



Bank of Baroda
Regional Stressed Asset Recovery Branch (South Delhi Region),
Bank of Baroda Bldg., 1st Floor, 16
Sanskrit Marg, New Delhi – 110001
Email: SARDEL@bankofbaroda.bank.in Mob: 7568716083

NOTICE TO BORROWER
(UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT, 2002)

Date: 30.03.2026

To,

Mr. Ankit s/o Mr. Rajkumar, R/o Flat no A6, Floor No.6, Sankalp Apartment, Sector 64, Ballabgarh, Faridabad, Haryana- 121004

M/s Yadav Industries (Prop. Ankit s/o Mr. Rajkumar) Plot no 49, Gali no 3, Dabua Palli Road, Ghazipur Industrial Area, Haryana - 121001

Dear Sir

Re: Credit facility with our Malviya Nagar Branch now transferred to ROSARB South Delhi.

1. We refer to our Letter dated **25.11.2024** bearing No. Ref: ADVI/Retail-00002988068-LMS conveying sanction of various credit facilities and the terms of sanction. Pursuant to the above sanction you have availed and started utilizing the credit facilities after providing security for the same, as hereinafter stated. The present outstanding in various loan/credit facility accounts and the security interests created for such liability are as under:

Nature and type of facility	Limit Rs. (In lacs)	Rate of Interest at present	Outstanding as on 22.03.2026	Security Agreement with brief description of securities.
Baroda Car Loan (Term Loan (Ac. No. 7683060000016 20)	Rs. 38,50,000.00/- (Rupees Thirty-Eight Lakhs Fifty Thousand only)	@ 9.45 % p.a. contractual rate + Penal Charges @ 2% p. a	O/S Rs. 37,98,109.00 +Unapplied Interest of Rs.3,43,712.23 +Unserviced Interest of Rs.1,04,929.89+Compoundin g Interest of Rs.41,245.00 Total Dues of Rs.42,87,996.12 + unapplied Interest and legal charges w.e.f. 23.03.2026	Hypothecation of Car having Chassis no – MBJAA3GS000623475 - 1024 Engine no – 1GDA840495 Maker name – Toyota Kirloskar Motor Pvt. Ltd. Model Name – Fortuner (AT) RC No. HR29BE7205 Registration date – 29.11.2024

2. In the letter of acknowledgment of debt/sanction dated **25.11.2024** you have acknowledged your liability to the Bank to the tune of **Rs.38,50,000.00** as on **25.11.2024**. The outstandings stated above include further drawings and interest up to **22.03.2026**. Other charges debited to the account are Rs.NA.

3. As you are aware, you have committed defaults in payment of interest/installment on above loans/outstandings for the quarter ended March 2025. You have also defaulted in payment of installments of term loan/demand loans which have fallen due for payment on 10.01.2025 and thereafter.

4. Consequently upon the defaults committed by you, your loan account has been classified as non-performing asset on **10.04.2025** in accordance with the Reserve Bank of India directives and guidelines. In spite of our repeated requests and demands you have not repaid the overdue loans including interest thereon.

5. Having regard to your inability to meet your liabilities in respect of the credit facilities duly secured by various securities mentioned in para 1 above, and classification of your account as a non-performing asset, we hereby give you notice under sub-section (2) of section 13 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and call upon you to pay in full and discharge your liabilities to the Bank aggregating **Rs. 42,87,996.12 (Rupees Forty-Two Lakhs Eighty-Seven Thousand Nine Hundred Ninety-Six and Twelve Paise only)** as stated in para 1 above, within 60 days from the date of this notice. We further give you notice that failing payment of the above amount with interest till the date of payment, we shall be free to exercise all or any of the rights under sub-section (4) of section 13 of the said Act, which please note.

6. Please note that interest will continue to accrue at the rates specified in para 1 above for each credit facility until payment in full.

7. We invite your attention to sub-section 13 of the said Act in terms of which you are barred from transferring any of the secured assets referred to in para 1 above by way of sale, lease or otherwise (other than in the ordinary course of business), without obtaining our prior written consent. We may add that non-compliance with the above provision contained in section 13(13) of the said Act, is an offence punishable under section 29 of the Act.

