Bandhan Bank

Regional Office: Netaji Marg, Nr. Mithakhali Six Roads, Ellisbridge, Ahmedabad-6. Phone: +91-79-26421671-75

Demand Notice to Borrowers

The under mentioned account turned into N.P.A and demand notice is issued by Bandhan Bank Ltd. to the following borrower(s), under sec.13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act (The Act), 2002 which was returned unserved. Hence, this notice is issued to you all and public at large through publication.

Name of borrower(s), Guarantor and Loan Account No.	Description of mortgaged property (Secured Asset)	Date of Demand Notice/Date of NPA	O/S Amount as on Date of Demand Notice	Date of Pasting of Notice
Mesharm Trilokkapur Pralhad Padma Trilokkapur Pralhad 2000501000802 6 2000501000779 9	All that piece and parcel of Plot No. 37C, Shet No. 278, PH No. 15, Mouza- Kandri, At Post Kanhan Kandri, Taluka- Parseoni, Dist - Nagpur, Maharashtra- 441401 and bounded as under : North: 30 ft. Road, East: Open Space, West: Remaining portion of Same plot, South: Plot No. 36 C	March 31, 2025/ July 04, 2023	Rs.1,57,401.62	November 26, 2025
Sandip Purushottam Kakde Darshana Vishvasrao Potode Purushottam Gulab Kakde Savita Purushottam Kakde 2000511000062 2000511000051	All that piece and parcel of Flat No. 401, CS No. 23, Sheet No. 915/20, Wing-1, 4th Floor, SDPL Aashray Apartment, Kamptee Road, Wanjara, Nagpur, Maharashtra- 440026 and same bounded as under : North: Flat No. 402, East: Corridor and Flat No. 414, West: Marginal space, South: Marginal space	March 31, 2025/ July 04, 2023	Rs.26,31,689.71	November 26, 2025
Rajesh Yadorao Katre Sonali Rajesh Katre 2000511000198	All that piece and parcel of Plot No. 1 to 8, KH No. 9, Khate Kramank 35, PH No. 46, Row House No. 68, Block-E, Rai Town-II, Mouza- Waghdhara, Isasani- Hingna Road, Isasani (CT), Tahsil- Hingna, Dist- Nagpur, Maharashtra- 441110 and bounded as under : North: Row House No. 77, East: Row House No. 67, West: Row House No. 69, South: Road	July 29, 2025/ May 06, 2025	Rs.13,11,705.95	November 26, 2025
Narendra Dashrathrao Padlamwar Kunda Narendra Padlamwar 2000504000300 2000504000292 2000504002950	All that piece and parcel of House No. 62, Pushpavinayak Residency, Plot No. 49, Bearing Survey No. 54, Mouza Dhoptala, Tah- Rajura, Dist- Chadrapur, Maharashtra and bounded as under : North: Plot No. 50, East: Parking and 9 Mtr Road, West: Land of S No. 54, South: Plot No. 48	December 12, 2024/ November 03, 2023	Rs.15,93,025.86	February 05, 2026
