

THE TERMS AND CONDITIONS OF SALE TO BE UPLOADED ON THE WEBSITE OF THE SECURED CREDITOR
PROPERTY WILL BE SOLD ON 29.04.2026
"AS IS WHERE IS, AS IS WHAT IS AND WHAT-EVER THERE IS" BASIS

1	Name and address of the Borrower	Golden Cargo Movers, (a proprietorship firm) Prop. Shri Manoj Kumar Jhawar S/o Shri Kishan Kumar Jhawar, Shop No. 2, 1st Floor, Orbit Golden Market, Heerapur Bypass, Bhanpuri, Khamtari, Tahsil & District - Raipur, (C.G.) - 492001, Mobile No. - 9302121786 Shri Manoj Kumar Jhawar S/o Shri Kishan Kumar Jhawar, House No. 29/9, Rani Sati Mandir Lane Raja Talab, Behind Forest Office, Tehsil & District - Raipur (C.G.) - 492001 Shri Vinit Malu S/o Shri Radheshyam Malu, Flat No. 302, Ward No. 27, Near Power House, Ram Nagar, Rajnandgaon (C.G.) - 491441																																																		
2	Name and address of Branch, the secured creditor	State Bank of India Stressed Assets Recovery Branch, Raipur Block B-1, Pujari Chamber Pachpedi Naka, Raipur (C.G) 492006 Phone - 0771-4919730 Email - sbi.10009@sbi.co.in																																																		
3	Complete Description of the movable secured assets to be sold with identification marks of number, if any, on them.	13 Ashok Leyland Goods carrier (Box tipper) Model NJ3525N/52 T TIP. With below mentioned details as under: <table><tr><th>S No.</th><th>Registration No.</th><th>Engine No.</th><th>Chassis No.</th><th>Place Where kept for safe custody.</th></tr><tr><td rowspan="8">1</td><td>OD 23 Q 4027</td><td>NCPZ506760</td><td>MB1JJVLD9PPNT8395</td><td rowspan="8">Padma Stock-yard, Jhar-suguda.</td></tr><tr><td>OD 23 Q 4082</td><td>NBPZ507637</td><td>MB1JJVLD1PPNU2490</td></tr><tr><td>OD 23 Q 4093</td><td>PEPZ507403</td><td>MB1JJVLD1PPFX8232</td></tr><tr><td>OD 23 Q 4095</td><td>NBPZ507652</td><td>MB1JJVLD6PPNU2484</td></tr><tr><td>OD 23 Q 4099</td><td>NBPZ507653</td><td>MB1JJVLD8PPNU2485</td></tr><tr><td>OD 23 Q 4119</td><td>NEPZ505289</td><td>MB1JJVLDXPPNT4811</td></tr><tr><td>OD 23 Q 4252</td><td>NCPZ506634</td><td>MB1JJVLD0PPNT8219</td></tr><tr><td>OD 23 Q 7033</td><td>PPFZ507362</td><td>MB1JJVLD9PPFX8124</td></tr><tr><td rowspan="4">2</td><td>OD 23 Q 4022</td><td>NBPZ507634</td><td>MB1JJVLD4PPNU2483</td><td rowspan="4">M/s Sagar Parking, Ko-tra Road, Raigarh.</td></tr><tr><td>OD 23 Q 4041</td><td>NCPZ506701</td><td>MB1JJVLD1PPNT8391</td></tr><tr><td>OD 23 Q 4076</td><td>NBPZ507683</td><td>MB1JJVLDXPPNU2486</td></tr><tr><td>OD 23 Q 7057</td><td>NDPZ505354</td><td>MB1JJVLD8PPNT4810</td></tr><tr><td></td><td>-----</td><td>PHEZ782343</td><td>MB1JJVLD8PRHK9971</td><td></td></tr></table>	S No.	Registration No.	Engine No.	Chassis No.	Place Where kept for safe custody.	1	OD 23 Q 4027	NCPZ506760	MB1JJVLD9PPNT8395	Padma Stock-yard, Jhar-suguda.	