

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 provision 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 Borrower (s) and Guarantor (s) that the below described immovable properties mortgaged/charged to the Secured Creditor i.e. **Union Bank of India** has been taken into Bank's by the Authorised Officer of Union Bank of India Secured Creditor and will be sold on "As is where is", "As is what is", & "Whatever there is" on 16.11.2023 for recovery of dues mentioned hereunder to the Union Bank of India from the below mentioned borrower (s) & Guarantor(s). The details of Properties, Reserve Price and Earnest money deposit are as follows mentioned hereunder:-

Branch	Name of Borrower, Co-Applicant & Guarantor	Description of immovable secured assets to be sold:	Reserve Price	EMD	Possession Type	Amount Due
Nandurbar Branch Dist. Nandurbar	Borrowers: 1. Mr. Subhash Bulakhi Chaudhari 2. Mrs. Poonambai Subhash Chaudhari Guarantors: Shri Krishna Sakharam Chaudhary	All the piece and parcel of Gram Panchayat property no 260, S No 262, total area 857 Sq.Ft Prop. Total built up area on G.F+FF= 155.38 sqm, Nalavekhurde, Tal.Nandurbar & construction thereon On the North : Road, On the South : Property of Ratilal, On the East : Property of Jaysh, On the West : Temple	Rs. 12,10,000/-	Rs. 1,21,000/-	Symbolic Possession	Rs. 19,82,952.66/- as on 05.08.2023 with further interest, cost & expenses
Nandurbar Branch Dist. Nandurbar	Borrowers: 1. Mr. Kalidas Devidas Patil 2. Mrs. Sunanda Kalidas Patil Guarantors: 1. Mr. Chotulal Bhidas Patil	All the piece and parcel of Gram Panchayat property no 18 at Nalva, Taluka and District Nandurbar, Maharashtra On the North : Fule High School, On the South : Road, On the East : Plot No 8, On the West : Plot No 10	Rs. 5,80,000/-	Rs. 58,000/-	Symbolic Possession	Rs. 7,12,445.40/- as on 10.01.2023 with further interest, cost & expenses
Nandurbar Branch Dist. Nandurbar	Borrowers: Mr. Dinesh Ashok Patil, Guarantors: Shri Sudam Devidas Patil	All the piece and parcel of Gram Panchayat property no 78 at Kolda, Taluka and District Nandurbar, Maharashtra & construction thereon On the North : Property of others, On the South : Property of others, On the East : Road, On the West : Property of others	Rs. 12,60,000/-	Rs. 1,26,000/-	Symbolic Possession	Rs. 10,21,141.15/- as on 05.08.2023 with further interest, cost & expenses
Dondaicha Branch Dist. Dhule	Borrowers: Mr. Devaji Naval Koli & Mr. Hiralal Devaji Koli Guarantor: Mr. Dnyaneshwar Gaba Patil	All that piece and parcel of Gram-Panchayat milkat No. 283, Add. At Post Methi, Tal. Shindkheda, Dist. Dhule. Area-650 Sq.Ft. Bounded : North: Road, South: Madari nala, East: Gram Panchayat House of B D Dhangar, West: Gram Panchayat House of D B Dhangar	Rs. 5,55,000/-	Rs. 55,500/-	Symbolic Possession	Rs. 7,27,036.24/- as on 30.11.2022 with further interest, cost and expenses
Dondaicha Branch Dist. Dhule	Borrowers: 1. Mr. Vilas Santosgir Gosavi 2. Mrs. Malubai Vilas Gosavi Guarantor: Dhanraj Kautik Chaudhari	All that piece and parcel of Gram Panchayat Milkat No 283 At Post Methi Tah Shindkheda Dist. Dhule. Area- 650 Sq.Ft. Bounded- North:- Road, South:- Madari Nala, East:- Gram Panchayat House Of B. D. Dhangar, West:- Gram Panchayat House of D. B. Dhangar	Rs. 6,73,000/-	Rs. 67,300/-	Symbolic Possession	Rs. 3,11,993.86/- as on 30.11.2022 with further interest, cost and expenses
Dondaicha Branch Dist. Dhule	Borrowers: 1. Mr. Bhagwansing Dadabhai Girase 2. Mr. Pratapsing Bhagwansing Girase Guarantor: Mr. Nanabhau Shanabhau Girase	All that piece and parcel of House No 345, Vill- Degaon, Post Shewade Tal. Shindkheda, Dist. Dhule. Area- 476 Sq.Ft Bounded : On the North by : House No 346, On the South by : House No 349, On the East by : House No 344, On the West by : Road	Rs. 3,16,800/-	Rs. 31,680/-	Symbolic Possession	Rs. 5,09,511.38/- as on 30.11.2021 with further interest, cost and expenses
