



PNB Housing Finance Limited
Chinar Ki Baat

APPENDIX-IV-A - E-AUCTION-PUBLIC SALE NOTICE OF IMMOVABLE PROPERTY/IES
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 PROVISIO TO RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002

Reg. Off:- 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi-110001, Phones:-011-23357171, 23357172, 23705414, Web:-www.pnbhousing.com

B.O. JABALPUR-FirstFloor,46, AhujaTower, NapierTown, Jabalpur, MadhyaPradesh-482001

Notice is hereby given to the public in general and in particular to the borrower(s) & guarantor(s) indicated in Column no-A that the below described immovable property (ies) described in Column no-B mortgaged/charged to the Secured Creditor, the constructive/Physical Possession of which has been taken, as described in Column no-C) by the authorized Officer of PNB Housing Finance Limited/Secured Creditor, will be sold on "AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS BASIS" as per the details mentioned below. Notice is hereby given to the borrower(s)/mortgagor(s)/Legal Heirs, Legal Representative(s), administrator(s), assignee(s), executor(s), administrator(s), assignee(s) of the respective borrower(s)/mortgagor(s)(since deceased) as the case may be indicated in Column no-A under Rule-8(6) & 9 of the Security Interest Enforcement Rules, 2002 amended as on date. For detailed terms and conditions of the sale, please refer to the link provided in N/S PNB Housing Finance Limited/Secured Creditor's website i.e. www.pnbhousing.com.

Loan No. Name of the Borrower/Co-Borrower/Guarantor/Legal Heirs(A)	Demanded Amount (B)	Nature of Possession (C)	Description of the Properties mortgaged	Reserve Price (RP) (E)	EMD (F) (Rs.)	Final Date of Submission of bid (G)	Inspection Date & Time (H)	Date of Auction (I)	Known Encumbrances/Court Case (J)
HOU/BL/062/188993 Jyendra Singh Thakur /sonam Singh Thakur , B.O. JABALPUR	Rs. 2403634.8 & 214,204	Physical Possession	Mouja Guda Ph 81/24, Nib 800 Plot No 67, Part Of Kh No 144/1, rnm Maharajpur,shahi City, Panagar, Jabalpur, Madhya Pradesh-482001, Jabalpur India, (1296 Sq.Ft)	Rs. 1364000	Rs. 136,400	15-10-25	10-10-2025 12:00pm to 04:00pm	16-10-2025 Between 2PM to 03:00PM	NOT KNOWN

* Together with the further interest @18% p.a. as applicable, incidental expenses, cost, charges etc. incurred upon the date of payment and/or realization thereof. ** To the best knowledge and information of the authorized Officer of PNB Housing Finance Limited, there are no other encumbrances/claims in respect of above mentioned immovable/Secured assets except what is disclosed in Column No.-K. Further such encumbrances to be catered/paid by the successful purchaser/bidder at his/her end. The prospective purchaser(s)/bidders are requested to independently ascertain the veracity of the mentioned encumbrances. (1) As on date, there is no order restraining and/or court injunction PNBHFL/authorized Officer of PNBHFL from selling, alienating and/or PNBHFL and satisfy themselves in all respects prior to submitting tender/bid application form or making Offer(s). The bidder(s) has to sign the terms and conditions of this auction along with the Bid Form. (3) Please note that in terms of Rule 5(c) of the Security Interest (Enforcement) Rules, 2002, the duty to deposit 25% of the amount of sale price, (inclusive of earnest money) on the same day or not later than next working day, the sale may be confirmed in favour of (bidder/s) only after receipt of 25% of the sale price by the secured creditor in accordance with Rule 5(c) of the Security Interest (Enforcement) Rules, 2002. The remaining 75% of the sale consideration amount has to be deposited by the purchaser within 15 days from the date of acknowledgement of sale confirmation letter and in default of such deposit, the authorized officer shall forfeit the part payment of sale consideration amount within 15 days from the date of expiry of mandatory period of 15 days mentioned in the sale confirmed letter. The remaining property/Secured asset shall be resold as per the provisions of Section 14(4) & 14(5) of India Private Limited would be assisting the Authorised officer in conducting sale through an e-Auction having its Corporate office at Plot No. 68-3rd Floor, Sector 44, Gurgaon, Haryana 122003 Website - www.bankexposures.com For any assistance related to inspection of the property or obtaining the Bid Documents and for any other query or for registration, you have to co-ordinate with VIVEK UDHAI/Toll Free No. -1800 120 8800. E-Mail: auction@pnbhousing.com, is authorised Person of PNBHFL or refer to www.pnbhousing.com.

