

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 **10-03-2026 for Sr. no. 1 to 4 and 25-03-2026 for Sr. No. 5 to 12** 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.	ASANGAON Branch Ajit Bhaskar Panda (Borrower)	Residential Flat:-Flat no. 502, 5th Floor, E Wing, Building-Harmony Enclave Co- op Hsg. Soc. Ltd., Thanekar Hillcrest Road, Bhosle Nagar, Badlapur (East), Village-Shirgaon, Taluka - Ambarnath, Thane-421503(Carpet Area: 440.25 Sq. Ft.)(Physical Possession with Bank)	17.26/ 1.726	16.81	05-03-2026	8328264045
2.	New Panvel Branch Amit Dasharath Rokade (Borrower)	Residential Flat:Flat no. 12, 2nd floor, Building known as Shivirth CHS Ltd., Plot no. 20, Survey no. 4, Hissa no. 9, Village - Lodhivali, Near Sai Baba Mandir, Taluka - Khalapur, District -Raigad, 410207(Built up area - 507 sq. ft.) (Physical Possession with Bank)	14.33/ 1.44	9.73	05-03-2026	9827570788
3.	CHEMBUR Branch Prakash Dilip Khemani (Borrower)	Residential Flat:-Flat no. 302, 3rd Floor, Building no. A -10, Known as Mateshwari Regency, Near Good Shephard School, Survey no. 1 & 2, Hissa no. 2 & 3, Village-Gundage, Karjat, Taluka - Karjat, District - Raigad, 410201(Carpet area -447.27 sq. ft.)(Physical Possession with Bank)	18.96/ 1.896	26.55	05-03-2026	9892520303
4.	NHAWA SHEWABRANCH Sadu Pandurang Dhage (Borrower) Laxmi Sadu Dhage (Co - borrower)	Residential Flat:-Flat no. 305, 3rd floor, A - Wing, Building no. 2 known as Sapphire, Project known as Eternia Space, Survey no. 201/A, Village - Dhakate Vengaan, Karjat,Raigad - 410201(Built up area - 319 sq. ft.)(Physical Possession with Bank)	14.48/ 1.448	14.71	05-03-2026	9273130801
5.	AMBERNATH Branch Shobha Ravindra Khairnar (Borrower) Deepak Ravindra Khairnar(Co-borrower)& Deepak Vada Pav Center	Residential Flat:Flat no. 101, 1st Floor, Wing R - 2, Bound Building, Vishwajeet Edge, Gut no. 74(P), Plot A - 1 to 4, B 5, 8 to 11,13 14, CTS no. 9305,Green City Road, Ambarnath (East), Village Morivil, Taluka Uhasnagar, District Thane - 421501(Carpet Area: 486 sq. ft.) (Physical Possession With Bank)	24.58/ 2.46	28.13	20-03-2026	8483885678
6.	ULHASNAGAR - 4Branch Nitesh Rajesh Hatkar (Borrower) Rajesh Laxman Hatkar(Co-borrower)	Residential Flat:Flat no. 303, 3rd Floor, B - Wing of building known as Aashray Anand Phase 2, Survey no. 140/ 2A, 141/ 1B and 141/1/E/5/B/1 and others, Near Gaikwad Pada, Village - Ambarnath, Thane - 421501(Carpet area: 347 Sq. Ft.)(Physical Possession with Bank)	16.80/ 1.68	18.63	20-03-2026	9594238967
7.	Badlapur West Branch Yogita Shivaji Dokhale (Borrower) & Shivaji Chhagan Dokhale (Co-borrower)	Residential Flat:- Flat no. 001, Ground Floor, Indigo CHS Ltd., Survey no - 43, Hissa no. 2 (p), Plot no. 28, Situated near Nikhat Heights, Village - Katrap, Badlapur - 421503 (Built up Area: 540 sq. ft.)(Physical Possession with bank)	19.21/ 1.93	21.65	20-03-2026	6206130257
8.	BELAPUR Branch Balasaheb Suryabhan Roham (Borrower) Manisha Balasaheb Roham(Co-borrower)	Residential Flat:Flat no. 401, 4th Floor, A Wing, Building no. 4, Shankar Dwarka - 1, Survey no. 195, Hissa no. 1,2 & 4, Village - Morbe, Panvel, Raigad - 410206(Built up Area - 297 sq. ft.) (Physical possession is with bank)	11.60/ 1.16	16.69	20-03-2026	9629965498
9.	SEAWOODS Branch Manda Maruti Manjire (Borrower)	Residential Flat:Flat no. G-3, Ground Floor, Building known as Gauri Omkar, Survey no. 56, 57, 58 out of Plot no. 40 (City Survey no. 1660, 1662, 1663,1780P), Village -Chinchavali Shekin, Lowlee, Anand Nagar, Khopoli, Taluka-Khalapur, District -Raigad 410203(Built up area - 375 sq. ft.)(Symbolic Possession With bank)	9.69/ 0.97	7.10	20-03-2026	9655568862
10.	SEAWOODS Branch Mahesh Mukund Gangan (Borrower) & Namrata Mahesh Gangan (Co- Borrower)	Residential Flat:Flat no. 105, 1st Floor,Project known asRathods, Situated on Gat no.132, Hissa no. 2, Village - Talaja Majkur, Near Shiv Mandir, Talaja, Taluka -Panvel, District-Raigad 410208 (Carpet area - 290 sq.ft.)(Symbolic Possession With bank)	21.06/ 2.11	14.08	20-03-2026	9655568862
11.	KHADAKPADA Branch Shashikant Jagannath Nannaware (Borrower) & Jayashree Shashikant Nannaware (Co - Borrower)	Residential Flat:Flat no. 504, 5th floor, Building no. D - 1,Known as Raunak City, Survey no. 50/3/2, 3/3, 51/1, 6,7, Sector 04, near Don Bosco School, Village-Wadeghar, Kalyan West, Taluka-Kalyan, District-Thane 421306(Carpet area-375 sq. ft.)(Symbolic Possession With bank)	36.58/ 3.66	17.17	20-03-2026	9833825736
12.	KHADAKPADA Branch Tanuja Annasaheb Wadavara (Borrower)	Residential Flat:Flat no. 102, 1st floor, A - Wing, Building no. 3 known as Shiv Valley Building no. 3 Co-operative Housing Society Ltd., Survey no. 13, Hissa no. 16, Godrej Hill, Off Barave Road, Khadakpada, Village - Barave,Kalyan West, Taluka - Kalyan, District - Thane 421301(Carpet Area - 648 sq. ft.)(Symbolic Possession With bank)	63.42/ 6.35	49.55	20-03-2026	9833825736