Dondaicha Branch Dist. Dhule	Borrower: Mr. Gama Shaikh Isa Shaikh Kureshi. Guarantor: Mr. Dhiraj Dungarchand Jain	All that price and parcel of property consisting of plot no 18, Survey no 53/4, Garib Nawaz Colony, Dondaicha, Tal. Shindkheda, Dist. Dhule. Area-112.50 Sq.M. Bounded by: North - Plot No 17, South - Plot No 19, East - Colony Road, West - Plot No 8	Rs. 8,76,000/-	Rs. 87,600/-	Symbolic Possession	Rs. 5,33,369.07/- as on 30.11.2022 with further interest, cost and expenses
Dondaicha Branch Dist. Dhule	Borrowers: Mr. Bhatesing Chandrasingh Girase, Mr. Pravinsing Bhatesing Girase Guarantor: Mr. Bharatsing Mohansing Girase	All that piece and parcel of House No 488/1 at Vill- Degaon, Post Shewade, Tal. Shindkheda, Dist. Dhule. Bounded : North: House No 488, South: House No 488/2, East: Road, On the West: Road	Rs. 3,91,000/-	Rs. 39,100/-	Symbolic Possession	Rs. 5,91,395.10/- as on 30.11.2022 with further interest, cost and expenses
Dondaicha Branch Dist. Dhule	Borrowers: 1. Mr. Govindsing Nanabhau Girase, 2. Nanabhau Shanabhau Girase, 3. Mr. Hiralal Devaji Koli Guarantor: Mr. Bhagwansing Dadabhai Girase	All that piece and parcel of House No 586 Vill-Degaon, Post Shewade, Tal. Shindkheda, Dist. Dhule-425408. Area- 1760 Sq. Ft Bounded: North : Satare Road, South: Road, East : Open Land, West: Open Land	Rs. 16,36,000/-	Rs. 1,63,600/-	Symbolic Possession	Rs. 7,89,934.00/- as on 30.11.2022 with further interest, cost and expenses
Dondaicha Branch Dist. Dhule	Borrowers: 1. Ratansing Umedsing Girase, 2. Appa Ratansing Girase Guarantor: Pankajsing Komalsing Girase	Milkat No 81 Gram No 70, At Post Kampur, Tah Shindkheda, Dist. Dhule. Area- 720 Sq. Ft Built Up Bounded: North: Property Of Bhaidas Gorakh Patil, South : Property Of Appa Ratansing Girase, East: Raod, West Road	Rs. 7,78,000/-	Rs. 77,800/-	Symbolic Possession	Rs. 16,99,349.75/- as on 30.11.2022 with further interest, cost and expenses
Dondaicha Branch Dist. Dhule	Borrower: M/s Shiv Krushi Seva Kendra Methi Prop. Tukaram Kashinath Dhangar Guarantors- 1. Gangeshwar Ramsing Girase, 2. Shankar Kashinath Dhangar & Sunanda Shankar, 3. Devidas Baburao Salunke	Gat No 45 and 47/2/B Plot No 1 Gram Methi Tah. Shindkheda Dist Dhule. Property Owner: Tukaram Kashinath Dhangar and Gangeshwar Ramsing Girase. Area- 120.77 Sq.Mtrs Bounded: North:- Plot No 1 Paiki, South:- Plot No 1 Paiki, East:- Plot No. 2, West:- Road,	Rs. 5,30,000/-	Rs. 53,000/-	Symbolic Possession	Rs. 35,46,953.82/- as on 30.11.2022 with further interest, cost and expenses
		Gat No 45 and 47/2B, Plot No 5 Gram Methi Tah. Shindkheda Dist Dhule. Property owner: Tukaram Kashinath Dhangar. Area- 159.56 sq Mtrs Bounded: North:- Colony Road & Gat No 48, South:- Plot No 3 And 4, East:- 9 Mtrs. Road, West:- Plot No 5 Paiki,	Rs. 3,50,000/-	Rs. 35,000/-		
		CTS No 405 Gram Methi, Tah. Shindkheda, Dist. Dhule. Property Owner: Shankar Kashinath Dhangar. Area- 99.70 Sq Mtrs Bounded: North:- Road, South:- C.T.S. No. 406 and Property Of Gokul Shewan, East:- Open Space, West:- Road	Rs. 6,10,000/-	Rs. 61,000/-		
		S. No. No 138/1A+1B+1C, Plot No 52 Ayodhya Nagar, Nandurbar Road Dondaicha, Tah- Shindkheda Dist Dhule. Property Owner: Devidas Baburao Solanke Area- 123.75 Sq Mtrs Bounded: South:- Plot No 53, North:- Plot No 51, East:- Road Of Six Mtrs, West:- Open Space.	Rs. 5,87,000/-	Rs. 58,700/-		
Pawan Nagar Branch Dist. Nashik	Borrowers: 1. Mr. Vaibhav Dattatray Joshi, 2. Dattatray Manohar Joshi Guarantors: 1. Mr. Pramod Gopalkrishna Bhargave, 2. Mr. Santosh Mandanlal Chandak	All the piece and parcel of Residential house Flat No 03, Ground Floor, Ambar Apartment, S. No. 902/197, Plot No. 197 & S. No. 902/198, Plot No. 198, Near Francis High School, Chetna Nagar, Nashik	Rs. 17,56,000/-	Rs. 1,75,600/-	Symbolic Possession	Rs. 3,88,964.41/- as on 31.03.2021 with further interest, cost and expenses.