SD/-AUTHORIZED OFFICER, PNB HOUSING FINANCE LIMITED

PLACE :- JABALPUR DATE :- 30.09.2025



Bandhan Bank

Regional Office: Netaji Marg, Nr. Mithakhali Six Roads, Ellisbridge, Ahmedabad-6. Phone: + 91-79-26421671-75

SYMBOLIC POSSESSION NOTICE

NOTICE is hereby given under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, the Authorized Officer issued demand notice to the borrower(s) on the date mentioned against the account stated hereinafter calling upon them to repay the amount within 60 days from the date of receipt of said notice. The borrower(s) having failed to repay the amount, notice is hereby given to the public in general and in particular the borrower(s) that the undersigned has taken the symbolic possession of the property described herein below under Section 13(4) of the said Act read with Rule 8 of the said Rules on the date mentioned against the account. The borrower(s) in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of the Bank for the amounts, interest, costs and charges thereon. The borrowers'/mortgagors' attention is invited to the provisions of sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

Name of borrower(s), Guarantor & Loan Account No.	Description of the property mortgaged (Secured Asset)	Date of Demand Notice	Date of Symbolic Possession Notice	O/s Amount as on date of Demand Notice
Mrs.Shobharani Singh Mr.Ranjeet Singh Thakur Mr.Raja Singh Thakur And All Other Legal Heirs And Successors To The Property And Estate Of Late Mr.Damodar Singh 20008090001712	All That Piece And Parcel Of Property Along With All Present And Future Structures At Part Of Kh.No.239/4/1, 239/4/2, Ph.No.72, Circle Sagar - 2, Nagar Palika Makroniya, Ward No.15 Gopeshwar Ward, Tehsil & District Sagar Madhya Pradesh 466001, Admeasuring Around 900 Sq.Ft And Same Bounded As Under: North: Plot Of Sagir Khan, East: 15 Feet Wide Road, West: Remaining Part Of Plot, South: Property Of Sagir Khan	February 28, 2025	September 24, 2025	Rs.12,07,581.55
Mr.Deepak Kadam Mrs.Sunita Kadam 90000000607171	All That Part And Parcel Of Property Along With All Present And Future Structures At Mouja Kuhlharda, Diverted Land Kh.No.2015,P.H. No.10/62, Ward No.28, Maharanni Laxmibai Ward Plot No 47, Harda, Tehsil & Dist Harda (M.P.). Bounded As Under: North: Colony Ka Nistari Rasta, East: Rest Property Of Seller, West: Colony Boundry Wall Then Shivan Catika Colony, South: Pila Bangla Colony	June 24, 2025	September 24, 2025	Rs.3,72,924.87
Mr.Amitesh Malviya Mrs. Sapna Malviya Mrs. Geeta Malviya 20008220000593	Property 1 All That Piece And Parcel Of The Immoveable Property Situated At Kh.No.75/2, Patwari Halka No.25/14, Settlement No.700, Mouja Sonaghata Betul, Tehsil & District Betul Madhya Pradesh - 460001 And Same Bounded As Under: North: Land Of Seller & Others, East: Highway No.69, West: Land Of Seller & Others, South: 20 Ft. Wide Road Property 2 All That Piece And Parcel Of The Immoveable Property Situated At Kh.No.1152/15, Flat No.G-4 On Ground Floor And Flat No.F-4 At First Floor, Agni Tower, Chandrashekhar Ward Thikari, District Betul Madhya Pradesh - 460001 And Same Bounded As Under: Flat No.G-4 North: MPEB Boundary Wall, East: Land Of Bachle Ji, West: Flat No.G-1, South: Road And Flat No.G-5 Flat No.F-4 North: MPEB Boundary Wall, East: Land Of Bachle Ji, West: Flat No.F-1, South: Road And Flat No.F-5	July 26, 2024	September 25, 2025	Rs.24,28,003.56
Mr.Lokesh Titore Mrs.Sujata Titore 20008340000283	All That Part And Parcel Of Property Along With All Present And Future Structures At Final Plot No. 28, Ward No. 32, B B City Colony, Total Area Adm 600 Sq.Ft., Kh.No. No. 221/12, Ph.No. 06, Shahid Deepshing Chouhan Ward, Inside Chhipaner Road, Harda, Madhya Pradesh - 461331. Bounded As Under: North: Plot No. 27, East: Plot No. 3, West: Nistari Rasta, South: Plot No. 29	May 31, 2025	September 24, 2025	Rs.4,69,828.41