OD 23 Q 4082	NBPZ507637	MB1JJVLD1PPNU2490	OD 23 Q 4093	PEPZ507403	MB1JJVLD1PPFX8232	OD 23 Q 4095	NBPZ507652	MB1JJVLD6PPNU2484	OD 23 Q 4099	NBPZ507653	MB1JJVLD8PPNU2485	OD 23 Q 4119	NEPZ505289	MB1JJVLDXPPNT4811	OD 23 Q 4252	NCPZ506634	MB1JJVLD0PPNT8219	OD 23 Q 7033	PPFZ507362	MB1JJVLD9PPFX8124	2	OD 23 Q 4022	NBPZ507634	MB1JJVLD4PPNU2483	M/s Sagar Parking, Ko-tra Road, Raigarh.	OD 23 Q 4041	NCPZ506701	MB1JJVLD1PPNT8391	OD 23 Q 4076	NBPZ507683	MB1JJVLDXPPNU2486	OD 23 Q 7057	NDPZ505354	MB1JJVLD8PPNT4810		-----	PHEZ782343	MB1JJVLD8PRHK9971	
S No.	Registration No.	Engine No.	Chassis No.	Place Where kept for safe custody.																																																
1	OD 23 Q 4027	NCPZ506760	MB1JJVLD9PPNT8395	Padma Stock-yard, Jhar-suguda.																																																
	OD 23 Q 4082	NBPZ507637	MB1JJVLD1PPNU2490																																																	
	OD 23 Q 4093	PEPZ507403	MB1JJVLD1PPFX8232																																																	
	OD 23 Q 4095	NBPZ507652	MB1JJVLD6PPNU2484																																																	
	OD 23 Q 4099	NBPZ507653	MB1JJVLD8PPNU2485																																																	
	OD 23 Q 4119	NEPZ505289	MB1JJVLDXPPNT4811																																																	
	OD 23 Q 4252	NCPZ506634	MB1JJVLD0PPNT8219																																																	
	OD 23 Q 7033	PPFZ507362	MB1JJVLD9PPFX8124																																																	
2	OD 23 Q 4022	NBPZ507634	MB1JJVLD4PPNU2483	M/s Sagar Parking, Ko-tra Road, Raigarh.																																																
	OD 23 Q 4041	NCPZ506701	MB1JJVLD1PPNT8391																																																	
	OD 23 Q 4076	NBPZ507683	MB1JJVLDXPPNU2486																																																	
	OD 23 Q 7057	NDPZ505354	MB1JJVLD8PPNT4810																																																	
	-----	PHEZ782343	MB1JJVLD8PRHK9971																																																	
4	Details of the encumbrances known to the secured creditor.	To the best of knowledge and information of the Authorised Officer, there is no encumbrance known to authorised officer. However, the intending bidders should make their own independent enquiries regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The Authorised Officer will not be responsible for any charge, lien, encumbrance, property tax dues, electricity dues etc. or any other dues to the Govt./local authority or anybody in respect of the property under sale. Bank or Authorised officer will not be responsible for any encumbrance and dues on the property which comes to knowledge after the auction.																																																		
5	The secured debt for recovery of which	Rs. 6,49,32,393.00 (Rupees Six Crore Forty-Nine Lakh Thirty-Two																																																		