The bid price to be submitted shall be above the Reserve Price and bidders shall improve their further offers in multiples of Rs. 25,000/- (Rupees Twenty-Five Thousand only) for Sr. no. 3, 5, 10, 11 & 12. & The bid price to be submitted shall be above the Reserve Price and bidders shall improve their further offers in multiples of Rs. 5,000/- (Rupees Five Thousand only) for Sr. no. 1, 2, 4, 6, 7, 8 & 9.

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

1. 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".
2. 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.
3. 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.
4. **The date of on line E-auction for properties listed will be between 11.00 AM to 5.00 PM on 10-03-2026 for Sr. no. 1 to 4 and 25-03-2026 for Sr. No. 5 to 12.**
5. To better facilitate the inspection, interested buyers are requested to intimate the branch through e-mail at ARD.Navimumbai@bankofindia.bank.in and/or through contact numbers mentioned above to better facilitate the inspection.
6. Bid shall be submitted through online procedure only.
7. **The bid price to be submitted shall be above the Reserve Price and bidders shall improve their further offers in multiples of Rs. 25,000/- (Rupees Twenty-Five Thousand only) for Sr. no. 3, 5, 10, 11 & 12. & The bid price to be submitted shall be above the Reserve Price and bidders shall improve their further offers in multiples of Rs. 5,000/- (Rupees Five Thousand only) for Sr. no. 1, 2, 4, 6, 7, 8 & 9.**
8. 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.
9. Bidders shall be deemed to have read & understood the terms & conditions of sale & be bound by them.
10. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid.
11. 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.
12. 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.
13. 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.
14. 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.
15. 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.
16. 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).
17. 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: 17.02.2026

Authorised Officer(S)
BANK OF INDIA