Place: Madya Pradesh
Date: September 30, 2025

Authorised Officer
Bandhan Bank Limited



सेन्ट बैंक होम फ़ायनेंस लिमिटेड
Cent Bank Home Finance Limited

Regd Office:- Central Bank of India Building, 9 Arera Hills, Indore, Indore Road, Bhopal-462011
Corporate Office:- Central Bank of India Building, 6th Floor, M G Road, Fort, Mumbai - 400023
CIN:- U65922MP1991PLC006427, Website : www.cbhfl.com

INVITES PUBLIC DEPOSITS (PUBLIC DEPOSIT SCHEME)

Earn High Returns on Public Deposits with a Housing Finance Subsidiary of Central Bank of India

"IND IA - Stable" (Adequate degree of safety) Rating by INDIA RATINGS & RESEARCH

OUR FIXED DEPOSIT SCHEMES			
	Scheme I	Fixed Deposit(Quarterly Income) Scheme	
	Scheme II	Fixed Deposit (Monthly Income) Scheme	
	Scheme III	Cumulative Deposit(Interest Compounded Quarterly)	
Rate of Interest			
Period	Upto 1crrre	Above 1Crrre & Upto 5Crrre	Above 5Crrre
12-36 months	7.40%	7.55%	7.75%
39-60 months	7.50%	7.65%	7.80%

● For Senior Citizen additional 0.25% over Rate of Interest ● For CBHFL Staff additional 0.50% over Rate of Interest

Rate of Brokerage

Consolidated amount of Fresh as well as renewed deposit mobilized, If Sourced via broker is shown below	1lakh & Above and upto 1crrre	Above 1Crrre & Upto 5Crrre	More than 5crrre & upto 20Crrre	Above 20Crrre
12-18 months	0.35%	0.40%	0.55%	0.60%
21-60 months	0.45%	0.50%		

EFFECTIVE RETURN (YIELD) on CUMULATIVE DEPOSIT			
Period (months)	Minimum Amount	Rate of Interest (% per annum)	Maturity Value
12	Rs.5,000/-	7.40%	Rs.5380/-
24	Rs.5,000/-	7.40%	RS.5790/-
36	Rs.5,000/-	7.40%	RS.6230/-
48	Rs.5,000/-	7.50%	RS.6730/-
60	Rs.5,000/-	7.50%	RS.7250/-

* Subject to applicable TDS. TDS will be deducted if interest credited /paid or likely to be credited/paid to residents during the financial year exceeds Rs.10,000/-

TERMS & CONDITIONS GOVERNING FIXED DEPOSIT/CUMULATIVE DEPOSIT FOR PUBLIC & NON-PUBLIC AMOUNT AND PERIOD OF DEPOSITS

- Minimum amount of deposit under Scheme-I Fixed Deposit (Quarterly Income) AND Scheme-II Fixed Deposit (Monthly Income) Scheme will be Rs.10,000/- and further in multiples of Rs.1,000/-
- Minimum amount of deposit under Scheme-III Cumulative Deposit Scheme will be Rs.5,000/- and further in multiples of Rs.1,000/-
- CBHFL will accept any number of deposits from a depositor. The deposits will be accepted for periods ranging between 12 months and 60 months in multiples of three months.

II. INTEREST

- In case of deposit placement by cheque/draft/RTGS/NEFT/Other online mode, the period of deposit and benefit of interest will commence from the date of its realization into Company's collection account.
- Interest on Cumulative Deposit will be compounded on Quarterly basis and will be paid along with principal on maturity of deposit subject to deduction of tax at source wherever applicable.
- In case of Fixed Deposit (Quarterly Income) interest will be paid quarterly and on maturity subject to deduction of tax at source.
- In case of Fixed Deposit (Monthly Income) interest will be paid monthly and on maturity subject to deduction of tax at source.
- Income Tax as 10% will be deducted at source from interest in accordance with Section 194-A of the Income Tax Act, 1961. In case the interest payable during the financial year exceeds Rs.10,000/- However no deduction shall be made if the declaration in the Form-15G/15H or any other form as may be prescribed under the Income Tax Rules is furnished to the Company at the beginning of each financial year by a person other than a Company or a firm.
- In case of Cumulative Deposit for the purpose of deduction of Income Tax, interest will be deemed to accrue every month and tax will be deducted on the accrued interest in each month subject to Para 5 above.
- Payment of interest will be made to applicants/depositors primarily through ECS/NEFT/RTGS for all locations where Bank Account details of the applicants/depositors and ECS/NEFT/RTGS facility are available. Where Bank Account details of the applicants/depositors and ECS/NEFT/RTGS facilities are not available, payments will be in the form of Cheque/DD/any other mode as the Company may deem fit and would be in favour of the Sole/First applicant/depositor marked "Ac Payee Only". ECS/NEFT/RTGS would avoid fraudulent encashment of interest instrument(s).

