



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: 25.04.2025 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 Swapnil Agrawal: 8888334383)

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. Santosh Balkrishna Pawar BKID1486SANTOSH Anjanvel Branch	1BHK Block No. 206, Second Floor, 'Adhiraj Apartment', Off Malan Road & near ZP Road, Gat No. 1(A)1, Shringartali, Tal. Guhagar, Dist Ratnagiri, Area of flat: 670 Sq Ft, Owned by Mr Santosh Balkrishna Pawar (Borrower-Mortgagor)	Total Contractual Dues Rs. 1279297 + UCI from date of NPA i.e. 31/08/2019 + Other Incidental Expenses	Physical	11,67,000	1,16,700
2	Mrs. Shivani Santosh Pawar BKID1486SHIVANI Anjanvel Branch	1 RK flat No 101, 1st Floor, Adhiraj Apartment, off Malan Road & Near ZP Road, Gat No 1(a)1, Shringartali, Tal Guhagar, Dist Ratnagiri, Built up area 500 Sq Ft, Owned by Mrs Shivani Santosh Pawar (Borrower-Mortgagor)	Total Contractual Dues Rs. 557456.12 + UCI from date of NPA i.e. 29/03/2024 + Other Incidental Expenses	Symbolic	8,65,000	86,500
3	Mr. 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. 1020643.76 + UCI from date of NPA i.e. 29/08/2024 + Other Incidental Expenses	Symbolic	14,98,000	1,49,800
4	Mr. Ravindra Shankar Mahadye And Mr. Shankar Sadashiv Mahadye BKID1432RAVINDRA Chanderal Branch	4 BHK Residential house situated at S. No. 131/10a/2, House No. 124, Bhatadewadi Road, Tike, Tal and Dist Ratnagiri, Size of plot: 5380 Sq Ft, Built up area: 1280 Sq Ft, owned by Mr Shankar Sadashiv Mahadye (Co-Borrower-Mortgagor)	Total Contractual Dues Rs. 808439.07 + UCI from date of NPA i.e. 28/02/2024 + Other Incidental Expenses	Symbolic	17,20,000	1,72,000
5	Mr. Amol Anil Mahadik, Mr. Anil Sitaram Mahadik, Mrs. Arya Amol Mahadik, Mrs. Archana Anil Mahadik, BKID1455AMOL Dapoli Branch	3 Storied Building (Commercial on ground floor and Residential on 1st and 2nd floor) situated at House No. 623, S. No. 135/New Hissa no. B, old Hissa No. 7, Near Bawa hotel & Wakada Anjarle Phata, GP Mouje Sukondi, Tal., Dapoli, Dist Ratnagiri, Plot Admeasuring 9870 Sq Ft, Built Up area 7033 Sq Ft, Owned by Mr Amol anil Mahadik (Borrower-Mortgagor)	Total Contractual Dues Rs. 13517212.4 + UCI from date of NPA i.e. 28/10/2020 + Other Incidental Expenses	Symbolic	1,20,10,000	12,01,000
6	Mrs. Fascination Prop Rushikesh Rajan Sardal BKID1440FASCINATION Deorukh Branch	3 BHK house situated at Shram Safalya S No.278, H. No. 9, Nagar panchayat House no. 42, Near Soljai Devi Temple, Devrukh, Tal. Snagameshwar, Dist Ratnagiri, owned by Mr Rajan Shankar Sardal, Mr Ketan Shankar Sardal, Utkarsha Ulhas Pingle, Vibha Vikas Berde, Shobha Shankar Sardal	Total Contractual Dues Rs. 406736 + UCI from date of NPA i.e. 28/01/2023 + Other Incidental Expenses	Symbolic	24,40,000	2,44,000
7	Mr. Prathamesh Shirish Pawar BKID1440PRATHAME Deorukh Branch	Residential house located at S. No. 457, H. No. 1, Nagar Panchayat, House No. 449, Near Devrukh Masjid, Rohidas Ali Road, Devrukh, Tal. Sangameshwar, Dist. Ratnagiri, Plot Admeasuring 3228 Sq Ft, Built Up Area 907 Sq Ft. (Owned by Mr Prathamesh Shirish Pawar – Borrower & Mortgagor)	Total Contractual Dues Rs. 1231342.80 + UCI from date of NPA i.e. 31/03/2021 + Other Incidental Expenses	Physical	10,00,000	1,00,000