8. We further invite your attention to sub section (8) of section 13 of the said Act in terms of which **you may redeem the secured assets, if the amount of dues together with all costs, charges and expenses incurred by the Bank is tendered by you, at any time before the date of publication of notice for public auction/inviting quotations/tender /private treaty. Please note that after publication of the notice as above, your right to redeem the secured assets will not be available.**

9. Please note that this demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which we may have, including without limitation, the right to make further demands in respect of sums owing to us.

Sd/-

Chief Manager, Bank of Baroda



Bank of India
Relationship beyond banking

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 (lakhs)	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 Chabra Branch-New Delhi Gandhinagar	Flat no. H-711, 7th floor, Tower-H (without roof right) in "OXY Homez" situated at residential housing group complex in village Behta Hazipur, Pargana Loni Tehsil, Dist Ghaziabad, 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/Dynamic/Tender?Type=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.

Date: 22.04.2026, Place, New Delhi

Authorised Officer, Bank of India



Bank of India
Relationship beyond banking

THE BUSINESS DAILY

FOR DAILY BUSINESS



FINANCIAL EXPRESS
Read to Lead



Jammu & Kashmir Bank Limited
Cluster Office Lucknow, Parasvath Plaza Vibhuti Khand, Gomti Nagar, Lucknow
Email : cluluck@jkbmail.com

POSSESSION NOTICE

Notice under Section 13 (4) of the SARFAESI ACT, 2002 read with Rule 8 (1) of the Security (Enforcement) Interest Rules, 2002

Whereas, authorized Officer of the Jammu & Kashmir Bank Limited under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002 and in exercise of powers under section 13(2) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued Demand Notice dated 08.09.2025 thereby calling upon the Borrower(s); Mortgagor(s) and guarantor(s) viz.
1) MR. FARRUKH IFTIKHAR S/O MR. QAZI IFTIKHAR AHMAD R/O FLAT NO D2, NAYYAR PALACE, 4TH FLOOR, AMIR NISHAN, KOIL ALIGARH, U.P.-202001 (BORROWER/MORTGAGOR)
2) MRS. GAZALA TALAT W/O MR. FARRUKH IFTIKHAR R/O FLAT NO D2, NAYYAR PLACE, 4TH FLOOR, AMIR NISHAN, KOIL ALIGARH, U.P.-202001 (CO-BORROWER/MORTGAGOR)
3) MR SOHAIL AHMAD KHAN S/O MR ABDUL JALIL KHAN R/O 12/59, TAJ INDUSTRIES CHOWK BUNDU KHAN, UPPER FORT ALIGARH, KOIL ALIGARH-U.P.-202001, (GUARANTOR)
4) MR MOHD SAJJID S/O ABDUL SHAKOOR R/O H NO 4/308 ZOHRRA BAGH, KELA NAGAR, ALIGARH KOIL ALIGARH-U.P.-202001 (GUARANTOR)
to repay an amount of Rs. 26,82,744.85 (Rupees Twenty Six Lakh Eighty-Two Thousand Seven Hundred Forty-Four and Paise Eighty-Five only) of the said notice together with the future interest and other charges thereon.
The said borrower having failed to repay the said amount, notice is hereby given to the said borrower in particular and the public in general that the undersigned being authorized officer of the J & K Bank Ltd. has taken possession of the hypothecated property described herein below, in exercise of the powers conferred on me under section 13 (4) of the said Act read with Rule 8 of the said Rules, on this 20th day of April, the year 2026.
The said borrower in particular and the public in general are hereby cautioned against dealing with the said property in any manner whatsoever and any dealings with the said property will be subject to the charge of the J&K Bank Limited for the amount in aggregating to Rs. 27,95,526.85 (Rupees Twenty Seven Lakh Ninety Five Thousand Five Hundred Twenty Six and Paise Eighty-Five Only) together with future interest thereon from 01.03.2026 and other charges incurred or to be incurred.
The borrowers attention is invited to the provisions of Sub-section (8) of Section 13 of the Act, in respect of the time available, to redeem the secured assets.