8. Interest on Overdue deposit

Deposits will automatically expire on maturity. No interest will accrue thereafter on such deposits unless the deposits are renewed as per the terms noted under Renewal of Deposits

9. Payment of Interest on Overdue Deposit on renewal-

Company provide interest on an overdue deposit or a portion of the said overdue deposit from the date of maturity of the deposit subject to the conditions that—

- The total amount of overdue deposit or the part thereof is renewed in accordance with other relevant provisions of these Directions, from the date of its maturity till some future date;
- The interest shall be payable only on the amount of deposit so renewed.

10. Interest for the overdue period shall be paid as under:-

- If overdue period does not exceed 14 days on the date of receipt of the request letter, renewal shall be done from the date of maturity.
- If application for renewal received after 14 days of maturity date but less than one year then renewal will be done from the application received date and overdue interest will be added @ 4% simple interest on maturity amount from maturity date till to date.
- If application received after one year from maturity date then overdue interest will be calculated on applicable rate of interest for 12 months at the time of maturity or on current date whichever is lower.

III. APPLICATIONS

- The deposits will be accepted from Resident individuals, HUFs, Charitable Trusts, Public/Private Companies, Association of persons, RRBs, Banks, Co-operative Banks, Co-operative Societies, etc. with proper introduction and by complying with KYC guidelines issued by the National Housing Bank / Reserve Bank of India. Every individual depositor is required to comply with the KYC requirements by submitting the following documents:
 - Latest photograph
 - Certified copy of proof of identity i.e. Income Tax Permanent Account Number (PAN), Election Identity Card, Passport, Aadhar Card or any officially valid document
 - Certified copy of proof of address
 - d) The deposit will not be accepted from NRI
- For non individual depositor under various categories the following documents need to be submitted.
 - 1.Trusts/Associations/Clubs
 - 1. TRUST DEED/ Bye Laws
 - 2. Registration Copy
 - 3. PAN Card Copy
 - 4. Names & Address of Trustees
 - 5. KYC document of the authorized personnel
 - 6. Specimen Signatures
 - 7. Copy of resolution
 3. Public/Private Company/Cooperative Societies/ Cooperative Banks
 - 1. Copy of MOA & AOA/Bye Laws
 - 2. Registration Copy
 - 3. PAN Card Copy
 - 4. Copy of Resolution
 - 5. List of Directors or Office Bearers
 - 6. KYC document of the authorized personnel
 - 7. Specimen Signatures
 4. Proprietary Concern
 - 1. Proprietor Declaration Form
 - 2. PAN Card Copy
 - 3. Name & Signature of the Proprietor
 - 4. KYC Document of the authorized Personnel

- 2. Application for deposits will be made in the prescribed form duly completed and affixed with a Latest passport size photo and accompanied by cash/local cheque/demand draft drawn in favour of "CENT BANK HOME FINANCE LIMITED" and crossed "Account Payee Only" and may also be created through electronic mode like RTGS/NEFT/UPI, net banking etc.
- 3. Deposit of Rs.20,000/- and more will be accepted by account payee cheque/demand draft/RTGS/NEFT/Other online mode only.
- 4. Deposits from minor(s) will be accepted through Guardian(s)

IV. JOINT DEPOSITS

- Deposits will be accepted in joint names not exceeding three in number, with the repayment mandate to First Depositor. Number one or survivor, Either or Survivor/s (E or S). Any one or survivor. In case of deposit in joint names, all communications shall be addressed to the first named depositor and payment of interest and repayment of principal amount shall be made to the first named depositor.
- In the event of death of first named depositor, interest on fixed deposits (Monthly & Quarterly) will be paid and in case of cumulative deposit will be deemed to accrue, to the depositor in the order of survivors as given in the application, on production of relative death certificate.
- Any discharge given by the first depositor or any of the depositors will be valid and binding on all joint depositors unless expressly intimated to the Company at the time of making deposits.