	the property is to be sold	Thousand Three Hundred Ninety-Three Only) as on 03.07.2025 + Interest cost & expenses etc. w.e.f. 04.07.2025 (as per Demand Notice dated 03.07.2025) (minus subsequent credit if any).																																																			
6	Registration of intending Bidders	The intending Bidders/Purchasers are requested to get themselves registered on portal (https://baanknet.com) using their Mobile Number and email-id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by the e-auction service provider (which may take 2 working days), the intending Bidders/ purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet before the last date for submission of online application for BID with EMD. The registration, verification of KYC documents and transfer of EMD in wallet must be completed well in advance, before auction. Only after having sufficient EMD in his wallet, the interested bidder will be able to bid on the date of e-auction.																																																			
7	Deposit of earnest money	EMD: Rs.(in lakh) As per list attached. <table><tr><th>S No.</th><th>Registration No.</th><th>Engine No.</th><th>Chassis No.</th><th>Reserve Price</th><th>EMD Value</th></tr><tr><td rowspan="8">1</td><td>OD 23 Q 4027</td><td>NCPZ506760</td><td>MB1JJVLD9PPNT8395</td><td rowspan="8">183.89</td><td rowspan="8">18.39</td></tr><tr><td>OD 23 Q 4082</td><td>NBPZ507637</td><td>MB1JJVLD1PPNU2490</td></tr><tr><td>OD 23 Q 4093</td><td>PEPZ507403</td><td>MB1JJVLD1PPFX8232</td></tr><tr><td>OD 23 Q 4095</td><td>NBPZ507652</td><td>MB1JJVLD6PPNU2484</td></tr><tr><td>OD 23 Q 4099</td><td>NBPZ507653</td><td>MB1JJVLD8PPNU2485</td></tr><tr><td>OD 23 Q 4119</td><td>NEPZ505289</td><td>MB1JJVLDXPPNT4811</td></tr><tr><td>OD 23 Q 4252</td><td>NCPZ506634</td><td>MB1JJVLD0PPNT8219</td></tr><tr><td>OD 23 Q 7033</td><td>PFPZ507362</td><td>MB1JJVLD9PPFX8124</td></tr><tr><td rowspan="5">2</td><td>OD 23 Q 4022</td><td>NBPZ507634</td><td>MB1JJVLD4PPNU2483</td><td rowspan="5">96.42</td><td rowspan="5">9.65</td></tr><tr><td>OD 23 Q 4041</td><td>NCPZ506701</td><td>MB1JJVLD1PPNT8391</td></tr><tr><td>OD 23 Q 4076</td><td>NBPZ507683</td><td>MB1JJVLDXPPNU2486</td></tr><tr><td>OD 23 Q 7057</td><td>NDPZ505354</td><td>MB1JJVLD8PPNT4810</td></tr><tr><td>-----</td><td>PHEZ782343</td><td>MB1JJVLD8PRHK9971</td></tr></table> (for being the 10% of Reserve price to be remitted/ paid online through NEFT/RTGS mode only (after generation of Challan from https://baanknet.com) in bidders Global EMD Wallet. NEFT/RTGS transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any other mode will not be accepted. Bidders, not depositing the required EMD by any other mode will not be accepted. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest. <i>“Interested bidder may deposit Pre-Bid EMD with baanknet.com (PSB Alliance) before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in Baanknet’s (PSB Alliance) Bank account and updation of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last-minute problem.</i>	S No.	Registration No.	Engine No.	Chassis No.	Reserve Price	EMD Value	1	OD 23 Q 4027	NCPZ506760	MB1JJVLD9PPNT8395	183.89	18.39	OD 23 Q 4082	NBPZ507637	MB1JJVLD1PPNU2490	OD 23 Q 4093	PEPZ507403	MB1JJVLD1PPFX8232	OD 23 Q 4095	NBPZ507652	MB1JJVLD6PPNU2484	OD 23 Q 4099	NBPZ507653	MB1JJVLD8PPNU2485	OD 23 Q 4119	NEPZ505289	MB1JJVLDXPPNT4811	OD 23 Q 4252	NCPZ506634	MB1JJVLD0PPNT8219	OD 23 Q 7033	PFPZ507362	MB1JJVLD9PPFX8124	2	OD 23 Q 4022	NBPZ507634	MB1JJVLD4PPNU2483	96.42	9.65	OD 23 Q 4041	NCPZ506701	MB1JJVLD1PPNT8391	OD 23 Q 4076	NBPZ507683	MB1JJVLDXPPNU2486	OD 23 Q 7057	NDPZ505354	MB1JJVLD8PPNT4810	-----	PHEZ782343	MB1JJVLD8PRHK9971
