

E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES

E-auction sale notice for sale of Immovable assets under the securitisation and reconstruction of financial assets and enforcement of security interest act, 2002 read with proviso 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 following Borrower (s) and Guarantor(s) that the below described immovable properties mortgaged/charged to Bank Of India (secured creditor), the constructive/ physical possession of which has been taken by the Authorized Officers of Bank Of India will be sold on "as is where is", "as is what is" and "whatever there is" on **24-12-2025 from 11 am to 5 pm for Sr. No. 01 to 11 & 09-01-2026 from 11 am to 5 pm for Sr. no. 12 to 32** for recovery of respective dues as detailed hereunder against the secured assets mortgaged/charged to Bank Of India from the respective Borrower(s) and Guarantor(s). The reserve price and the earnest money deposit is shown there against each secured asset

The sale will be done by the undersigned through e-auction platform (BAANKNET).

E-AUCTION SALE NOTICE UNDER SARFAESI ACT, 2002 CUM NOTICE TO BORROWER/ GUARANTOR

(Rs. In Lakh)

Sr No	Names of the Branch/ Borrower/Guarantor	Description of the properties	Reserve price/ EMD Amount	O/s Dues (Excluding Int, Penal int & Exp) In Lakh	Date/Time of on site inspection of property	Contact No
1	RAJAJIPATH Branch Madhividevi Deepak Bist (Borrower) Deepak Bist(Co-borrower)	Residential Flat:Flat no. 1008, 10th floor, B - Wing, Building no. 3, Shree Sai Raj Park CHS, Ltd., Near Madhavi Bungalow, Survey no. 4243-99, Hissa no. 1, Village Ayre Dombivli (East) -421201 (Built up area: 668 sq. ft.) (Physical possession with the bank)	47.372/ 4.7372	40.50	22-12-2025	9867034584
2	ASANGAON Branch Ajit Bhaskar Panda (Borrower)	Residential Flat:Flat no.502, 5th Floor, E Wing, BuildingHarmony Enclave Co-op Hsg. Soc. Ltd., Thanekar Hillcrest Road, Bhosle Nagar, Badlapur (East), Village-Shirgaon, Taluka-Ambernath, Thane - 421503-(Carpet Area: 440.25 Sq. Ft.) (Physical possession with the bank)	19.175/ 1.9175	18.40	22-12-2025	8328264045
3	KHARGHAR Branch Ashish Kumar (Borrower)	Residential Flat:Flat no. 506, 5th floor, F1 - Wing, Akshar Rivergate, Survey no. 100/1/2, Village - Chavane, Tal - Panvel, Raigad-410207 (Carpet area: 295.31 Sq. ft.) (Symbolic possession is with bank)	21.15/ 2.115	19.67	22-12-2025	8239055259
4	Dhamankar Naka Branch Saiva Ramchandra Ramlu (Borrower) & Bhagyalexmi Ramchandra Saiva (Co-borrower)	Residential Flat Flat no. 103, First floor, A-1 Wing, Adarsh Park 'AB' CHSL, near Nana Nani Park, Adarsh Park Road, Kasar Alley, Bhiwandi, District Thane - 421302 \ (Carpet area: 471 sq. ft.) (Symbolic Possession with bank)	28.05/ 2.805	22.83	22-12-2025	8793614055
5	Badlapur West Branch Hasmukh Virajibhai Patel (Borrower) & Varsha Hasmukh Patel (Co-borrower)	Residential Flat: Flat no. 603, 6th floor, Om Yashwant Plaza, Survey no. 97, Hissa no. 1 (p), near Bank of India, Village - Belavali, Badlapur - 421503 (Carpet area: 466 sq. ft.)(Physical Possession with Bank)	33.165/ 3.3165	21.18	22-12-2025	9987655693
6	KALWA Branch Minakshi Rahul Lokhande (Borrower) & Rahul Sanjay Lokhande(Co-borrower)	Residential Flat:Flat no. 703, 7th floor, B-Wing, Shrutika Complex, Survey no. 7, Hissa no. 1, Village - Kharvai, Kharvai Naka, Mankivali, Badlapur - East, 421503(Carpet area: 453 sq. ft.) (Physical Possession with Bank)	22.01/ 2.201	27.60	22-12-2025	8210872541
7	KALWA Branch Nazeem Hussain Shaikh (Borrower) & Naeem HussainShaikh (Co-borrower)	Residential Flat:Flat no. 403, 4th floor, 'Al-Zainab Apartment, CTS no.251 to 256, Village-Kalwa, Jama Masjid Road, Near Siddhi Vinayak Mandir, Thane-400605 (Built-up area: 320 sq. ft.)(Physical Possession with Bank)	25.24/ 2.524	20.14	22-12-2025	8210872541

