



E-AUCTION SALE NOTICE

E-Auction of Properties: 26.05.2026

Bank of India, Zonal Office, New Delhi Zone, "Star House", H-2, Connaught Circus,
Middle/Outer Circle, Near PVR Plaza Hall, New Delhi – 110001. Phone No. 011-28844099/8378050835

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 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 Borrower(s) and Guarantor(s) that the below described immovable properties mortgaged/charged to the Bank of India (Secured Creditor), the possession of which has been taken by the Authorised Officer of the Bank of India, will be sold on "As is where is", "As is what is" and "Whatever there is" on **26.05.2026 from 11.00 A.M. to 5.00 P.M.** through E-Auction under the Securitization 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.

Short description of the properties to be sold are given below: Amount to be recovered (secured debt) and particulars of possession are also mentioned in the table below.

Sr. No.	Borrower(S)/ Guarantor(s)/ Mortgagor(s) Name	DESCRIPTION OF THE PROPERTY	Total Dues (laks)	a. Reserve Price b. EMD c. Incremental Bid	Authorised Officer with Contact Number
1.	Borrower: Mrs. Kavita Ghai W/o Harish Ghai Co-Borrower- Mr. Harish Ghai Guarantor- Mr. Amit Chhabra Branch-New Delhi Gandhinagar	Flat no. H-7/1, 7th floor, Tower-H (without roof right) in "OXY Homez" situated at residential housing group complex in village Behla Hazipur, Pargana Loni Tehsil, Dist Ghazalabad, Uttar Pradesh Super area 88.26 Sq. Mtr. & Covered area 62.62 Sq Mtr. (Property under Symbolic Possession of the bank)	Rs. 16.33 Lakh + uncharged interest + other charges	a. Rs. 28,77,000/- b. Rs. 2,87,700/- c. Rs. 25,000/-	Mr. Anil Jha Mob: 8292711168

TERMS AND CONDITIONS

- (1) Auction sale / bidding would be only through "Online Electronic Bidding" process through the website <https://baanknet.com>.
- (2) The intending bidders should register at portal <https://baanknet.com> and upload KYC documents and after verification of KYC documents by the service provider, EMD to be deposited in BAANKNET EMD wallet through NEFT/RTGS/Transfer/Generation of challan form (<https://baanknet.com>).
- (3) Date and time of Auction: 26.05.2026 from 11:00 AM to 05:00 PM with unlimited Auto-Extensions of 05 Minutes Each.
- (4) Property can be inspected on 21.05.2026 between 11.00 A.M. to 04.00 P.M. with prior Appointment from respective Authorised Officer.
- (5) E-Auction would commence on the Reserve Price plus first incremental value as mentioned above. Bidders shall improve their offers in multiples mentioned in the above table for all the properties simultaneously.
- (6) The intending bidders should deposit EMD i.e. 10% of Reserve Price online in the BAANKNET EMD Wallet along with the required documents / details well before 26.05.2026 before 04.30 P.M. on the <https://baanknet.com> for smooth participation in e-auction.
- (7) The highest / successful bidder shall deposit 25% of the amount of purchase money (including EMD already paid i.e. 10% of bid amount) immediately but not later than the next working day (during banking hours) of confirmation of the sale by the Authorized Officer after acceptance of bid by the Authorized Officer in respect of the sale, failing which the EMD shall be forfeited.
- (8) The balance 75% of the purchase money shall be payable on or before 15th day (during banking hours) of confirmation of the sale by the Authorized Officer or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer. In case of failure to deposit this balance amount within the prescribed period, the amount deposited shall be forfeited and the Authorized Officer / Bank will be at liberty to cancel the auction and conduct fresh auction.
- (9) On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate and the sale shall be considered complete thereafter and that the Bank shall entertain no claims.
- (10) For detailed terms and conditions of the sale, please refer to the link - <https://www.bankofindia.co.in/DynamicTenderType=3>
- (11) This publication is also 30 days' notice to the above borrowers/guarantors/mortgagors in advance.
- (12) In case of discrepancy between English version and any other vernacular version of this notice, the English version shall prevail.

FINANCIAL EXPENSES 23/04/2026.

Date: 22.04.2026, Place, New Delhi

Authorised Officer, Bank of India