S No.	Registration No.	Engine No.	Chassis No.	Reserve Price	EMD Value																																																
1	OD 23 Q 4027	NCPZ506760	MB1JJVLD9PPNT8395	183.89	18.39																																																
	OD 23 Q 4082	NBPZ507637	MB1JJVLD1PPNU2490																																																		
	OD 23 Q 4093	PEPZ507403	MB1JJVLD1PPFX8232																																																		
	OD 23 Q 4095	NBPZ507652	MB1JJVLD6PPNU2484																																																		
	OD 23 Q 4099	NBPZ507653	MB1JJVLD8PPNU2485																																																		
	OD 23 Q 4119	NEPZ505289	MB1JJVLDXPPNT4811																																																		
	OD 23 Q 4252	NCPZ506634	MB1JJVLD0PPNT8219																																																		
	OD 23 Q 7033	PFPZ507362	MB1JJVLD9PPFX8124																																																		
2	OD 23 Q 4022	NBPZ507634	MB1JJVLD4PPNU2483	96.42	9.65																																																
	OD 23 Q 4041	NCPZ506701	MB1JJVLD1PPNT8391																																																		
	OD 23 Q 4076	NBPZ507683	MB1JJVLDXPPNU2486																																																		
	OD 23 Q 7057	NDPZ505354	MB1JJVLD8PPNT4810																																																		
	-----	PHEZ782343	MB1JJVLD8PRHK9971																																																		
8	Reserve price of the movable secured assets:	as per list below Rs. (in Lakhs) <table><tr><th>S No.</th><th>Registration No.</th><th>Engine No.</th><th>Chassis No.</th><th>Reserve Price</th></tr><tr><td rowspan="8">1</td><td>OD 23 Q 4027</td><td>NCPZ506760</td><td>MB1JJVLD9PPNT8395</td><td rowspan="8">183.89</td></tr><tr><td>OD 23 Q 4082</td><td>NBPZ507637</td><td>MB1JJVLD1PPNU2490</td></tr><tr><td>OD 23 Q 4093</td><td>PEPZ507403</td><td>MB1JJVLD1PPFX8232</td></tr><tr><td>OD 23 Q 4095</td><td>NBPZ507652</td><td>MB1JJVLD6PPNU2484</td></tr><tr><td>OD 23 Q 4099</td><td>NBPZ507653</td><td>MB1JJVLD8PPNU2485</td></tr><tr><td>OD 23 Q 4119</td><td>NEPZ505289</td><td>MB1JJVLDXPPNT4811</td></tr><tr><td>OD 23 Q 4252</td><td>NCPZ506634</td><td>MB1JJVLD0PPNT8219</td></tr><tr><td>OD 23 Q 7033</td><td>PFPZ507362</td><td>MB1JJVLD9PPFX8124</td></tr></table>	S No.	Registration No.	Engine No.	Chassis No.	Reserve Price	1	OD 23 Q 4027	NCPZ506760	MB1JJVLD9PPNT8395	183.89	OD 23 Q 4082	NBPZ507637	MB1JJVLD1PPNU2490	OD 23 Q 4093	PEPZ507403	MB1JJVLD1PPFX8232	OD 23 Q 4095	NBPZ507652	MB1JJVLD6PPNU2484	OD 23 Q 4099	NBPZ507653	MB1JJVLD8PPNU2485	OD 23 Q 4119	NEPZ505289	MB1JJVLDXPPNT4811	OD 23 Q 4252	NCPZ506634	MB1JJVLD0PPNT8219	OD 23 Q 7033	PFPZ507362	MB1JJVLD9PPFX8124																				
S No.	Registration No.	Engine No.	Chassis No.	Reserve Price																																																	
1	OD 23 Q 4027	NCPZ506760	MB1JJVLD9PPNT8395	183.89																																																	
	OD 23 Q 4082	NBPZ507637	MB1JJVLD1PPNU2490																																																		
	OD 23 Q 4093	PEPZ507403	MB1JJVLD1PPFX8232																																																		
	OD 23 Q 4095	NBPZ507652	MB1JJVLD6PPNU2484																																																		
	OD 23 Q 4099	NBPZ507653	MB1JJVLD8PPNU2485																																																		
	OD 23 Q 4119	NEPZ505289	MB1JJVLDXPPNT4811																																																		
	OD 23 Q 4252	NCPZ506634	MB1JJVLD0PPNT8219																																																		
	OD 23 Q 7033	PFPZ507362	MB1JJVLD9PPFX8124																																																		