Pawan Nagar Branch Dist. Nashik	Mandanlal Chandak Borrowers: 1. Sachin Rangnath Halade, 2. Mr. Hemant Vitthal Gargate	Flat No. 09, 3rd Floor, Varad Vinayak Apartment, Near Samrat Symphony Project, Behind Wasan Showroom, Jaybhawe Nagar Nagare Mala, Nashik 422001.	Rs. 22,61,000/-	Rs. 2,26,100/-	Symbolic Possession	Rs. 22,22,899.89/- as on 01.08.2022 with further interest, cost and expenses.
Deepali Nagar Branch Dist. Nashik	Borrowers: Mr. Zahid Valimohammad Shaikh, Mrs. Rubina Zahid Shaikh	Flat no. 4, 1st floor, Madar Apt: B-Wing, Plot No. 2, S No. 6713/1, Built up Area 545 Sq. Ft. Opp. Madina Lawns, Shree Ravishankar Marg, Wadala, Nasik 422006	Rs. 10,75,000/-	Rs. 1,07,500/-	Physical Possession	Rs. 15,20,000/- as on 30.06.2023 with further interest, cost and expenses.
Deepali Nagar Branch Dist. Nashik	Borrowers: Mr. Siddiqui Ahamad Shabbir Siddiqui and Mrs. Irtana Khaton	All the piece and parcel of Flat No. 6, First Floor, A-wing, Madar Apartment, Plot No.2, S. No. 67/3/1, Behind Dadabhai Lawns, Wadala, Nasik. On the North: Flat No. 04 of Wing B, On the South: Flat No. 05 of Wing A, On the East: Staircase, On the West: Plot No. 01	Rs. 11,80,000/-	Rs. 1,18,000/-	Physical Possession	Rs. 14,71,760/- as on 30/06/2023 with further interest, cost & expenses
Pimpalg-aon Baswant Branch Dist. Nsk	Borrowers: Mr. Jamil Nasir Shaikh	All that piece and parcel of Flat no 01, 1 st floor, Gun Park Apartment, Kasbe Sukene, GMP no 1236/41/1, Taluka Niphad, Dist Nasik area adm 57.16 sq mtr i.e. 615 sq.ft. built up area	Rs. 10,45,000/-	Rs. 1,04,500/-	Symbolic Possession	Rs. 6,97,123.56/- as on 04.04.2022 with further interest, cost & expenses
Pimpalg-aon Baswant Branch Dist. Nsk	Borrowers: Mr. Jakir Bashir Tamboli	All that piece and parcel of Flat no 21, 1 st floor, Alsana Complex 3, Ozhar MIG, GMP No 1188/B/1189/7683/21, Taluka Niphad, Dist. Nasik, area adm 802.56 sq feet ie 74.58 sq.mtr. built up area On the North : Bungalow, On the South : Road, On the East : Building, On the West : Colony Road	Rs. 16,94,000/-	Rs. 1,69,400/-	Symbolic Possession	Rs. 6,97,123.56/- as on 04.04.2022 with further interest, cost & expenses
Pimpalg-aon Baswant Branch Dist. Nsk	Borrowers: Mr Anwar Pyaran Khatik	All that piece and parcel of Flat no 201, 2 nd floor, Abdulla Tower Apartment, Chandni chowk, Ozhar MIG area adm 58.55 sq.mtr. i.e. 630 sq.ft. built up area situated at Ozar MIG, Taluka Niphad, Dist Nasik	Rs. 13,39,600/-	Rs. 1,33,960/-	Symbolic Possession	Rs. 12,01,237.44/- as on 04.04.2022 with further interest, cost & expenses