8	Mr. Hanumant Ramanna Chavalgil And Mrs Swati Hanumant Chavalgil BKID1481HANUMANT Jakadevi Branch	1 BHK Residential Flat Situated at Flat No 202, GP House No. 81, 2nd Floor, B wing, Shree Samarth Krupa Apartment, Near Ajwa Estate, S. No. 61A1C, Hanuman Nagar, Madhalwadi, GP Mirjole, Tal and Dist Ratnagiri, Built up Area 635 Sq Ft, Owned by Mr Hanumant Ramanna Chavalgil(Borrower-Mortgagor) And Mrs Swati Hanumant Chavalgil (Co-Borrower-Mortgagor)	Total Contractual Dues Rs. 910242.76 + UCI from date of NPA i.e. 03/10/2024 + Other Incidental Expenses	Symbolic	14,35,000	1,43,500
9	Mrs. Manushka Milind Lokare & Mr. Milind Chandrakant Lokare BKID1484MLOKARE Karwanchiwadi Branch	1 BHK flat No 406, 4th floor, Nandadeep Building, S. No. 57/829, Karwanchiwadi, Tal & Dist Ratnagiri, Built up area 536 Sq Ft Owned by Mrs Manushka Milind Lokare (Borrower-Mortgagor)	Total Contractual Dues Rs. 1274329.93 + UCI from date of NPA i.e. 31/03/2021 + Other Incidental Expenses	Physical	11,58,000	1,15,800
10	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. 57/829, 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	Symbolic	9,60,000	96,000
11	Mr. Vishal Vilas Shetye BKID1484VISHAL Karwanchiwadi Branch	1 BHK Residential Flat located at Flat No 5302, 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
12	Mr. Sachin Bhalchandra Jadhav BKID1484SACHIN Karwanchiwadi Branch	Flat no s 301, sharayu enclave, a wing, stilt upper 2nd floors, No. 57A1a, hissa no. 30/7, karwanchiwadi, tal and dist ratnagiri (owned by mr sachin bhalchandra jadhav Borrower - Mortgagor)	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
13	Mr. Shashikant Chandrakant Ketkar & Mrs. Shubhada Chandrakant Ketkar BKID1484SHASHI Karwanchiwadi Branch	1 BHK Flat No 103, 1st Floor, Nandadeep Building, S. No. 57/829, Karwanchiwadi, Tal & Dist Ratnagiri, Built up area 555 Sq Ft Owned by Mr Shashikant Chandrakant Ketkar & Mrs Shubhada Chandrakant Ketkar (Borrower-Mortgagor)	Total Contractual Dues Rs. 1271771.99 + UCI from date of NPA i.e. 30/09/2019 + Other Incidental Expenses	Physical	11,98,000	1,19,800
14	Mr. Siddharth Irrana Natekar BKID1484SIDDHARTH Karwanchiwadi Branch	1 BHK Flat No G 104, Stilt upper ground floor, A wing, Sharayu Enclave, Karwanchiwadi, Tal & Dist Ratnagiri, Built up area 562 Sq Ft, Owned by Mr Siddhartha Irrana Natekar (Borrower-Mortgagor)	Total Contractual Dues Rs. 1428711.3 + UCI from date of NPA i.e. 22/08/2019 + Other Incidental Expenses	Physical	12,07,000	1,20,700
15	Mrs. Varsharani Manoj Satpute BKID1484SATPUTE Karwanchiwadi Branch	1 BHK Flat No S 202, Stilt upper 2nd floor, Shakambari Residency, S. No. 27, H. No. 4/1/8A/1/3 mouje Padwewadi, Near Railway Station, Tal & Dist Ratnagiri, Built up area 403 Sq Ft, owned by Mrs Varsharani Manoj Satpute (Borrower-Mortgagor)	Total Contractual Dues Rs. 1164040.03 + UCI from date of NPA i.e. 31/03/2021 + Other Incidental Expenses	Physical	8,88,000	88,800
16	Mr. Basavraj Shrishil Yendigiri BKID1484YENDIGIRI Karwanchiwadi Branch	1 BHK Residential Flat situated at Flat No S304, Stilt upper 2nd Floor, Displayed as 3rd Floor on Society Name Board, A Wing, Sharayu Enclave, S. No. 57A1A, Hissa No. 30/7, Adarsha Nagar, Karwanchiwadi, Tal and sit Ratnagiri, Built up area 562 Sq Ft, Owned by Mr Basavraj Shrishil Yendigiri (Borrower-Mortgagor)	Total Contractual Dues Rs. 1380398.32 + UCI from date of NPA i.e. 30/07/2023 + Other Incidental Expenses	Symbolic	12,93,000	1,29,300