Yemkala Dilip Gahane Co Borrower & Legal Heir of Late Dilip Lalaji Gahane, Late Dilip Lalaji Gahane, All other Legal heirs and successors to the property and estate of Late Dilip Lalaji Gahane 2000508000659	All that piece and parcel of Nazul Sheet No. 39-40, P. H. No. 24, C.S No. 3405, Property No. 61/1, 2, 3, 4, Mouza- Tumsar, Shri Ram Nagar, Taluka- Tumsar, Dist- Bhandara, Maharashtra- 441912 and bounded as under : North: House of Dr. Chauhan, East: 25 Ft Wide Nagar Palika Road, West: 25 Ft Wide Nagar Palika Road, South: Remaining Property of Seller	November 03, 2025/ January 03, 2025	Rs.8,11,868.21	February 05, 2026
Devidas Ramdas Dandekar Sangita Devidas Dandekar 2000501008611	All that piece and parcel of Plot No. 148, KH No. 75,76, 77, 78/3, 81/2, Sheet No. 783/64, CS No. 187, Area admeasuring about 92.90 Sq. mtrs. total plot area, Mangalmurti Society, Near Bhavani Mandir, Bharatwada, Dist- Nagpur, Maharashtra- 440008 and bounded as under: North: Plot No. 15, East: Road, West: Plot No. 27, South: Plot No. 13	March 31, 2025/ October 03, 2023	Rs.22,79,345.47	February 05, 2026
Nageshwar Jibaji Kamdi Ravita Nageshwar Kamdi 2000511000285	All that piece and parcel of Khasara No. 150, PH No. 37, Plot No. 66 southern part, Municipal Corporation House No. 33/66, Ward No.77, New Ajanta Co-operative Housing Society Ltd. Layout, Mouza- Narsala, Tahsil and Dist- Nagpur, Maharashtra- 440034. Area admeasuring about 600 Sq.ft and bounded as under: North: Remaining part of Plot No. 66, East: 20 ft Wide Road, West: Plot No. 61, South: Plot No. 65	October 21, 2025/ October 03, 2025	Rs.3,08,456.16	February 05, 2026
Piyushkanti Shamaprasad Mallik Arati Piyush Mallik 2000501001073 6	All that piece and parcel of Survey No. 248, 257/2, 258/1-G & 258/1-K, 258/2, P. H. No. 42, Apartment No. B8-B-604, Sixth floor, Building- B, Cluster known as Yashoda in Vrindavan Residential scheme, Mouza- Jamtha, Tahsil- Nagpur (rural), Dist- Nagpur, Maharashtra- 441108. Area admeasuring about carpet area 68.38 Sq. Mtrs. Built-up area admeasuring 64.20 Sq. Mtrs. And super built-up area admeasuring about 98.72 Sq. Mtrs and bounded as under: North: Road, East: Apartment No. B8-B-601, West: Tower- C, South: Apartment No. B8-B-603	December 05, 2025/ October 03, 2025	Rs.25,02,082.15	February 06, 2026
Pramod Babarao Mahalle Gita Pramod Mahalle Dilip Madhukarrao Pote 2000501006146	All that piece and parcel of Plot No. 54, Khasara No. 134, Admeasuring area 91.787 Sq. Mtr. (988 sq.ft), situated at Mauja- Vanadongari, Tehsil- Hingna, Dist- Nagpur, Maharashtra and bounded as under : North: Plot No. 53, East: Plot No. 48, West: Road, South: Other Survey No	September 25, 2025/ September 03, 2025	Rs.4,71,617.28	February 06, 2026