Pimpalg-aon Baswant Branch Dist. Nsk	Borrowers: Mr Kayyum Dagui Shaha	All that piece and parcel of Flat no 23, 1 st floor, Alsana complex 3, Ozhar MIG, GMP no 1188/B/1189/7683/23, Taluka Niphad, Dist Nasik, area adm 802.56 sq.ft. i.e. 74.58 sq.mtr. built up area	Rs. 14,09,000/-	Rs. 1,40,900/-	Symbolic Possession	Rs. 12,43,558.51/- as on 04.04.2022 with further interest, cost & expenses
Pimpalg-aon Baswant Branch Dist. Nsk	Borrowers: Mr. Shrikant Satish Gangoni Mr. Satish Daniya Gangoni	All that piece and parcel of Flat no 02, 1 st floor, Gun Park Apartment, Kasbe Sukene, GMP no 1236/41/2, Taluka Niphad, Dist Nasik, area adm 57.16 sq.mtr. i.e. 615 sq.ft. built up area	Rs. 10,44,000/-	Rs. 1,04,400/-	Symbolic Possession	Rs. 10,60,909.67/- as on 04.04.2022 with further interest, cost & expenses
Malegaon Branch Dist. Nashik	Borrower: 1. Mr Shivdas Haribhau Ahire Guarantor: 1. Mrs Rupali Shivdas Ahire	All that piece of property consisting of- Description of Property 2 nd Floor, Unit No 7, Omsai Park. Construction over plot no 2+3 Malegaon Camp, Malegaon Pin: 423203 Area:51.30 Sq Mtr On the North : Road, On the South : Plot No 47, On the East : Plot No 39, On the West : Plot No 41	Rs. 22,10,000/-	Rs. 2,21,000/-	Symbolic Possession	Rs. 22,92,347.21/- as on 27.09.2021 with further interest, cost & expenses
Manmad Branch Dist. Nashik	Borrowers: Jabbar Rauf Shaha Guarantors: Sunil Hiratal Mayar	All that piece and parcel of land and building on S.No.187/2B, P No 02 & 03, Mahananda Nagar behind St Xaviers school, Manmad Tal. Nandgaon, Dist. Nashik Bounded by: On the North by: P No 04, On the South by: P No 01, On the East by: 12 m wide road, On the West by: property of Mr Kakad	Rs. 45,00,000/-	Rs. 4,50,000/-	Symbolic Possession	Rs. 12,13,493/- as on 19.08.2023 with further interest, cost and expenses.
Panch-vati Branch Dist. Nashik	Borrowers: Shri Amol Laxman Bhatte, Mrs Sushma Amol Bhatte	All that piece and parcel Tirupati Shilp Apartment, Flat no 11, On 2 nd Floor, Plot no 07B, Survey No 143/1A/1+3/1 to 4/8, CTS No 5284, near NAG chowk, Panchavati, Tal. & Dist. Nashik	Rs. 12,15,000/-	Rs. 1,21,500/-	Symbolic Possession	Rs.15,72,384.93/- as on 19.08.2023 with further interest, cost and expenses.
Panch-vati Branch Dist. Nashik	Borrower: Mr Sanjaykumar Ramajor Tiwari	Flat No 11, 2 nd Floor, Mira Heights, Plot No 13+14, Sr.No 473/26, Konark Nagar, Adgaon Shiwar, Adgaon, Nasik-422003 Bounded by: On the North: Flat No 12, On the South: Flat No 10, On the East: Duct Passage then flat No 08, On the West: Front marginal open area	Rs. 18,00,000/-	Rs. 1,80,000/-	Symbolic Possession	Rs. 9,97,318.66/- as on 31.08.2023 with further interest, cost and expenses.