V. NOMINATION BY DEPOSITORS

- The nomination may be only in respect of a deposit which is held in the individual capacity of the depositor and not in any representative capacity as the holder of office or otherwise.
- Where the nominee is a minor, the depositor or, as the case may be, all the depositor together, may, while making the nomination, appoint other individual not being a minor, to receive the amount of the deposit on behalf of the nominee in the event of the death of the depositor, or, as the case may be, all the depositor during the minority of the nominee.
- In the case of a deposit made in the name of a minor, the nomination shall be made by a person lawfully entitled to act on behalf of the minor.

VI. DEATH CLAIM SETTLEMENT

In the event of death of the depositor without a nominee or without leaving a Will, the repayment of the deposit and interest due shall be made to the legal heirs and/or legal representative of the deceased on production of the following as applicable. On similar basis, in the event of death of the first depositor in a joint account, the deposit amount and interest earned shall be paid to the next in order of joint holding whereas in case of death of all joint deposit holders without a nominee or a Will, deposit and interest due shall be made to the legal heirs and/or legal representative on submission of the following documents as applicable.

- a) Death Claim Application b) Death certificate c) Affidavit d) Indemnity bond
- e) Declaration from respectable person known to CBHFL, depending upon the Deposit amount
- f) Legal heir Certificate

VII. RENEWAL AND REPAYMENT OF DEPOSITS

1. Repayment on maturity

In case of repayment, the duly discharged deposit receipt should be surrendered at least 7 working days before the date of maturity. However when the date of maturity falls on any day on which the Company's office remains closed the repayment will be made on the next working day and interest will be paid for holidays. The maturity amount shall be remitted to the depositor bank account provided at the time of opening of deposit or account details provided at the time of payment request.

2. Pre-mature withdrawals(Public and Non Public)

Request for pre-mature withdrawal of deposit will be permitted subject to Housing Finance Companies RBI Directions, 2021 as stated below. Accordingly, premature withdrawal is permitted in the first 3 months from the date of deposit, without interest, to meet certain expenses of emergent nature like medical emergencies, natural calamities etc. for deposits upto Rs. 10,000/- (Tiny Deposits). In such situations, for other deposits, not more than 50% of the principal sum of deposit or Rs.5 lac whichever is lower will be permitted, without interest.

Provided further that in cases of critical illness (as per IRDAI Health Insurance Regulations) hundred percent of the amount of the principal sum of deposit, may be prematurely paid to individual depositors, at the request of the depositors, before the expiry of three months from the date of acceptance of such deposits, without interest.

In case request for premature withdrawal is received after the expiry of 3 months, the rate of interest applicable will be as per the below mentioned norms.

Period completed from date of Deposit	Rate of Interest payable (%)
Within three months from the date of deposit	Locking Period. No Interest will be paid. Premature withdrawal is permitted in the first 3 months from the date of deposit, without interest, to meet certain expenses of emergent nature like medical emergencies, natural calamities etc. for deposits upto Rs.10,000/- (Tiny Deposits). In such situations, for other deposits, not more than 50% of the principal sum of deposit or Rs.5 lac whichever is lower will be permitted, without interest.
After Three months but before expiry of six months	Maximum 4% PA, (as decided by company from time to time) for individual depositor and no interest in case of any other category of depositor.
After 6months but before the date of maturity	1% lower than the interest rate applicable at the time of opening of deposit for the period for which the deposit has run or if no rate has been specified for that period, then 2% lower than the minimum rate at which the public deposits are accepted by company

Provided that, in the event of death of a depositor, the public deposit shall be paid prematurely, to the surviving depositor/s in the case of joint holding with the survivor clause, or to the nominee or legal heir/s of the deceased depositor, on the request of the surviving depositor/s/nominee/legal heir/s of the deceased depositor, on the request of the surviving depositor/s/nominee/legal heir, and only against submission of proof of death, to the satisfaction of the Company, with interest at the contracted rate up to the date of repayment.

3. Renewal of Deposits

- a) The Company may, at its sole discretion, permit for renewal of deposit .
- b) Renewal of existing deposit before maturity:
 - i. Renewal of existing deposit before maturity for availing the benefit of higher rate of interest may be permitted subject to the following conditions :-
 - i. The deposits renewed in accordance with other applicable provisions of the Deposit Schemes and for a period longer than the remaining period of the original contract.
 - ii. The interest on the expired period of the deposit shall be reduced by 1% below the applicable rate for the period for which the deposit had run.

