

बैंक ऑफ इंडिया

रिश्तों की ज़मान्तूरी

BANK OF INDIA ZONAL OFFICE: RATNAGIRI ZONE

SHIVAJINAGAR, RATNAGIRI 415639

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STAR MEGA E AUCTION FOR SALE
OF IMMOVABLE PROPERTIES
UNDER SARFAESI ACT 2002

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(2) of the Security Interest (Enforcement) Rules 2002. Notice is hereby given to public in general & in particular to following Borrower(s)/ Guarantor(s) that the below mentioned Immovable properties mortgaged/hypothecated to bank of India (Secured Creditor), the symbolic and physical possession of which has been taken by the Authorized Officer of Bank of India will be sold on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" AND "WHATEVER THERE IS CONDITION" for recovery of respective dues as detailed hereunder against the secured assets Mortgaged to Bank of India from the respective borrower(s)/Guarantor(s). The Reserve Price and Earnest Money Deposit is shown there against each secured assets. The sale will be done by the undersigned (Authorized officer of Bank of India) through e-auction platform provided hereunder.

DATE & TIME of Action for all properties: 25.06.2025 between 11 AM to 5 PM (With auto extensions clause in case of bid in last 10 minutes before closing). (Request for inspection of properties can be made at Email ID ratnagiri.ard@bankofindia.co.in and/or by contacting Mr Rajesh Kumar : 9892290539, Mr Ritesh Kumar: 9805873551)

Sr. No	Name of Borrower Co Borrower, Mortgagor Property ID Branch Name	Property Details	Total Dues	Possession Type	Reserve Price in Rs.	EMD in Rs.
1	Mr Faique Nuruddin Khalfe & Mrs Afiya Faique Khalfe BKID1455KHALFE Dapoli Branch	2 BHK Flat No. F3, Upper Stilt 1st Floor, Fatima Arcade, S.No. 469, H.No.118, Camp Dapoli, Tal-Dapoli, Dist-Ratnagiri, Owned By Mr Faique Nuruddin Khalfe & Mrs Afiya Faique Khalfe (Borrower-Mortgagor)	Total Contractual Dues Rs. 1793069.81 + UCI from date of NPA i.e. 31/03/2018 + Other Incidental Expenses	Physical	15,30,000	1,53,000
2	Mr Sachin Bhalchandra Jadhav BKID1484SACH Karwanchiwadi Branch	Flat No.S301, Sharayu Enclave, A Wing, Stilt Upper 2nd Floor, S.No.57A1A, Hissa No.30/7, Karwanchiwadi, Tal and Dist.Ratnagiri.	Total Contractual Dues Rs. 1671368.05 + UCI from date of NPA i.e. 19/06/2023 + Other Incidental Expenses	Physical	10,90,000	1,09,000
3	Mrs Rajeshwari Kapil Lodha & Mr Niraj Kapil Lodha BKID1408LODHA Pinguli Branch	2 BHK Flat No S4, 2nd floor, Neon Sqaure Apartment, S. No. 11B1, Gondhalpur Pinguli Tal Kudal, Dist Sindhudurg, Built up Area of flat: 977 Sq ft, Owned By Mrs Rajeshwari Kapil Lodha (Borrower-Mortgagor)	Total Contractual Dues Rs. 1449882.32 + UCI from date of NPA i.e. 30/04/2019 + Other Incidental Expenses	Physical	20,80,000	2,08,000
4	Mr Ram Appa Gavade BKID1496RAMA Niwali Titha Branch	1 BHK Flat owned by Shri. Ram Appa Gavade at Flat No. 404, Fourth Floor, 'NANDADEEP BUILDING', S. No. 57/B29, KarwanchiWadi (within Grampanchayat Limit), Tal. & Dist. Ratnagiri	Total Contractual Dues Rs. 1495934.13 + UCI from date of NPA i.e. 28/11/2023 + Other Incidental Expenses	Symbolic	12,15,000	1,21,500
5	Mr Vishal Vilas Shetye BKID1484VISHAL Karwanchiwadi Branch	1 BHK Residential Flat located at Flat No S302, Stilt upper 2nd floor, A wing, Sharayu Enclave, S. No. 57A1A, Hissa no 30/7 Karwanchiwadi, Tal & Dist. Ratnagiri, Built Up Area 562 Sq Ft, Owned by Mr Vishal Vilas Shetye (Borrower-Mortgagor)	Total Contractual Dues Rs. 1642846.94 + UCI from date of NPA i.e. 30/05/2023 + Other Incidental Expenses	Physical	11,65,000	1,16,500
6	SANTOSH BHIKAJI PANCHAL BKID1486PANCHAL Anjanvel Branch	1BHK Block No. 007, Ground Floor, 'Adhiraj Apartment', Off Malan Road & near ZP Road, Gat No. 1(A)1, Shringartali, Tal. Guhagar, Dist Ratnagiri, Area of flat: 700 Sq ft, Owned by Mr SantoshBhikaji Panchal (Borrower-Mortgagor)	Total Contractual Dues Rs. 1026647.76 + UCI from date of NPA i.e. 29/08/2024 + Other Incidental Expenses	Symbolic	14,98,000	1,49,800
7	Mr Babaso Kisan Kasture BKID1463KASTURE Maruti Mandir Branch	1 BHK Flat No. 203, Second Floor, 'C' Wing, 'Ajawa Estate', S.No.61, Hissa.No.2/1/5/7, Hanuman Nagar, Madhaliwadi (within Grampanchayat Limit of Madhaliwadi), Tal. & Dist. Ratnagiri. Built up area: 600 Sq ft, Owned by Mr Babaso Kisan Kasture (Borrower-Mortgagor)	Total Contractual Dues Rs. 1400526.44 + UCI from date of NPA i.e. 31/05/2019 + Other Incidental Expenses	Symbolic	11,35,000	1,35,000
8	Mr Ramesh Ganpati Hanbar & Mrs Laxmi Ramesh Hanbar BKID1484HANBAR Karwanchiwadi Branch	1 BHK Residential Flat located at Flat No 303, 3rd floor, Nandadeep Building, S. No. 57/B29, Karwanchiwadi, Tal & Dist. Ratnagiri, Built Up Area 536 Sq Ft, Owned by Mr Ramesh Ganpati Hanbar (Borrower-Mortgagor)	Total Contractual Dues Rs. 1528330.47 + UCI from date of NPA i.e. 29/12/2023 + Other Incidental Expenses	Physical	9,60,000	96,000
9	Mrs Sayali Rajan Rane BKID1410SAYALI Sawantwadi Branch	Commercial Shop No.4, (Municipal Property No. E 17/5) in the "Dattakrupa Complex" building on Ground Floor admeasuring 128.69 Sq. Ft. (11.96 Sq. Mtrs.) of Super Built-up area, (As per assessment area 10.12 Sq. Mtrs.) On plot bearing Survey No. 48 A, Hissa No. 10, City Survey No. 5961 to 5967 within Sawantwadi Nagar Panchayat limits, Taluka- Sawantwadi, District- Sindhudurg, Maharashtra-416510 Owned by Miss Sayali Rajan Rane (Borrower- Mortgagor)	Total Contractual Dues Rs. 757613.74 + UCI from date of NPA i.e. 13/02/2023 + Other Incidental Expenses	Physical	6,63,000	66,300
10	Mr Pravin Kutaji Sawant BKID1423PRAVIN1 Tawalade Branch	Commercial Shop no 4, Sawant plaza, S. No. 13, Hissa No. 18B, C.S. No. 5843, Behind Central Jail, At Sawantwadi, Behind Central Jail, Sawantwadi-Charatha Road, Tal. Sawantwadi. Dist. Sindhudurg, Built up area 176 Sq Ft, owned by Mr Pravin Kutaji Sawant (Borrower-Mortgagor)	Total Contractual Dues Rs. 2218269.67 + UCI from date of NPA i.e. 03/08/2018 + Other Incidental Expenses	Physical	8,66,000	86,600