Malegaon 2 Branch Dist. Nashik	Borrowers: M/s. Laxmi Industries (Prop. Mr. Bharat Fakira Padolkar) Guarantor: Mr. Ajay Fakira Padolkar Mr. Ashok Shivaji Chavan	All that piece and parcel of the consisting of Gat No.376 admeasuring 0 H 11 R, Sakur Road, Village Kalwadi, Tal Malegaon, Dist. Nasik and building constructed thereon. Bounded : On the North by : Temple, On the South by : CTS N.551, On the East by : CTS No.553, On the West by : Open space All that piece and parcel of the property consisting of CTS No. 552 admeasuring 70.5 Sqr. Mtr. situated at the village Kalwadi, Tal Malegaon, Dist. Nashik. Bounded : On the North by : Out of Gat No 376, On the South by : Sakur Road, On the East by : Out of Gat No.376, On the West by : Out of Gat No.376 Water treatment plant(Water storage tank, pressure vessel, RO plant), Automatic mineral water bottling (filling) section (Bottle filling machine, pumps, blower, conveyor, heater, capping system, jar filling machine, cup filling machine, bottle blow moulding machine, piping ,compressor, lab equi	Rs. 40,25,000/-	Rs. 4,02,500/-	Physical Possession	Rs. 1,20,21,000/- as on 07.06.2023 and further interest thereon
			Rs. 19,40,000/-	Rs. 1,94,000/-	Physical Possession	
			Rs. 8,13,000/-	Rs. 81,300/-	Physical Possession	
Faizpur Branch Dist. Jalgaon	Borrower: 1. Mr Shaikh Arif Shaikh Kalim, 2. Ms Shabana Bano Shaikh Arif Guarantors- 1. Mr Mayur Subhash Chirawande, 2. Sunil Vanshi Ghawre	G No 624, Plot no 24, East South Corner Part, Hajim Mohalla near Momin Masjid, Near Millat nagar, at Faizpur, Tal. Yawal, Dist Jalgaon Bounded by: North: Plot no 24, South: Road, East: Road, West: Plot No 24 Part	Rs. 16,66,000/-	Rs. 1,66,600/-	Symbolic Possession	Rs. 14,23,796/- as on 02.08.2023 with further interest, cost & expenses.
Faizpur Branch Dist. Jalgaon	Borrower: Mr Mangala Ravindra Mistri Mr Vijay Ravindra Mistri Guarantor: Rajesh Sudhakar Sontakke	All that piece and parcel of Gat No 316, Plot No 36, Pavan nagar, Near Savda Faizpur road, at Savda, Tal. Raver, Dist. Jalgaon Bounded by: East: 15.00 m Road, West: Open Space, North: Plot No 35, South: Plot No 37	Rs. 18,33,500/-	Rs. 1,83,350/-	Symbolic Possession	Rs. 7,02,881.27/- as on 31.08.2023 with further interest, cost and expenses.
Jalgaon Main Branch Dist. Jalgaon	Borrower: M/s Brahma Construction (Prop- Shri Swapnil Vilas Alande) Guarantors- Mr. Tejas Ravindra More, Mr. Dnyaneshwar Shantaram Alande	All the piece and Parcel of Gat No. 44, Plot No.11 S, TS No. 7857, Sant Dnyaneshwar Colony, Near Bajrang Pool at Railway lane, plot area 158.86 sq. mtr ground floor 82.592 sq. mtr and first floor 75.401 sq. mtr.	Rs. 39,10,000/-	Rs. 3,91,000/-	Physical Possession	Rs. 72,98,631.18/- as on 31.03.2023 with further interest, cost & expenses.