VIII. DEPOSIT RECEIPTS

1. Deposit receipts will be handed over to the depositor(s) or a person duly authorized by the depositor(s) or will be forwarded to depositors by Registered Post or Speed Post or by Courier and the Company shall not be held responsible for any loss or delay in transit.
2. In the event of loss or destruction or mutilation of a deposit receipt the Company may at its sole discretion issue a duplicate receipt upon receiving an Indemnity Bond from all depositor(s) in the form prescribed by the Company. All expenses incurred by the Company in this connection will be borne by the depositor(s).
3. In case deposit requires CBHFL to send / handover the FDR to concerned intermediary, an "Authority letter" has to be submitted by the depositors.
4. Deposit receipts are non-transferable.

IX. TAX BENEFITS

Tax Benefits to Trusts will be available u/s 11(5)(ix) of Income Tax Act.

X. LOAN AGAINST DEPOSITS

1. Depositor(s) can avail loan against deposits made, to the extent of 75% of the amount deposited after three months of the date of deposit. However granting of loan will be at the sole discretion of the Company.
2. Interest on loan will be charged 2% above the interest rates payable on such deposit(s). The outstanding loan together with interest shall be settled in one lump sum by the depositor or shall be adjusted on maturity of the deposit. In case of non cumulative deposit, the interest payment will be adjusted against the demand loan outstanding.
3. In the case of pre-maturity payment of deposit, the rate of interest on demand loan will not be changed.

XI. PARTICULARS TO BE SPECIFIED UNDER THE HOUSING FINANCE COMPANIES RBI DIRECTIONS, 2021(Applicable for both Public & Non Public)

In case of any deficiency of the Company in servicing its deposits, the depositor may approach the National Consumers Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum or the District Level Consumers Dispute Redressal Forum for relief.

2. In case of non-repayment of the deposit or part thereof in accordance with the terms and conditions of the deposit, the applicant/depositor may make an application to the authorised officer of the National Housing Bank/ RBI.
3. The financial position of the Company as disclosed and the representations made in the application form are true and correct. Further the Company and its Board of Directors are responsible for the correctness and veracity thereof.
4. Deposits will be subject to rules, regulations and guidelines framed by Central Government/National Housing Bank/RBI/Competent Authority from time to time. The Company is within the regulatory framework of the National Housing Bank/ RBI. It must, however, be distinctly understood that the National Housing Bank/ RBI does not undertake any responsibility for the financial soundness of the Company or for the correctness of any of the statements or the representations made or opinions expressed by the Company, and for repayment of deposit/ discharge of liabilities by the Company.

XII. GENERAL (Public & Non Public)

1. The application form along with duly discharged Original Fixed Deposit receipt and KYC is to be submitted by the depositor for the renewal.
2. For closure of Fixed Deposit duly discharged original FD receipt is to be submitted with banking detail and instruction regarding payment along with cancelled cheque.
3. Interest rates are subject to change and the rate applicable will be the rate prevalent as on the date on which amount was credited in company account.
4. Where the due date of any payment falls on Sundays, Bank Holiday or any other day on which the office remains closed, the payment will be made on the next working days and the interest will be paid for holiday period.
5. Total Exposure (Fund and Non-Fund based) in facilities provided to/from Companies in same group as on 31st March, 2025 was –

S.No.	Particular	Amount (Rs. In Cr.)
1	Facility extended by Central Bank of India for a. Term loan avaiilment b. Overdraft avaiilment c. Investments	364.76 188.21 5.10
2	Deposit made by RRBs Sponsored by Central Bank of India	0



ROHA HOUSING FINANCE PRIVATE LIMITED

Corporate Office : Unit No. 1117 & 1118, 11th Floor, World Trade Tower, Sector 16, Noida, Uttar Pradesh 201301.