		<table><tr><td>2</td><td>OD 23 Q 4022</td><td>NBPZ507634</td><td>MB1JJVLD4PPNU2483</td><td rowspan="5">96.42</td></tr><tr><td></td><td>OD 23 Q 4041</td><td>NCPZ506701</td><td>MB1JJVLD1PPNT8391</td></tr><tr><td></td><td>OD 23 Q 4076</td><td>NBPZ507683</td><td>MB1JJVLDXPPNU2486</td></tr><tr><td></td><td>OD 23 Q 7057</td><td>NDPZ505354</td><td>MB1JJVLD8PPNT4810</td></tr><tr><td></td><td>-----</td><td>PHEZ782343</td><td>MB1JJVLD8PRHK9971</td></tr></table>	2	OD 23 Q 4022	NBPZ507634	MB1JJVLD4PPNU2483	96.42		OD 23 Q 4041	NCPZ506701	MB1JJVLD1PPNT8391		OD 23 Q 4076	NBPZ507683	MB1JJVLDXPPNU2486		OD 23 Q 7057	NDPZ505354	MB1JJVLD8PPNT4810		-----	PHEZ782343	MB1JJVLD8PRHK9971
2	OD 23 Q 4022	NBPZ507634	MB1JJVLD4PPNU2483	96.42																			
	OD 23 Q 4041	NCPZ506701	MB1JJVLD1PPNT8391																				
	OD 23 Q 4076	NBPZ507683	MB1JJVLDXPPNU2486																				
	OD 23 Q 7057	NDPZ505354	MB1JJVLD8PPNT4810																				
	-----	PHEZ782343	MB1JJVLD8PRHK9971																				
9	Time and manner of payment	The successful bidder shall deposit 25% of sale price, after adjusting the EMD already paid, immediately, i.e. on the same day or not later than next working day, as the case may be, after the acceptance of the offer by the Authorised Officer, failing which the <u>amount</u> deposited by the bidder shall be forfeited. The Balance 75% of the sale price is payable on or before the 15 th day of confirmation of sale of the secured asset or such extended period as may be agreed upon in writing between the Secured Creditor and the auction purchaser not exceeding three months from the date of auction.																					
10	Time and place of public auction or time after which sale by any other mode shall be completed.	Date: 29.04.2026 Time: 11.00 A.M. to 4.00 P.M. With unlimited extensions of 10 minutes each																					
11	The e-auction will be conducted through the Bank's approved service provider. E-auction tender documents containing e-auction bid form, declaration etc., are available in the website of the service provider as mentioned above.	The auction will be conducted through our e-Auction service provider <u>M/s PSB Alliance Pvt Ltd.</u> having its Registered Office at 4 th Floor, Metro House, Mahatma Gandhi Road, Dhobi Talao, Near new Marine Lines, Mumbai – 400020 (Helpdesk Numbers: +91 8291220220) at the web portal https://baanknet.com . For detailed terms and conditions of the sale, please refer to the link provided in the State Bank of India, the secured Creditor website https://bank.sbi/web/sbi-in-the-news/auction-notices/bank-e-auctions .																					
12	(i) Bid increment amount: (ii) Auto extension: __ times. (limited / unlimited) (iii) Bid currency & unit of measurement	i) Rs 50,000.00 (Rs Fifty Thousand only) (for every lot) ii) Auto extension with unlimited extensions of 10 Minutes each iii) Indian Rupees (INR)																					
13	Date and Time during which inspection of the movable assets to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number	13.04.2026 to 28.04.2026 (as per prior appointment) Shri Hradesh Gupta Mobile. – 7049119901 Shri Idras Deepak Xess Mobile - 9407685755																					
14	Other conditions as applicable	1. The Bidders shall hold a valid digital Signature Certificate issued by competent authority and valid email-id is necessary for the intending bidder as all the relevant information and allotment of ID and Password by M/s PSB Alliance Private limited may be conveyed through email. 2. Names of Eligible Bidders will be identified by the State Bank of India, Stressed Assets Recovery Branch (SARB) Raipur Branch to participate in online e-Auction on the portal https://baanknet.com M/s PSB Alliance Private Limited will provide user ID and Password after due verification of PAN of the Eligible Bidders. 3. The successful bidder shall be required to submit the final prices, quoted during the e-auction as per the annexure after the																					