Jaigaon 2 Branch Dist. Jaigaon	Borrowers: 1. Shri Venkatesh Kalidas Kulkarni (2) Mrs Arundati Venkatesh Kulkarni Guarantors: 1. Mrs Bharati Girish Joshi 2. Shri Rajesh Shambhu Kulkarni	All that piece and parcel of residential flat no 301, 3 rd floor, Nanda residency, plot no 13, gat no 100, in front of Nimkhedi taluka police station, Nimkhedikh, Jalgaon-425001	Rs. 14,45,000/-	Rs. 1,44,500/-	Symbolic Possession	Rs.12,44,799.04/- as on 05.08.2023 with further interest, cost and expenses.
Pawan Nagar Branch Dist. Nashik	Borrower: Mr Raghunath Jagannath Kalase, Mrs Vaishali Raghunath Kalase Guarantor: Mr Vilas Tulsiram Lokhande	All the piece and parcel of Flat No 04, Stilt 1 st Floor Sai Shobha Park, Plot No 10+11+12 in S No 988/2+3 Opp Hire School and behind Savta Nagar off CIDCO main road, Khande mala behind savta nagar, Nasik-422008	Rs. 18,27,000/-	Rs. 1,82,700/-	Symbolic Possession	Rs. 23,72,532.64/- as on 31.08.2023 with further interest, cost and expenses.
Pawan Nagar Branch Dist. Nashik	Borrower: Mr Navnath Bhikaji Kande, Mrs Savita Navnath Kande	All the piece and parcel of Flat at S No 911/3 Plot No 16, Flat No 11 located on Stilt second floor of Shanti Park Apartment, Near Police colony Wasan Nagar, Behind Toyota Showroom, Nasik-422009	Rs. 20,05,000/-	Rs. 2,00,500/-	Symbolic Possession	Rs. 22,21,257.71/- as on 31.08.2023 with further interest, cost and expenses.
Pawan Nagar Branch Dist. Nashik	Borrowers: M/s Kankaria Lifestyle (Prop Jyotsna Nilesh Kankaria)	All the piece and parcel of Tenement No N-42/C/C-2/03/01, On Gr+ Mezzanine + 1 st floor, 4 th Housing scheme, Chaitra sector, B/H Durga Mata Mandir, Near to Hanuman mandir, Trimurti Chowk, CIDCO Nashik, Tal & Dist Nashik-422009	Rs. 67,91,000/-	Rs. 6,79,100/-	Symbolic Possession	Rs. 42,92,751.80/- as on 31.08.2023 with further interest, cost and expenses.
Kunde -wadi Branch Dist. Nashik	Borrower: Mr Kiran Pagar Guarantor: Mr Dilip Kisan Khurade	All that piece and parcel of Row House No 06, Hanuman Co-Operative society Ltd, Plot No 01, 18 of S No 256/1/4(260) Kanadi Mala, Sinnar, Dist. Nasik	Rs. 6,85,000/-	Rs. 68,500/-	Symbolic Possession	Rs. 10,24,746.21/- as on 31.08.2023 with further interest, cost and expenses.
Kunde -wadi Branch Dist. Nashik	Borrower: Mr Balasaheb Krushna Katare Guarantor: Mr Bhagwan Vishnu Gugale	All that piece and parcel of Row House No 04, Hanuman Co-Operative society Ltd, Plot No 01, 18 of S No 256/1/4(260) Kanadi Mala, Sinnar, Dist. Nasik	Rs. 6,85,000/-	Rs. 68,500/-	Symbolic Possession	Rs. 8,55,617.65/- as on 31.08.2023 with further interest, cost and expenses.

■ The details of encumbrances, if any known to the Secured Creditor : Not Known to the Bank

■ Last date for submission of EMD: On or before 15.11.2023 before 5 pm.

■ Date & Time of Auction : 16.11.2023, 12 pm to 5 pm (with 10 min unlimited auto extensions)

For detailed terms and conditions of the sale, please refer to the link provided in www.unionbankofindia.co.in. OR <https://www.ibapi.in> For Registration and Login and Bidding Rules visit <https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp>

Date: 30/10/2023

Place: Dhule, Nandurbar, Jalgaon, Nashik

Sd/-

Authorized Officer
UNION BANK OF INDIA