8	Asset Recovery Branch- Navi Mumbai Borrower: Mr. Murlidhar Ganga Bishan Rathil, Mr. Ramavtar Ganga Bishan Rathil, Mr. Anand Prem Rathan Rathil Mr.Durgaprasad Ganga Bishan Rathil (Original facility with Bhiwandi Branch)	Flat No-302, 3rd Floor, Building No.B M.H.No.1533/ 02B Wing, Kamatghar of Navkar Residency Building A & B Co-op HSG. Society Ltd,Bhiwandi, District Thane.(Built up Areas: 1286 sq. ft) (Symbolic Possession with Bank)	77.16/ 7.71	68.63	22-12-2025	8861604742 022- 20872071/72
9	Asset Recovery Branch- Navi Mumbai Borrower: M/s.R.P Dubey & Co (Original facility with Chembur Branch)	Shop Cum Godown, M 27, First Floor in Additional Shop cum Godown Complex Market II Plot No.7, Sector 19 (b), Vashi Turbhe, Navi Mumbai- 400703.(admeasuring 879.83 sq.ft) (Symbolic posses sion with bank)	90.63/ 9.06	607.57	22-12-2025	8861604742 022- 20872071/72
10	Asset Recovery Branch-Navi Mumbai Borrower M/s J M. Farms Pvt Ltd. (Original facility with Chembur Branch)	Shop No. 8 on ground,Floor Building known as Shree Platinum commercial premises Co-op Society Ltd Ghatkopar East Mumbai 400007(Carpet Area:144.61 sq ft) (Physical Possession with Bank)	58.46/ 5.84	122.49	22-12-2025	8861604742 022- 20872071/72
11	Asset Recovery Branch-Navi Mumbai Borrower M/s Sushitex Industries Private Limited (Original facility with Ghatkopar west Branch)	Building Unit No-1-1,1st Floor Roop Industrial Premises Andheri Kurla Road Saki Naka Owned By Sushila Fabrics Pvt Ltd (Carpet area: 1480 Sq.ft) Property in the name of M/s Sushila Fabrics Private Limited (Symbolic Possession with Bank)	266.00/ 26.60	3155.22	22-12-2025	8861604742 022- 20872071/72
12	GHATKOPAR EAST Branch Narendra Pragjibhai Chitroda (Borrower) (deceased) through legal heirs	Residential Flat:Flat no. 704, 7th floor, Building no. B – 2, Blossom Building, Sai Kanishk Complex, New Survey no. 5, Hissa no. 5B9, Village – Dawale, Diva (East), District – Thane 400612 (Built up area – 558 sq. ft.) (Symbolic Possession with bank)	34.79/ 3.479	29.80	06-01-2026	9928399277
13	GHATKOPAR EAST Branch Shubham Kailas Ghadge (Borrower)	Residential Flat: Flat no. 303, 3rd floor, C-Wing, in building known as Gaurihar Complex Co -op. housing society Ltd, Plot no. 39, Sector-09, Village - Kamothe, Taluka -Panvel, District – Raigad 410209 (Builtup area - 557 sq. ft.)(Symbolic Possession with bank)	41.19/ 4.119	29.08	06-01-2026	9928399277
14	GHATKOPAR EAST Branch Deepali Sandeep Rane(Borrower) & Sandeep Pandurang Rane (Co-borrower)	Residential Flat :- Flat no. 401, 4th floor, B- Wing, Balaji Prasad CHSL, Plot no. 24, Sector 11, Kamothe, Taluka - Panvel. District- Raigad 410209(Built up area – 384 sq. ft. & Terrace area – 410 sq. ft.) (Symbolic Possession with bank)	43.79/ 4.379	34.40	06-01-2026	9928399277
15	SEAWOODS Branch Sunita Balaso Bhitade (Borrower)	Residential Flat:Flat no. 103, 1st floor, building known as Gauri Omkar, Survey no. 56+57+58 out of Plot no. 40, Village - Chinchavali, Shekin, Lowlee, Anand Nagar, Khopoli, Taluka - Khalapur, District - Raigad, 410203(Built up area-375 sq. ft.)(Symbolic Possessionwith bank)	9.69/ 0.969	5.52	06-01-2026	9655568862
16	TALOJA Branch Pokhar Singh (Borrower)	Residential Flat:- Flat no. 302, Raised 2nd floor, Wing - E, building known as Fantasy Niketan, Old Survey no. 108, Hissa no. 1, Plot no. 1 to 5, situated at Village-Dhamote Neral, Taluka-Karjat, Raigad-410101 (Built – up area – 660 sq. ft.) (Symbolic Possession with bank)	10.21/ 1.021	22.09	06-01-2026	8328932491
17	TALOJA Branch Kavita N. Jinde (Borrower)	Residential Flat:-Flat no. 301, 3rd floor, Building no. 10D, Complex known as Sai Moreshwar Complex, Phase-II, Survey no.15, Hissa no.2, situated at Villgae-Vanjarpada, Neral, Taluka-Karjat, Raigad-410101 (Built-up area-522 sq. ft.)(Physical Possession with Bank)	13.20/ 1.32	8.24	06-01-2026	8328932491
18	KALYAN EAST Branch Ulhas Chandrakant Sawant (Borrower)	Residential Flat:- Flat no. 712, 7th Floor, building known as Shubham Height CHSL, on Plot bearing Survey no. 31, Hissa no. 3, Near Amrai Police Chowki, Vijay Nagar, Village-Tisgaon, Taluka-Kalyan, District- Thae, 421306. (Carpet area-453 sq. ft.)(Symbolic Possession with bank)	35.04/ 3.504	34.92	06-01-2026	9970701177
19	NEW PANVEL Branch Ananda Rajaram Jadhav (Borrower) & Aparna Ananda Jadhav (Co-borrower)	Residential Flat:- Flat no. 1903, 19th Floor, C- Wing, Altis, Building no. S1, Marathon Nexzone, at JNPT Highway, Survey no. 95/1,95/2,95/3A, Village- Kolkhe, Panvel, Raigad – 410206 (Carpet area – 660 sq. ft.) (Symbolic Possession with bank)	72.87/ 7.287	25.59	06-01-2026	9827570788