Demand made against you through this notice to repay to the Bank dues mentioned against your name with interest, costs and charges within 60 days from the date hereof, failing which the Bank will further proceed to take steps u/s.13(4) of the SARFAESI Act. The borrowers'/mortgagors' attention is invited to the provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

Place: Maharshtra
Date: February 28, 2026

Authorised Officer
Bandhan Bank Limited

---

shubham

SHUBHAM HOUSING DEVELOPMENT FINANCE CO. LTD.

Corporate Office : 425, Udyog Vihar Phase IV, Gurugram-122015 (Haryana)
Ph.: 0124-4212530/31/32, E-Mail : customercare@shubham.co Website : www.shubham.co

PUBLIC NOTICE FOR SALE OF IMMOVABLE PROPERTY(IES)

Sale Notice for sale of immovable properties as per proviso to Rule 8(6)/ 9(1) and Appendix-IV-A)
(Under Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002)

Whereas the undersigned being one of the Authorized Officer of the Shubham Housing Development Finance Company Limited (hereinafter called the Company) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (The Act) and in exercise of powers conferred under Section 13(2) read with rule 9 of the Security interest (Enforcement) Rules, 2002 (The Rules) issued demand notices calling upon the borrowers, whose names have been indicated In column (C) below on dates specified in column (D) written against each of them, calling upon them to repay the outstanding amount indicated in column (E) below with 60 days from the date of receipt of the said notice.