TERMS & CONDITIONS OF E Auctions are as under:

- E-Auction is being held on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" and "WHATEVER THERE IS CONDITION" and will be conducted online.
- For downloading further details, process compliance, terms & Conditions please visit
a) <https://bankofindia.co.in>
b) Website address of E Auction service provider is- <https://baanknet.com/>. Bidder may visit <https://baanknet.com/> where guidelines for bidders are available. Bidders have to complete following formalities well in advance in order to participate in E Auction.
- Step-1: Bidder Registration-Bidder to register on E Auction platform (link given above) using his mobile number and Email ID.
- Step-2: KYC Verification-Bidder to upload requisite KYC Documents ONLY THROUGH DIGILOCKER. KYC documents shall be verified by the DIGILOCKER.
- Step-3: Transfer of EMD amount to bidder EMD wallet: On-line/Off-line transfer of fund using NEFT/Transfer using challan generated on E Auction platform.
- Step-4: Bidding Process & Auction Results: Interested bidders can bid online on E Auction platform after completing Step 1, 2 & 3. Please note that Step 1 to 3 should be completed by the bidder well in advance, before E Auction date.
- To the best of knowledge & information of the authorized officer, there is no encumbrance on the properties. However, the intending bidders should make their own independent inquiries regarding the encumbrance, title of properties put for E-Auction and claims/rights/dues affecting the property prior to submitting their bid. The E 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 bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for third party claims/rights/dues. No claim of whatsoever nature will be entertained after submission of On-line bid regarding properties put for sale.
- It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset, encumbrances, pending charges, taxes, specification, etc. before submitting the bid. The bidder may inspect the property in consultation with the dealing official as per the details provide. Date of inspection of Immovable Properties: 20.06.2025 & 21.06.2025 from 11.00 AM to 4:00 PM with prior appointment with above mentioned officials.
- Bids shall be submitted through online procedure only. (Subject to website availability)
- Bidders shall be deemed to have read & understood the terms & conditions of sale & be bound by them.
- The bid price to be submitted shall be shown the Reserve Price & 10% of it.