Description of the movable Property

Equitable Mortgage of Residential Flat bearing Flat No. 202, at Second Floor, being part of Sterling Homes Phase 2nd constructed on part & parcel of Khasra No. 677kha, situated at village Chherhat, Sudiyal, Anoopshaher Road, Near FM Tower, Pergana & tehsil Koil, Aligarh, U.P - 202001, having an area of 132.38 sq mtr (158.32 sq yards) purchased at a cost of Rs. 32.00 lacs as per sale agreement dated 02.03.2022

Date : 20.04.2026
Place : Aligarh

Ashok Kumar
Authorized Officer

Registered office Corporate Headquarters M.A.Road, Srinagar 190001 Kashmir, India T +91 (0)194 2481 930-35 F +91 (0)194 248 1928 CIN: L65110JK1938SGC000048 E info@jkbmail.com W www.jkbank.net



Jammu & Kashmir Bank Limited
Cluster Office Lucknow, Parasvath Plaza Vibhuti Khand, Gomti Nagar, Lucknow
Email : cluluck@jkbmail.com

POSSESSION NOTICE

Notice under Section 13 (4) of the SARFAESI ACT, 2002 read with Rule 8 (1) of the Security (Enforcement) Interest Rules, 2002

Whereas, authorized Officer of the Jammu & Kashmir Bank Limited under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002 and in exercise of powers under section 13(2) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued Demand Notice dated 23.06.2025 thereby calling upon the Borrower(s); Mortgagor(s) and guarantor(s) viz.
i) Mrs. Hasena Begum W/o Haji Umar Farooq R/o H.No. 49 Shanti Niketan ADA Colony Shahjamaipur , Jay Ganj, Koil Aligarh, (CO- Borrower/ Legal Heir)
ii) Mr. Mohsin Parvaiz S/o late Sh Haji Umar farooq R/o H.No. 49, ADA Colony Shahjama, Koil, Aligarh, U.P.-202001, (Legal Heir)
iii) Mr. Majumassim Parvaiz S/o Late Sh Haji Umar Farooq R/o H.No. 49, ADA Colony Shahjama, Koil, Aligarh, U.P.-202001, (Legal Heir)
iv) Mr. Danish Parvaiz S/o Late Sh Haji Umar Farooq R/o H.No. 49, ADA Colony Shahjama, Koil, Aligarh, U.P.-202001, (Legal Heir)
v) Mr. Shanu Mohd S/o Sh Haji Umar Farooq R/o H.No. 49, ADA Colony Shahjama, Koil, Aligarh, U.P.-202001, (Legal Heir/Guarantor)
vi) Mr. Majra Ahmad S/o Sh Haji Mohd Iqam R/o H No 263, Haddi Godam, Near Shiv Mandir Wali Gali, Koil, Aligarh, U.P.-202001 (Guarantor)
to repay an amount of Rs. 8,06,578.63 (Rupees Eight Lakh Six Thousand Five Hundred Seventy-Eight and Sixty-Three Paise only) of the said notice together with the future interest and other charges thereon.
The said borrower having failed to repay the said amount, notice is hereby given to the said borrower in particular and the public in general that the undersigned being authorized officer of the J & K Bank Ltd. has taken possession of the hypothecated property described herein below, in exercise of the powers conferred on me under section 13 (4) of the said Act read with Rule 8 of the said Rules, on this 20th day of April, the year 2026.
The said borrower in particular and the public in general are hereby cautioned against dealing with the said property in any manner whatsoever and any dealings with the said property will be subject to the charge of the J&K Bank Limited for the amount in aggregating to Rs. 8,31,059.63 (Rupees Eight Lakh Thirty One Thousand Fifty-Nine and Sixty-Three Paise only) together with future interest thereon from 01.02.2026 and other charges incurred or to be incurred.
The borrowers attention is invited to the provisions of Sub-section (8) of Section 13 of the Act, in respect of the time available, to redeem the secured assets.