The borrowers having failed to repay the amount, notice Is hereby given to the borrowers and the public in general that the undersigned has taken voluntary surrendered/ possession of the property mortgaged with the company, described column (F) herein below, to recover the said outstanding amount, in exercise of powers conferred on me under section 13(4) of the Act read with Rule 9 of the Rules on the date mentioned in column (H).

The Borrower In particular and the public in general be hereby cautioned not to deal with the properties mentioned in column (F) below and any dealings with these properties will be subject to the charge of the Shubham Housing Development Company Limited for an amount mentioned in column (G)

Now, the borrower and the public in general is hereby also informed that the said properties would be sold by public auction on date, time and venue as specified in column (K) against each of the property by inviting bids in the sealed envelopes as per the procedure and terms and conditions stated below:

s. No.	Application Number	Name & Address of Applicant	Date of Notice u/sec13(2)	Demand Notice Amount	Property detail	Current due Amt (As on 24-02-2026)	Date of Possession & Possession Status	Reserve Price	EMD (Rs.) (10% of RP)	Date, Time & Place of Auction
A	B	C	D	E	F	G	H	I	J	K
1	0MGN231 00000050 70601	**Ganesh Dayaram Charde, Jyoti Ganesh Charde S/o Dayaram Charde** Mu Post Nibarwani, Opposite Ayurvedic Hospital, Nagpur, Maharashtra, 441104	11-10-2025	₹ 18,71,440/-	Plot no. 21, Khasra no. 437, Mouza no. 190, P.H. no. 68, Old House no. 503 as per Namuna 8, New House no. 644 as per Tax Mouza Niharwani Gram Panchayat Niharwani Tahsil Mouda District Nagpur Maharashtra - 441104 **Aera** 1592.5 Sq.Ft **Boundary :** East - Plot no. 8 and 7A, West - Plot no. 22, North - Layout road, South - Plot no. 5	₹ 19,78,771/-	16-01-2026 (Symbolic Possession)	₹ 18,73,600/-	₹ 1,87,360/-	**31-03-2026 10:00 AM to 4:00 PM** First Floor, Plot no. 40 Gandhi Grain Market C.A. Road Beside Honda Showroom, Telephone Exchange Square Nagpur. Maharashtra 440008
2	0CHN240 00000050 79027	**Pradip Shankar Chandekar, Seema Narayanrao Meshram, Bhimraj Pradip Chandekar** Mu Takali Po Dongergaon Railway Tha Warora Dist Chandrapur Jagnnath Mandir Chandrapur Maharashtra 442907	13-11-2025	₹ 5,93,231/-	Property No. 68 (Old Property No. 8) Ward No. 3 Mouza Khapri Tah Warora Dist Chandrapur, MH - 442906, **Area** 1657 Sq.Ft **Boundary:** East - House of Pundalik Wakulkar, West - House of Nanda Manohar Chandekar, North - House of Arvind Wakulkar, South - Siddheshwar Chandekar Farm	₹ 6,29,939/-	09-02-2026 (Symbolic Possession)	₹ 8,00,720/-	₹ 80,072/-	
3	0NGR240 10000050 77377	**Kamla Kanwar, Prem Singh, Harshiv Heath Food And More Private Limited** Khasra No 98 1, 98 2 100 1, 2, 3 4, 5, Housing Building Ground Floor Room No. 201, Mouja Dhargaw Sonu Monu Company Nagpur Maharashtra - 441104	14-07-2025	₹ 21,22,574/-	Plot No.130/2, G.p. House No.1134, Mouza-chicholi Kha, Ph. No.54, B. N.77, Ward No.2, Kh. No.25 -New, 50/1, 51/1-2-3, 74/4 - old Grampanchayat Chicholi Khaparkheda Tah. Saoner, Dist. Nagpur, Maharashtra- 441111, **Area** 1200 Sq.Ft **Boundary:** East - Open Plot, West - House of Waghamare, North - House of Purushottam Khadse, South - Road	₹ 23,22,317/-	29-01-2026 (Physical Possession)	₹ 30,24,000/-	₹ 3,02,400/-	

Note: To the knowledge of the company, there is no encumbrance on the above property.