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5. Bids shall be submitted through online procedure only. (Subject to website availability)
6. Bidders shall be deemed to have read & understood the terms & conditions of sale & be bound by them.
7. The bid price to be submitted shall be above the Reserve Price & bidders shall improve their further offers in multiples of Rs.10, 000/- (Rs. Ten Thousand only)
8. The Earnest Monet Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and EMD of the unsuccessful bidders shall be refunded.
9. Physical possession of property will be handed over to successful bidder only after obtaining physical possession from District magistrate in case of property under banks symbolic possession.
10. The Earnest Monet Deposit (EMD) or any other amount deposited towards bid shall not bear any interest and further no interest and/or expenses, charges will be paid in the eventuality of litigation on the bid amount or any other amount paid by the bidder in this process. The successful bidder shall have to deposit 25% of the sale price inclusive of EMD already paid, immediately upon same day or next working day as the case may be. The balance of the purchase price shall have to be paid within 15 days of acceptance / confirmation of sale conveyed to them failing which Bank is at liberty to forfeit the amount deposited by the successful bidder.
11. Participation and bidding in the auctions on the website shall be deemed that the bidder has accepted the T&C's pertaining to the auction and is aware of all the Taxes and Duties, and other extraneous factors and the principle of caveat emptor shall apply. It shall also imply that the bidder has carefully gone through the terms and conditions, including amendments, if any, prevailing at the time of auction. No objections or complaints will be entertained once the bid is placed.
12. Neither the Authorized Officer/ Bank nor E Auction service provider will be held responsible for any Internet Network Problem/ Power failure any other technical lapses etc. In order to ward off such contingent situation, the interested bidders are requested to ensure that they are technically well equipped with adequate power back up etc. for successful participation in E Auction event.
13. 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/full deposit of BID amount. The purchaser shall bear the applicable stamp duties, registration charges and other incidental charges and also the statutory and non-statutory dues, taxes, assessments etc.
14. The Authorized Officer/bank has the absolute right & discretion to accept or reject any or all offers or adjourn/postpone/ cancel the E Auction or withdraw any property thereof from the auction proceedings at any stage without assigning any reason therefor. The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorized Officer, but the Authorized Officer shall not be answerable for any error, misstatement or omission in this proclamation.
15. The sale certificate will be issued in the name of purchaser(s)/applicant(s) only and will not be issued in any other name(s).
16. The sale shall be subject to rules/conditions prescribed under the Securitization & Reconstruction of Financial Assets & Enforcement of Security Interest Act 2002. For further details, / enquiries, if any, of the terms and conditions of sale, can be obtained from the respective branches on the contact numbers given.
17. Bid once made shall not be withdrawn or cancelled. All bid made from the register user ID will be deemed to have been made by him/her only.
18. This notice is also applicable to borrower, co-borrower, guarantor and public in general.

SALE NOTICE TO BORROWERS/GUARANTORS

This Notice is also to be treated as Statutory sale notice to borrower and Guarantor (L/Rs) Under Rules 8(2) Security Interest (Enforcement), Rule 2002.

Dear Sir/Madam,

The undersigned being the Authorized Officer of Bank of India is having full powers to issue this notice of sale and exercise all powers of sale under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the Rules framed there under. You have committed default in payment of the outstanding dues and interest with monthly rests, costs and charges etc in respect of the advances granted by the bank mentioned above. Hence the bank has issued a Demand Notice to all of you under section 13(2) to pay the above mentioned amount within 60 days. You have failed to pay the amount even after the expiry of 60 days. Therefore, the Authorized Officer, in exercise of the powers conferred under Section 13(4), took physical possession of the secured assets, more particularly described in the schedule mentioned above. Notice is hereby given to you to pay the sum as mentioned above before the date fixed for sale, failing which the immovable properties will be sold and balance due, if any, will be recovered with interest and cost from you. Please note that all expenses pertaining to demand notice, taking possession, valuation and sale etc. shall be first deducted from the sale proceeds, which may be realized by the undersigned and the balance of the sale proceeds will be appropriated towards your liability as aforesaid. You are also at liberty to participate in the sale to be held on the terms and conditions thereof including deposit of earnest money or may bring suitable buyers.

Place: Ratnagiri

Date: 02.06.2025

Sd/-
AUTHORIZED OFFICER,
BANK OF INDIA
NOTICE UNDER SARFAESI ACT, 2002