Description of the movable Property

Equitable Mortgage of a Triple Story House with Nagar Nigam Number 10/57 PM (Bearing H No LIG-DL-57 as per ADA), standing on land Bukhand No LIG-DL-57, situated at opposite Captain Abass Ali Park, Mohalla Shantiniketan, ADA Colony, Near Double Water Storage Tank, Khair Bye Pass Road, Pargaba & Tehsil Koil, District Aligarh in the name of Mr. Haji Umar Farooq S/o Sh Bunda Khan with Fair Market Value (FMV) Rs. 39.00 lacs and Forced Sale Value (FSV) Rs. 31.00 lacs as per valuation report of Er. Zakir Hussain Naqvi (approved valuer of bank) dated 12.02.2024.

Date : 20.04.2026
Place : Aligarh

Ashok Kumar
Authorized Officer

Registered office Corporate Headquarters M.A.Road, Srinagar 190001 Kashmir, India T +91 (0)194 2481 930-35 F +91 (0)194 248 1928 CIN: L65110JK1938SGC000048 E info@jkbmail.com W www.jkbank.net



Bank of India
Relationship beyond banking

ZONAL OFFICE: DELHI NCR ZONE
BATRA HOUSE, PLOT NO. 52, SECTOR 32,
INSTITUTIONAL AREA, GURUGRAM - 122003, HARYANA
PH.: 0124-2388404/2388409

E-AUCTION SALE NOTICE

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 read with proviso to Rule 6(2) for movable properties & 8(6) for immovable properties of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) & Guarantor(s) that the below described movable / immovable property(ies), mortgaged / hypothecated / pledged / charged to the Secured Creditor, the constructive / physical possession of which has been taken by the Authorized Officer of the under mentioned Branches of Bank of India as Secured Creditor, will be sold on "AS IS WHERE IS", "AS IS WHAT IS BASIS", "WHATEVER THERE IS BASIS" and "WITHOUT ANY RECOURSE BASIS" on **12.05.2026** for recovery of rupees mentioned below against the relevant account due to Bank of India Secured Creditor from the Borrower(s) & Guarantor(s). The reserve price and the earnest money deposit has been mentioned against each account / properties. The sale will be done by the undersigned through e-auction platform provided at the web portal <https://baanknet.com/>