Terms and conditions of auction sale notice

PROCEDURE AND TERMS & CONDITIONS OF PUBLIC AUCTION BY INVITING BIDS:

1. **The property can be inspected on 27-03-2026, 10:00 AM to 4:00 PM.**
2. Sale is subject to the conditions prescribed in SARFAESI Act/Rules 2002 and the terms and conditions mentioned hereunder as also subject to conditions in the offer/bid documents to be submitted by the intending/participating bidders.
3. The bids shall be submitted in a sealed envelope to the office of undersigned along with a Demand Draft/Pay Order towards the Earnest Money Deposit favouring Shubham Housing Development Finance Company Limited, payable locally. The Earnest money deposit shall not carry any Interest. Along with Bid form the proposed bidder shall also attach his/her identity proof/ KYC norms and proof of residence such as copy of the passport, Aadhar Card, election commission card, ration card, driving license etc, and a copy of the PAN card issued by the Income tax department.
4. Last date to submit the bid along with Earnest Money Deposit is **on or before 30-03-2026, 10.00 AM to 4.00 PM.**
5. In no eventually the property would be sold below the reserve price indicated against each of the property.
6. On the date of sale all the bids so received would be opened and the bid of the highest bidder, provided it is above the reserve price, may be accepted by the company. However the bidders personally present at the auction site shall have the right to further enhance their bid price, subject to a minimum of Rs.5,000/- (Rupees Five Thousand Only) and in the event of higher bid price being offered the company shall have the right to accept the same. Thereafter, the Purchaser will be required to pay deposit of 25% (Twenty-Five percent) of the sale price, after adjusting the earnest money deposit, immediately at the fall of hammer with the undersigned upon receipt of said amount the company will confirm the acceptance of the bid. The request for extension of time may be allowed by the Authorised officer at his sole discretion subject to such terms and conditions as may be deemed fit and proper by him. In the event the highest bidder fails to tender 25% of the bid amount immediately at the fall of hammer then the earnest money deposited by the highest bidder will be forfeited and the property would be offered to the second highest bidder. The balance amount of the purchase price shall be paid by the Purchaser to the undersigned on or before the fifteenth day of confirmation of the sale of the said property or such extended period as maybe agreed upon in writing by the parties. In default of payment & within the time as mentioned above, the company shall be at liberty to forfeit the Earnest Money Deposit and/or any other deposit made by the purchaser and proceed with re-auction of the Property. That defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which may be subsequently sold.
7. All the payments shall be made by the purchaser by means of the Demand Draft/Pay Order favouring **Shubham Housing Development Finance Company Limited.**
8. On receipt of the sale in full, the company shall be issuing a Sale Certificate in favour of the Purchaser and would hand-over the possession of the property to the Purchaser.
9. The said Immovable Property described in the Schedule shall remain and be at the sole risk of the Purchaser in all respects including loss or damage by fire or theft or other accidents, and other risk from the date of the Confirmation of the sale by the undersigned authorised officer. The Purchaser shall not be entitled to annul the sale on any ground whatsoever.
10. The Demand Draft/Pay Order deposited towards the earnest money shall be returned to the unsuccessful bidders.
11. For all the purposes sale of these Properties Is strictly on 'AS IS WHERE IS BASIS' and "AS IS WHAT IS BASISAND WITHOUT ANY RECOURSE BASIS". The company is not aware of any encumbrances of any nature whatsoever on the aforesaid properties.
12. All expenses relating to Stamp Duty, Registration Charges, Transfer Charges, Mutation charges and any other charges in respect of the above referred property shall be borne by the Purchaser only.
13. The Authorised officer is not bound to accept the highest offer or any or all offers/bid(s) and the company reserves its right to reject any or all bid(s) without assignment any reasons thereof.
14. No person other than the bidders themselves or their duly authorised representative shall be allowed to participate in the sale proceedings on presentation of authority letter.
15. In case all the dues together with all cost charges and expenses incurred by the company are tendered or settled by the above named borrowers at any time before the date fixed for sale for the property, under Sec13(8) of the Act, then the property will not be sold and all the bids received from the prospective bidders shall be returned to them without any liability /claim against the company.
16. This notice is also a notice to above said Borrowers under Rule 8(6) and APPENDIX IV A of the security Interest Enforcement Rules 2002 to the Customer at their respective address as mentioned in column "C" & "F".
17. For detailed terms and conditions of the sale, please refer to the link provided in Secured Creditor's website i.e. **www.shubham.co.**
18. For further information, clarity or any assistance, same can be approached to **Authorised Officer- Harish Tiwari at Mob. No. 9936366201.**

