificate for Immovable property will be issued only on full payment of 99% of Sale Price and on submission of form 26QB and Challan for having remitted the TDS of 1% of Sale Price.**


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

21. 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. (Mr.S.C.Mohanty, Assistant General Manager, Mobile No:- 8327719309)

**STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8(6) OF THE Security Interest (Enforcement) Rules, 2002**

Borrowers/Guarantors/ Mortgageors are hereby informed that they have already been provided opportunity vide our notice for sale on 30.07.2024 to redeem the property, as per Section 13(8) of the SARFAESI Act, 2002 read with Rule 8(6) of the Security Interest (Enforcement) Rules, 2002, by paying the sum as mentioned in the said notice along with up to date interest and ancillary expenses before the date of publication.

**For CENTRAL BANK OF INDIA**

  
Assistant General Manager  
Authorized Officer  
Asset Management Branch  
Central bank of India

Date: 04.10.2024  
Place: KOLKATA