Sr No	Names of the Branch/ Borrower/Guarantor	Description of the properties	Reserve price/ EMD Amount	O/s Dues (Excluding Int, Penal Int & Exp) In Lakh	Date/Time of on site inspection of property	Contact No
20	TALOJA Branch Khum BhanwarSingh (Borrower)	Residential Flat: Flat no. 205, Raised 1st floor (2nd floor), Building no. 4,complex known as Sai Moreswar Complex, Phase 1, Survey no. 15/2, Hissa no. 2, Village – Vanjarpada, Neral, Taluka – Karjat, District – Raigad – 410101.(Carpet area – 420 sq. ft.)(Symbolic Possession with bank)	12.18/ 1.218	10.57	06-01-2026	8328932491
21	TALOJA Branch M/s Anjali Saree Collection Prop.: Vipin Rajnath Singh	Residential Flat: Flat no.101,1st Floor, building no.7, Complex known as Sai Moreswar Complex, Phase 1, Survey no. 15, Hissa no. 2, Situated at Village - Vanjarpada, Neral, Taluka- Karjat, District-Raigad- 410101.(Carpet area: 420 Sq. Ft.) (Physical Possession withBank)	11.96/ 1.196	27.03	06-01-2026	8328932491
22	GHANSOLI Branch Parshuram Uttam Kamble (Borrower) & Meena Parshuram Kamble (Co-borrower)	Residential Flat Flat no. 4, Ground floor, Building no.12, Hawre Karekar's Nisarg, Survey no.139/ 7, Village-Pale Budruk, Padghe, Panvel-410208 (Carpet area-222 sq.ft.) (Symbolic Possession with bank)	18.87/ 1.887	6.09	06-01-2026	9004164737
23	TURBHE Branch Mahadev Shivaji Mane (Borrower) & Sonali Mahadev Mane (Co- borrower)	Residential Flat: Flat no.701,7th floor, Buildingno. E-03, Mass Housing Scheme (EWS), Sector 21, Near Kedar Gruhsankul, Taloja, Village- Taloja Panchanand, Navi Mumbai, Taluka- Panvel 410208 (Built up area-333 sq. ft.)(Symbolic Possession with bank)	14.27/ 1.427	14.37	06-01-2026	9922792237
24	TURBHE Branch Dada Vishwanath Devkule (Borrower) Sarika Dada Devkule (Co-borrower)	Residential Flat:- Flat no. 504, 5th floor, Wing A, building no. 1, Shree Mahalaxmi Krupa, Plot no 21 & 24, Near Anand Nagar, Khalapur, Village - Chinchavali Shekin, Taluka - Khalapur, District -Raigad, 410203 (Built up area-734 sq. ft.)(Symbolic Possession with bank)	23.80/ 2.38	25.47	06-01-2026	9922792237
25	TURBHE Branch Komal Yogesh Kale (Borrower) & Yogesh Vasantrao Kale (Co-borrower)	Residential Flat:- Flat no. 804, 8th floor, Building no. E – 06, Mass Housing Scheme (EWS), Sector 21, Near Kedar Gruhsankul, Taloja,–Taloja Panchanand, Navi Mumbai, Taluka – Panvel 410208 (Built up area – 333 sq. ft.) (Symbolic Possession with bank)	14.27/ 1.427	12.62	06-01-2026	9922792237
26	TURBHE Branch Ajay Bhau Chikane (Borrower) & Nirmala Bhau Chikane (Co- borrower)	Residential Flat :- Flat no.1202, 12th floor, Building no.L-10,Swapnapurti Housing Scheme, Sector-36, Swapnapurti bus stop,Village-Kharghar, Taluka -Panvel, Raigad - 410210(Built up area – 444 sq. ft.)(Symbolic Possession with bank)	29.40/ 2.94	33.99	06-01-2026	9922792237
27	TURBHE Branch Umesh Suryakant Ghadge (Borrower) & Reshma Umesh Ghadge (Co-borrower)	Residential Flat :- Flat no. 203, 2nd floor, Wing-A, Building known as Aranya Residency, Survey no. 56,57,58; Plot no. 34,35,37,38, Village-Chinchavali Shekin, Khopoli, Taluka- Khalapur, Raigad - 410101(Built up area- 571 sq. ft.)	15.26/ 1.526	16.33	06-01-2026	9922792237
28	TURBHE Branch Shobha Burnwal(Borrower)	Residential Flat:- Flat no. 606, 6th floor, Building known as Parvati Square, Plot no. 3 & 4, Sector no. 5, Situated at Village – Taloja Panchanand, Taloja, Taluka – Panvel, Raigad - 410208(Built up area – 247 sq. ft.)(Symbolic Possession with bank)	22.67/ 2.267	25.54	06-01-2026	9922792237