Date : 27-02-2026
Place: Gurgaon

Authorised Officer
Shubham Housing Development Finance Company Limited

Bank of India
Relationship beyond banking

Vidarbha Zone: Plot No. 2072, Second Floor,Sumati Palace,Opp.Mahavir Garden Ramnagar, Wardha-442001 Tel:07152-245225 Email: zo.vidarbha@bankofindia.bank.in

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)/ Co-Borrower (s) /Guarantor(s) that the below mentioned Immoveable 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.

TIME of Auction for all properties is 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 ARD.Vidarbha@bankofindia.bank.in and/or by contacting Mr Prakash Khadilkar : 9826322490, Mr Shubham Maske: 8237771144)

Name of Borrower, Co-Borrower, Mortgagor, Property ID Branch Name	Property Details	Total Dues	Possession Type	Reserve Price in Rs.	EMD in Rs.	Date and Time of Auction
Borrower: Mr.Ramikitu Mallaya Kumar BKIDVIDRAJ03 Branch : Rajura	**Single Storied Residential building Situated on Property No 46/1 (Part) (Eastern portion), Ramnagar Colony, Ward No 10, Ashifabad Road, At & Tahasil Rajura Dist. Chandrapur, Admeasuring Area 187.36 Sq.Mtr (Plot) and 86.54 Sq Mtr (Built Up) (Owned By Mr.Ramikitu Mallaya Kumar - Borrower-Mortgagor)**	**Rs. 9.53 Lakhs + UCI from Date of NPA + Other incidental Expenses**	**Symbolic**	**Rs. 24,65,000/-**	**Rs. 2,46,500/-**	**25.03.2026 (From 11:00 AM to 17:00 PM)**
Borrower/Mortgagor: Mr Mansoor Kha Mohammad Kha Guarantor : Mr Mohammad Salman Javed Iqbal BKIDAKO164 Branch : Akola	**All the part and parcel of the property consisting of residential flat/Property situated At Flat No. 402, Fourth Floor "Noor Residency", Shet S. No.44/1, 44/2 & 44/3, Survey No. 44/3, Plot No.81, Mouje Akoli Khurd Tq & Dist Akola. Area of flat admeasuring 79.46 Sq.mtrs, in the name of Mr. Mansoor Kha Mohammad Kha".**	**Rs. 19.15 Lakhs + UCI from Date of NPA + Other incidental Expenses and charges**	**Physical**	**Rs. 10,51,000/-**	**Rs. 1,05,100/-**	**25.03.2026 (From 11:00 AM to 17:00 PM)**
Borrower/Mortgagor: Mr Shaikh Farooque Shaikh Karim Co-borrower: Mrs Karim Wahida Firdous Shaikh Farooque Guarantor: Mr Rasheed Ahmed Mohammad Hussain BKIDGOR40 Branch : Gorakshan Road	**All that piece and parcel of land and building, fixtures, shed and structures situated and erected upon Residential Flat No.02, On Ground Floor, In Arqam Residency, Plot No. 51B (Part), 52, 53, 54, Survey No. 44/2, Mouje Akoli Khurd, Behind Anand Vatika, Washim Bypass Road, Millat Nagar, Dongare Layout, Akola, Tal And Dist Akola 444001 (Owned by Mr Shaikh Farooq Shaikh Karim - Borrower -Mortgagor)**	**Rs. 13.64 Lakhs + UCI from Date of NPA + Other incidental Charges**	**Symbolicl**	**Rs. 10,88,000/-**	**Rs. 1,08,800/-**	**25.03.2026 (From 11:00 AM to 17:00 PM)**
Borrower/Mortgagor: Mr Saurabh Sunil Deshmukh Co-borrower: Mrs Rakhi Chhagan Shukla BKIDVIDEO01 Branch :Deorankar Nagar	**All that piece and parcel of land and building, fixtures, shed and structures situated and erected upon residential flat No 303B, 4th floor, Sumeru Mangalam, Plot No 10A, 10B, 11A, Survey no. 42/1, Sahoo Layout, Behind Valbhav colony, Opposite Gond Baba Mandir, Mouje Jewad, Pragne Badnera, Mini Bypass Road, Tal and Dist. Amravati, admeasuring 781.46 Sq Ft (Built up) Owned by Mr Saurabh Sunil Deshmukh (Borrower-Mortgagor)**	**Rs. 33.14 Lakhs + UCI from Date of NPA + Other incidental Charges**	**Physical**	**Rs. 26,30,000/-**	**Rs. 2,63,000/-**	**25.03.2026 (From 11:00 AM to 17:00 PM)**
Borrower: Mr Sheikh Rashid Sheikh Mehabub Mortgagor: Mrs Shaban Rashid Shaikh BKIDVIDBAM02 Branch : Bamni	**All piece and parcel of land and building, structures, sheds, fixtures erected and installed upon Plot No 07, survey No 41/1, TS No 05, Mouje Umari Rithi/ Laliman, At and near Hanuman mandir, Behind Gupt Hot mix Plant, Near Tadali Fly Over bridge, Nagpur Road, Umari, Tal and Dist Chandrapur, Admeasuring 2626.17 Sq Ft, Owned by Mrs Shaban Rashid Shaikh (Mortgagor)**	**Rs. 8.53 Lakhs + UCI from Date of NPA + Other incidental Charges**	**Symbolic**	**Rs. 2,30,000/-**	**Rs. , 23,000/-**	**25.03.2026 (From 11:00 AM to 17:00 PM)**
Borrower/Mortgagor: Mr Pratik Prakash Lonkar BKIDNACHPRATIK Branch : Nachangaon	**All piece and parcel of NA land situated at Plot no 21, Survey No 363/2 admeasuring 175.00 Sq Mtr Mouza Nachangaon, Deshpande Layout, Near Tukdoji Maharaj Temple, Panch dhara Road, Nachangaon Tal Deoli, Dist Wardha, 442306, Owned by Mr Pratik Prakash Lonkar (Borrower-Mortgagor)**	**Rs. 11.04 Lakhs + UCI from Date of NPA + Other incidental Charges**	**Physical**	**Rs. 12,50,000/-**	**Rs. , 1,25,000/-**	**30.03.2026 (From 11:00 AM to 17:00 PM)**

Terms & Conditions :

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.bank.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 provided. **Date of Inspection of Immovable Properties: 04.03.2026 from 11.00 AM to 5:00 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 Statuary 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 : Wardha
Date : 28-02-2026

AUTHORISED OFFICER
Bank of India