completion of the auction, duly signed and stamped as token of acceptance without any new condition other than those already agreed to before start of auction.

4. During e-auction, if no bid is received within the specified time, State Bank of India at its discretion may decide to revise opening price/ scrap the e-auction process/ proceed with conventional mode of tendering.

5. The Bank/ service provider for e-auction shall not have any liability towards bidders for any interruption or delay in access to the site irrespective of the causes.

6. The bidders are required to submit acceptance of the terms & conditions and modalities of e-auction adopted by the service provider before participating in the e-auction.

7. The bid once submitted by the bidder, cannot be cancelled/withdrawn and the bidder shall be bound to buy the property at the final bid price. The failure on the part of bidder to comply with any of the terms and conditions of e- auction, mentioned herein will result in forfeiture of the amount paid by the defaulting bidder.

8. Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.

9. The Authorised Officer shall be at liberty to cancel the e-auction process/tender at any time, before declaring the successful bidder, without assigning any reason.

10. The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.

11. The conditional bids may be treated as invalid. Please note that after submission of the bids, no correspondences regarding any change in the bid shall be entertained.

12. The EMD of the unsuccessful bidder will be refunded to their respective A/c numbers shared with the Bank. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).

13. The Authorised Officer is not bound to accept the highest offer, and the Authorised officer has absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the auction without assigning any reason thereof. The sale is subject to confirmation by the secured creditor.

14. In case of forfeiture of the amount deposited by the defaulting bidder, he shall neither have claim on the property nor on any part of the sum for which may it be subsequently sold.

15. TDS/ GST, wherever applicable, will have to be borne by the successful bidder/ buyer, over and above the bid amount. Sale Confirmation will be subject to consent of mortgagor/borrower if auction does not fetch more than the reserve price as per provision of SARFAESI rule 9(2).

16. The successful bidder shall bear all the necessary expenses like applicable stamp duties/additional stamp duty/transfer charges, Registration expenses, fees etc. for transfer of the property in his/her name.

17. The payment of all statutory /non- statutory dues, taxes, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only.

18. In case of any dispute arises as to the validity of the bid (s),

		amount of bid, EMD or as to the eligibility of the bidder, authority of the person representing the bidder, the interpretation and decision of the Authorised Officer shall be final. In such an eventuality, the Bank shall in its sole discretion be entitled to call off the sale and put the property to sale once again on any date and at such time as may be decided by the Bank. For any kind of dispute, bidders are required to contact the concerned authorised officer of the concerned bank branch only. 19. The sale certificate shall be issued after receipt of entire sale consideration and confirmation of sale by secured creditor. The sale certificate shall be issued in the name of the successful bidder. No request for change of name in the sale certificate other than the person who submitted the bid/participated in the e-Auction will be entertained. 20. The Sale Certificate will not be issued pending operation of any stay/ injunction/restraint order passed by the DRT/DRAT/High Court or any other court against the issue of Sale Certificate. Further no interest will be paid on the amount deposited during this period. The deposit made by the successful bidder, during pendency of execution of Sale Certificate, will be kept in non-interest bearing deposit account. No request for return of deposit either in part or full/cancellation of sale will be entertained. In case of stay of further proceedings by DRT/DRAT/High Court or any other Court, the auction may either be deferred or cancelled and persons participating in the sale shall have no right to claim damages, compensation or cost for such postponement or cancellation.
15	Details of pending litigation, if any, in respect of property proposed to be sold	None
16	Statutory Notice of 15 days to Borrowers/Guarantors/Mortgagors under the Security Interest (Enforcement) rules,2002	This publication is also 15 days' notice to Borrower/Guarantors/Mortgagors under the Security Interest (Enforcement) Rules, 2002.

Date: 12.04.2026

Place: Raipur

(Idras Deepak Xess)
AUTHORISED OFFICER,
STATE BANK OF INDIA