		Khalapur, Raigad - 410101 (Built up area- 571 sq. ft.)				
28	TURBHE Branch Shobha Burnwal (Borrower)	Residential Flat:- Flat no. 606, 6th floor, Building known as Parvati Square, Plot no. 3 & 4, Sector no. 5, Situated at Village - Talaja Panchanand, Talaja, Taluka - Panvel, Raigad - 410208 (Built up area - 247 sq. ft.) (Symbolic Possession with bank)	22.67/ 2.267	25.54	06-01-2026	9922792237
29	Asset Recovery Branch- Navi Mumbai Borrower: Mr. Ashok Prasad Gupta. (Original facility with Kalwa Branch)	Residential Flat: Flat no. 1202, 12th Floor, Tower No.15, Atlanta Eden World, Near Water Tank, Temghar Road, Village Temghar, Taluka Bhiwandi, Dist Thane (Carpet Area: 716sq.ft) (Physical Possession with the Bank)	22.50/ 2.25	57.79	06-01-2026	8861604742 022- 20872071/72
30	Asset Recovery Branch- Navi Mumbai Jayesh Ashwin Thacker (Borrower) (Parent Branch: Kalwa)	Flat No.1001, 10th Floor, Tower No.14, Building known as 'Atlanta Eden World' Temghar Road, Village Temghar, Taluka Bhiwandi, Thane 421 302. (Admeasuring 716 sq ft Carpet Area) (Under Physical Possession)	20.05/ 2.01	49.76	06-01-2026	8861604742 022- 20872071/72
31	Asset Recovery Branch- Navi Mumbai Borrower: Barkatali Mandarbakh Sheikh Original facility with Kalwa Branch)	Flat No 2003, 20th Floor, Dosti Emerald project, Dosti Planet North, Shilphata, Nilje Village, Dombivili East Old Mumbai- pune road Thane 421204 in the name of Mr. Barkatali M Shaikh (Carpet Area:57.32 sq.mt) (Symbolic possession with bank)	49.37/ 4.94	40.65	06-01-2026	8861604742 022- 20872071/72
32	Asset Recovery Branch- Navi Mumbai Borrower Mr Shashikant Kashiram Parab & Mrs Aarti Shashikant Parab (Original facility with Ghodbunder Branch)	Flat No.1201, A wing on the 12th floor of building known as Vedic Heights constructed on land bearing CTS No.163-A (pt) at village Akurli at Veer Tanaji Nagar, Wadarpada Road No.02, Hanuman Nagar, Kandivali(E) Mumbai-400101, (admeasuring 376 sq.ft of carpet area including the balcony) (Symbolic Possession with Bank)	75.00/ 7.50	80.79	06-01-2026	8861604742 022- 20872071/72