POSSESSION NOTICE (Under Rule 8 (1) of the Security Interest (Enforcement) Rules, 2002)

Whereas the undersigned being the authorized officer of Roha Housing Finance Private Limited (hereinafter referred to as "RHPL"), Having its registered office at Jff House, A 44/5, Road No.2, MIDC, Andheri East, Mumbai-400 093 under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002), and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated mentioned below in the said Act calling upon you being the borrowers (names and addresses mentioned below) to repay the amount mentioned in the said notice and interest thereon within 60 days from the date of receipt of the said notice. The borrower mentioned herein below having failed to repay the amount, notice is hereby given to the borrowers mentioned herein below and to the public in general that undersigned has taken **Possession** of the property described herein below in exercise of powers conferred on me under sub section (4) of section 13 of the Act read with the Rule 8 of the Security Interest (Enforcement) Rules, 2002. The borrowers mentioned herein above in particular and the public in general are hereby cautioned not to deal with the said property and any dealings with the property will be subject to the Charge of Roha Housing Finance Private Limited for an amount as mentioned herein under and interest thereon. The Borrower's attention is invited to provisions of sub section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

SR No.	Name of the Borrower(s)/ Co-Borrower(s)/ Loan Ac No./Branch	Schedule of the Properties	Demand Notice Date & Amount	Date and Type of Possession
1.	LAN : HINDRSCPR 000005010843 Branch - Indore Cluster 1. Mr. AJAY DEVLE 2. MAMTA DEVLE 3. RAJU DEVLE 4. SOMA DEVLE	All that part and parcel of Property bearing -NAGAR BADWAHA, P.H.NO. - 48SURVEY NO.-47/3 AND 47/4, PART OF PLOT NO.- 66, AREA ADMESURING 48.30 SQ.MTR., SOUTH PART, SAVARIYA VIHAR COLONY, BARWAHA, TEHSIL BADWAHA, DISTT KHARGONE, MADHYA PRADESH-452002, (INDIA)	11.06.2025 & Rs. 12,52,119/-	24.09.2025

Date - 24.09.2025, Place - Barwah Authorized officer , Roha Housing Finance Private Limited



CENTRUM Home Loans
Aao milkar ghar banaye

Corporate & Registered Office : Unit No. 801, Centrum House, CST Road, Vidyanagri Marg, Kalina Santacruz (East), Mumbai - 400098, CIN No. U65922MH2016PLC273826

Centrum Housing Finance Ltd. Office No. 2nd Floor, 30 Freeganj, Ratlam - 457001, Madhya Pradesh.

Centrum Housing Finance Ltd. Office No. 1st Floor, Kathal Building, Subhash Park Chauraha, Narsinghpur - 487001, Madhya Pradesh

APPENDIX-IV-A [See proviso to rule 8(6)] & 9(1) PUBLIC NOTICE FOR AUCTION CUM SALE

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Centrum Housing Finance Limited, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 for the recovery of amount due from borrowers, offers are invited by the undersigned in sealed covers for purchase of immovable property, as described hereunder, which is in the physical possession, on "As Is Where Is Basis", "As Is What Is Basis", Particulars of which are given below:-

Sr. No.	Borrower(s)/Co-Borrower(s)/ Guarantor(s) / Loan Account No/ Branch	Total Outstanding as on date	Description of the Immoveable property	Reserve Price (RP)	Earnest Money Deposit (EMD) 10%
1	Satish Chandra Kasera, Lalit Kumar Kasera & Hemlata Kasera IDRRM18002292	Rs.9,26,646 /- Rupees Nine lakh Twenty Six Thousand Six Hundred Forty Six Only) as on 07-05-2024	In the rights, piece and parcel of immovable property Total Area- 500 sqf. One House built On a North Part Of plotNo.22, SurveyNo.714/1,JantaGruh Nirman samiti Maryadit Ratlam situated at Himmat Nagar planning No. 01 Ratlam (M.P.) Boundaries East - House built On a Plot No. 03 after Gali West - Colony Road North - House built On a plot No.21, South - House built On a Rest part Of plot No.22 belongs to Gaxwailii.	Rs.12,50,000 /- (Rupees Twelve Lakhs fifty thousand Only)	Rs.1,25,000/- (Rupees One lakh and twenty five thousand only.)
2	Himanshu Sharma Harsh Sharma Hemant Kumar Sharma Jagrati Sharma JLRNU24014754	Rs. 32,08,499 /- Rupees Thirty-Two Lakh Eight Thousand Four Hundred Ninety-Nine Only) as on 24-10-2024	In The Rights, Piece and Parcel Of Immoveable Property House situated at- out of Kh.No. 50/95 Vill. Gadawara vivekanand ward Under N. B. 119 P.H.No. 99/18/1 Tahsil Gadawara Distt. ,Narsinghpur M.P. Admeasuring area, - 1200 Sq.Ft. Boundaries – East – Plot of Archana Goswami West – House of Gopal Sharma North –20ft Wide Road South –Plot of Yadav Ji	Rs.20,00,000 /- (Rupees Twenty Lakhs Only)	Rs.2,00,000/- (Rupees Two lakhs only.)