17	Mr. Vijay Krishnaji Rao Bhosale BKID1464VIJAY Khed Branch	1 BHK flat No A 207, 2nd Floor, A wing, siddhi Shivalaya, Gat No 19/A/1, Near Bharne Naka, Mouje Bharme, Tal Khed, Dist Ratnagiri, Built up area 540 Sq Ft, Owned by Mr Vijay Krishnaji Rao Bhosale (Borrower-Mortgagor)	Total Contractual Dues Rs. 327025.8 + UCI from date of NPA i.e. 02/03/2022 + Other Incidental Expenses	Physical	9,10,000	91,000
18	Mrs. Shobha Chandrakant Vaghate BKID1426SHOBHA Kurdhunda Branch	1 BHK residential flat No. 301, 3rd Floor, Nandadeep Building, S No. 57/829, Karwanchiwadi, Tal & Dist Ratnagiri, Admeasuring 489 Sq Ft (Built up) Owned by Mrs Shobha Chandrakant Vaghate (Borrower-Mortgagor)	Total Contractual Dues Rs. 1410251.56 + UCI from date of NPA i.e. 29/06/2021 + Other Incidental Expenses	Physical	7,30,000	73,000
19	Mr. Bhalchandra Krishna Kolge & Mrs Maduhra Bhalchandra Kolge BKID1463BHALCHANDRA MARUTI MANDIR Branch	2 BHK residential flat situated at Flat No A11, Stilt upper 1st floor, A wing, Shree Samarth Krupa building, S. No. 429A17, Vinamra Nagar, Near Shri Krishna Temple, Mouje Nachane, Tal & Dist Ratnagiri, Built up area 597 Sq Ft, Owned by Mr Bhalchandra Krishna Kolge (Borrower-Mortgagor)	Total Contractual Dues Rs. 1837329.67 + UCI from date of NPA i.e. 23/04/2024 + Other Incidental Expenses	Symbolic	14,50,000	1,45,000
20	Mr. Rajesh Krishnaji Sawant & Mrs. Smita Rajes Sawant BKID1463RAJESHJI Maruti Mandir Branch	2 BHK Flat No. 207, Second Floor, 'Sagar Darshan Heights', Municipal House No. 555 (V) 207 Sagar Darshan Heights Sahakari Grunirman Sanstha Maryadit, Thiba Palace Area, S. No. 385, H. No. 9D1, S. No. 385A, H. No. 9D2, City Survey No. 359A/6B & 359A/6C, Kapale Hospital (Old) Lane, At. Mouje Zadgaon, within Ragnagiri Municipal Limits, At Mouje Zadgaon, Tal. Dist. Ratnagiri. Admeasuring 915 Sq Ft, Allotted Parking 200 sq Ft (Owned Mr Rajesh Krishnaji Sawant – Borrower & Mortgagor)	Total Contractual Dues Rs. 11479988.28 + UCI from date of NPA i.e. 21/05/2024 + Other Incidental Expenses	Symbolic	30,25,000	3,02,500
21	Mr. Rajesh Krishnaji Sawant & Mrs. Smita Rajes Sawant BKID1463RAJESHJI Maruti Mandir Branch	NA Plot situated at S. No. 37, H. No. 248, Near Premises of Gail (India) Ltd, at village, Pur, Near Dev-Dhamapur Road, Tal. Sangameshwar, Dist. Ratnagiri, Admeasuring 9684 Sq Ft (Owned Mrs Smita Rajes Sawant – Co Borrower & Mortgagor)	Total Contractual Dues Rs. 11479988.28 + UCI from date of NPA i.e. 21/05/2024 + Other Incidental Expenses	Symbolic	30,70,000	3,07,000
22	Mr. Rama Appa Gavade BKID1496RAMA Niwali Tithra Branch	1 BHK Flat owned by Shri. Rama Appa Gavade at Flat No. 404, Fourth Floor, 'NANDADEEP BUILDING', S. No. 57/829, Karwanchi Wadi (within Grampanchayat Limit), Tal. & Dist. Ratnagiri, built up area 598 Sq Ft, Owned by Mr Rama Appa Gavade (Borrower-Mortgagor)	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
23	Mrs. Suvarna Vitthal Rane BKID1451SUVARNA Oras Branch	1 BHK flat No. S 6 (206) (SF), House No 983, Ekdant Apartment, Gat no 88/A, Plot No. 4, village aadumbarnagar, Grampanchayat Talere, Tal Kankavali, Dist Sindhudurg, Built Up area 448 Sq Ft Owned by Mrs Suvarna Vitthal Rane (Borrower-Mortgagor)	Total Contractual Dues Rs. 1023717.14 + UCI from date of NPA i.e. 31/10/2019 + Other Incidental Expenses	Physical	4,96,000	49,600