****The bid price to be submitted shall be above the Reserve Price and bidders shall improve their further offers in multiples of Rs. 0.25 lakh (Rupees Twenty-Five Thousand only).**

Terms and Conditions of the E-auction are as under:

- The sale will be done on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS" basis and will be conducted "On Line".
- Bidder will have to visit www.baanknet.com for registration and participation in E auction. EMD cut-off date and time will be the date of E Auction till 04:00 PM. Bidders are requested to complete all registration and EMD related formalities within the given time limit only.
- To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property/ies. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of the property/ies put on auction and the 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 the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/rights/ dues. No claim of whatsoever nature will be entertained after submission of the online bid regarding property/ies put for sale.
- The date of on line E-auction for properties listed will be between 11.00 AM to 5.00 PM on 24-12-2025 for items under Sr. No. 1 to 11 and 09-01-2026 for items under Sr. No. 12 to 32.
- To better facilitate the inspection, interested buyers are requested to intimate the branch through e-mail at ARB.Navimumbai@bankofindia.bank.in/ ARD.NaviMumbai@bankofindia.bank.in and/or through contact numbers mentioned above and/or through Bank of India, ARB Navi Mumbai Branch contact no. 022-20872071/72, to better facilitate the inspection.
- Bid shall be submitted through online procedure only.
- The Bid price to be submitted shall be at least one increment over and above the Reserve price and bidders are to improve their offer in multiples of Rs. 25,000/- (Rupees Twenty-Five Thousand only) for properties listed above.
- Bidders are advised to go through the website for detailed terms & conditions of auction sale before submitting their bids and taking part in E-Auction sale proceedings.
- Bidders shall be deemed to have read & understood the terms & conditions of sale & be bound by them.
- It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid.
- The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded.
- The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price including EMD already paid, within next day of acceptance of bid price by the Authorised Officer and the balance of the sale price on or before 15th day of sale. The auction sale is subject to confirmation by the Bank. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/ right in respect of property/ amount.
- Neither the Authorised Officer / Bank nor e-Auction service provider will be held responsible for any Internet Network problem/Power failure/ any other technical lapses/failure 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 successfully participating in the e-Auction event.
- The purchaser shall bear the applicable stamp duties/ Registration fee/ other charges, etc. and also all the statutory/ non-statutory dues, taxes, assessment charges, etc. owing to anybody.
- The Authorised Officer/Bank is not bound to accept the highest offer and has the absolute right & discretion to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for.
- The Sale Certificate will be issued in the name of the purchaser(s) / applicant (s) only and will not be issued in any other name(s).
- The sale shall be subject to rules/ conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. Further details/enquiries if any on the terms and conditions of sale can be obtained from the respective branches on the contact numbers given.

SALE NOTICE TO BORROWER/GUARANTORS

The undersigned being the Authorized Officer of the Bank of India is having full powers to issue this notice of sale and exercise all powers of sale under securitization and reconstruction of financial assets and Enforcement of Interest Act, 2002 and the rules framed there under. You have committed default in payment of outstanding dues and interest with the monthly rest, cost and charges etc. in respect of the advances granted by the bank mentioned above. Hence, the Bank has issued demand notice to 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 the 60 days. Therefore, the Authorized Officer in exercise of the powers conferred under section 13(4), took possession of the secured assets more particularly described in the schedule mentioned above. Notice is hereby given to you to pay the same as mentioned above before the date fixed for sale failing which the property will be sold and balance 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 of assets 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 at liberty to participate in the auction to be held on the terms and conditions thereof including deposit of earnest money.

Place: Navi Mumbai

Date: 02.12.2025

Authorised Officer(S)

BANK OF INDIA