1. The Auction is being held on "AS IS WHERE IS" AND "AS IS WHAT IS" basis. 2. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form, available at the above mentioned Branch office 3. Last Date of Submission of Sealed Bid/ Offer in the prescribed tender forms along with EMD payable by way of Demand Draft in Favor of "Centrum Housing Finance Limited" along with KYC is On or Before 11-11-2025 from 10.00 AM to 5.00 PM at the Branch Office address mentioned herein above. Tenders that are not filed up completely or tenders received beyond last date will be considered as invalid tender and shall accordingly be rejected. No interest shall be paid on the EMD. 4. Date of Inspection of the Immoveable Property is on 10-11-2025 from 11.00 AM To 2.00 PM. 5. Date of Opening of the Bid/ Offer Auction Date for Property is 12-11-2025 from 11.00 AM To 2.00 PM at the above mentioned Branch Office address at 11.00 AM To 2.00 PM by the Authorised Officer. 6. The purchaser shall bear the applicable stamp duties/additional stamp duty/transfer charges, fee etc. and also all the statutory dues, taxes, rates assessment, Govt & Semi Govt. taxes, TDS and other charges, fees etc. in respect of the auctioned property. The possession of the Mortgage Property mentioned above is with the CHFL, who will hand over peaceful possession to the successful bidder on compliance of above. The intending bidder should make their own independent inquiries regarding the Encumbrances Title of property & also inspect & satisfy themselves on their name and statutory dues, if any shall be borne by the successful purchaser. 8. The Highest bidder shall be subject to approval of Centrum Housing Finance Limited. Authorised Officer shall Reserve the right to accept all any of the offer/ Bid so received without assign any reason whatsoever. His decision shall be final and binding. 9. The Borrower(s) /Guarantor(s) are hereby given 30 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 to pay the sum mentioned as above before the date of Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrower pays the amount due to Centrum Housing Finance Limited, in full, before the date of sale, auction is liable to be set aside. For further details, contact the Authorised Officer, at the above mentioned Office address Contact Person - 1. Mr. Ankit Vijay - 8668943242. 2. Mr. Prashant Soni - 8461809049 3. Mr. Ajay Upadhyay - 7450890241

Place : Madhya Pradesh / Date : 30.09.2025 Sd/- Authorized Officer, Centrum Housing Finance Limited



सेन्ट बैंक होम फ़ायनेंस लिमिटेड
Cent Bank Home Finance Limited

Regd Office:- Central Bank of India Building, 9 Arera Hills, Indore, Indore Road, Bhopal-462011
Corporate Office:- Central Bank of India Building, 6th Floor, M G Road, Fort, Mumbai - 400023
CIN:- U65922MP1991PLC006427, Website : www.cbhfl.com

INVITES PUBLIC DEPOSITS (PUBLIC DEPOSIT SCHEME)

Earn High Returns on Public Deposits with a Housing Finance Subsidiary of Central Bank of India

"IND IA - Stable" (Adequate degree of safety) Rating by INDIA RATINGS & RESEARCH

OUR FIXED DEPOSIT SCHEMES			
	Scheme I	Fixed Deposit(Quarterly Income) Scheme	
	Scheme II	Fixed Deposit (Monthly Income) Scheme	
	Scheme III	Cumulative Deposit(Interest Compounded Quarterly)	
Rate of Interest			
Period	Upto 1crrre	Above 1Crrre & Upto 5Crrre	Above 5Crrre
12-36 months	7.40%	7.55%	7.75%
39-60 months	7.50%	7.65%	7.80%

● For Senior Citizen additional 0.25% over Rate of Interest ● For CBHFL Staff additional 0.50% over Rate of Interest

Rate of Brokerage

Consolidated amount of Fresh as well as renewed deposit mobilized, If Sourced via broker is shown below	1lakh & Above and upto 1crrre	Above 1Crrre & Upto 5Crrre	More than 5crrre & upto 20Crrre	Above 20Crrre
12-18 months	0.35%	0.40%	0.55%	0.60%
21-60 months	0.45%	0.50%		

EFFECTIVE RETURN (YIELD) on CUMULATIVE DEPOSIT			
Period (months)	Minimum Amount	Rate of Interest (% per annum)	Maturity Value
12	Rs.5,000/-	7.40%	Rs.5380/-
24	Rs.5,000/-</		