24	M/S Gurumali Saur Surekha Aai Enterprises and Mr. Durvankar Ganesh Patil & Mrs Geeta Ganesh Patil BKID1435DURVANKUR RMIE Branch	G+1 residential house situated at Durvankur S. No. 5981, Grampanchayat House No. 531, behind Akashwani Kendra Khedshi, Adishakti Nagar, Mouje Karwanchiwadi, Grampanchayat Pomendi Budruk, Tal & Dist- Ratnagiri, Area of Plot 12858 Sq Ft, Built up area of house 1659 sq ft + 1659 Sq Ft total 3318 Sq Ft (Owned by Mrs Geeta Ganesh Patil – Borrower-Mortgagor)	Total Contractual Dues Rs. 3836937.39 + UCI from date of NPA i.e. 30/03/2023 + Other Incidental Expenses	Symbolic	69,85,000	6,98,500
25	M/S Mobile World Prop Omkar Milind Hawal BKID1400MOBILE Ratnagiri Branch	1 BHK Residential Flat Situated at Flat No. 2, Ground Floor, Prathamesh Complex Building, S. No. 327A1A1A2, C.S.T. No. 32538, Opp Ratnagiri Bus Stand, Mouje Zadgaon, Tal and Dist Ratnagiri, Built up Area 600 Sq Ft, Owned by Mr Omkar Milind Hawal (Borrower-Mortgagor)	Total Contractual Dues Rs. 1535746.5 + UCI from date of NPA i.e. 11/11/2024 + Other Incidental Expenses	Symbolic	15,85,000	1,58,500
26	Mr. Prajyot Prakash Khanvilkar BKID1428PRAJYOT Satavali Branch	1 BHK Residential Flat Situated at Flat No 106, 1st Floor, A Wing, Sarvada Heights Project, Gat No. 1450/A/3, B/1, B/2, B/3, Near Shaskiya Shettkarana Kendra, Lanja, Gondesakhhal Road, Tal Lanja, Dist Ratnagiri, Built Up Area 597 Sq Ft, Owned by Mr Prajyot Prakash Khanvilkar (Borrower-Mortgagor)	Total Contractual Dues Rs. 1552162 + UCI from date of NPA i.e. 28/10/2024 + Other Incidental Expenses	Symbolic	14,80,000	1,48,000

27	M/s Sindhudurg Tractor Agro Agency through Prop Sitaram Chandrakant Jadhav BKID1406SINDHUDURG Shirgaon Branch	Land and building on Plot situated at S. No. 68 (382), Hissa No 02, House No. 1660, Devgad Nipani Highway road, Shirgaon Dhopatewadi, Tal Devgad, Dist Sindhudurg, Area of plot: 8608 Sq Ft, built up Area of garage: 6200 Sq Ft, built up area of two storied Building: 1250 Sq Ft, owned by Prop. Mr Sitaram Chandrakant Jadhav (Borrower-Mortgagor)	Total Contractual Dues Rs. 2058537.18 + UCI from date of NPA I.e. 29/04/2024 + Other Incidental Expenses	Physical	30,70,000	3,07,000
28	Mrs. Shalaka Chandrakant Kasthe BKID1446SHALAKA Shringartali Branch	2BHK Residential Flat Situated at Flat No 206, Grampanchayat Building No 1477c6, 2nd Floor, Shringarti Sai Prasad Apartment, Gat No 30, Near Samarantali Police Chowki, Guhagar Chiplun Road, Shringartali, Tal Guhagar, Dist Ratnagiri, Owned by Mrs Shalaka Chandrakant Kasthe (Borrower-Mortgagor)	Total Contractual Dues Rs. 1218527.84 + UCI from date of NPA I.e. 28/11/2023 + Other Incidental Expenses	Symbolic	14,73,000	1,47,300
29	Mr. Pravin Kutaji Sawant BKID1423PRAVIN1 Talawade Branch	Commercial Shop no 4, Sawant plaza, S. No. 13, Hissa No. 188, 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	7,44,000	74,400

TERMS & CONDITIONS of E Auctions are as under:

1. 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.
2. 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.
3. 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 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.
4. 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: 15.04.2025 & 16.04.2025 from 11.00 AM to 4:00 PM with prior appointment with above mentioned officials.**
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: 07.04.2025

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