Sr No.	Name of Borrower & Account	Details of Property	Amount as per demand notice Demand Notice Date Possession Notice Date	Reserve Price EMD Bid Increase Amount	Date / Time of e-Auction
PALWAL BRANCH: BALAJI NIWAS NEAR RAHUL NURSING HOME 59KM DELHI-MATHURA ROAD PALWAL 121102 M:8839100471 E-MAIL: palwal.delhincr@bankofindia.bank.in IFSC CODE: BKID0006735, A/c No. 673590200000033. A/C NAME: INTERMEDIARY INWARD OUTWARD REMITTANCE ACCOUNT					
1.	Borrower/ Mortgagor: Borrower- Mrs Saroj W/o Sh Narender Deshwal, Co-Borrower- Mr Narender Deshwal S/o Sh Hukam Chand, Both R/o House at Gali no 7, Adarsh Colony near Radhey Shyam Mandir, Palwal, Tehsil and District Palwal, Haryana 121102 Guarantor: Mr Satbir Singh S/o Sh Chetram, R/o VPO Ghori, Palwal, Tehsil and district Palwal Haryana 121102	All that part and parcel of residential property comprised in Khewat/Khata No 4155/4832, Mustil No 173, Killa No 3(7-13) Situated near Radhey Shyam Mandir in colony known as Adarsh Colony, Palwal Palwal- 121102 Haryana in the name of Mrs. Saroj W/o Narender Singh measuring 70.00 sq.yds. Tenure: Freehold Bounded as under: East: Other Property West: Gali South: House of Amar Chand North: Vacant Plot	Rs 5,34,344.31 + interest 30.09.2022 16.12.2022 Symbolic Possession	Rs 22.73 lakhs Rs 2,27,300/- Rs 10,000/-	12.05.2026 11:00 AM to 05:00 PM
CHARKHI DADRI BRANCH - CHARKHI DADRI, HARYANA - 127306, M: 9982356401 Email- charkhidadri.delhincr@bankofindia.co.in IFSC Code- BKID0006771 A/c No. 677190200000033 A/c Name : INTERMEDIARY INWARD OUTWARD REMITTANCE ACCOUNT					
2.	Mr Sukhbir Singh & Mrs Pinki Devi	Residential house over land measuring 0K-5M i.e. ¼ share of 1K-0M comprised in Khewat No 118/104, Khatoni No 177 situated at VPO Mehra, Tehsil and District Charkhi Dadri owned by Mr. Sukhbir Singh s/o Muran Lal.	Rs. 12,51,719.00 Lakh + Interest + other Charges thereon 21-06-2016 13-10-2016 / Symbolic Possession	Rs. 5,22,000 Rs. 52,200 Rs. 10,000	12.05.2026 11:00 AM to 05:00 PM
SOTAI BRANCH : VILLAGE SOTAI TEHSIL BALLABHGARH, OP FATEHPUR BILLOCH DISTT. FARIDABAD-121004 +918002570790 EMAIL- sotai.delhincr@bankofindia.co.in IFSC CODE : BKID0006757, A/C 675790200000033 A/C NAME : INTERMEDIARY INWARD OUTWARD REMITTANCE ACCOUNT					
3.	Borrower- Mrs Rani Kumari Guarantor- Mr Randhir Kumar	All that part and parcel of property consisting of House no 18, measuring 50.00 sq yards forming part of Rect No 7, Killa No 3, Mauza Nangla Gujran, Near Holy Faith School, Tehsil Badkhal & Distt Faridabad, Haryana-121004	Rs. 1072193.15 Lakh + Interest + other Charges thereon 30-09-2022 14-11-2025 / Physical Possession	Rs. 14.85 Lakhs Rs. 1,48,500/- Rs. 10,000/-	12.05.2026 11:00 AM to 05:00 PM

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 Basis", "Whatever there is Basis" and "Without any recourse Basis" is will be conducted "On Line", through E-Auction portal <https://baanknet.com/>
(2) E-Auction bid form, Declaration, General Terms and Conditions of online auction sale are available in websites (a) <https://www.bankofindia.co.in> ; (b) <https://baanknet.com/> Bidder may visit <https://baanknet.com/> where "Guidelines" for bidder are available with educational videos. Bidders have to complete following formalities well in advance:
Step 1: Bidder/purchaser Registration: Bidder to register on E-Auction Platform (link given above) using his mobile number and E-mail-ID. Step 2: Transfer of EMD amount to Bidder Global EMD Wallet: On line/off-line transfer of fund using NEFT/Transfer using challan generated on E-Auction Platform. Step 3: Bidder process and Auction Result: Interested registered bidder can bid online on E-Auction platform after completing Step 1 and 2.
(3) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the properties/ies. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and 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 Authorized 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 properties/ies put for sale.
(4) The Date of Online E-Auction will be between 11:00 A.M. to 05:00 P.M. on 12.05.2026.
(5) Last date & time of submission of EMD & Document on or before 12.05.2026 till 05:00 P.M.
(6) Date of Inspection will be on or before 11.05.2026 between 01:00 P.M. to 04:00 P.M. with prior appointment with above mentioned branch.
(7) Bid shall be submitted through online procedure only.
(8) The Bid price to be submitted shall be above Reserve price and bidders shall improve their further offer in multiple as mentioned above.
(9) 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.
(10) Bidders shall be deemed to have read & understood the terms & conditions of sale & be bound by them.
(11) It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid.
(12) 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.
(13) 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 immediately or not later than next working day 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.
(14) 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 / 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.
(15) The purchaser shall bear the applicable stamp duties / Registration Fee / TDS on auction price/other charges, etc. and also all the statutory / non-statutory dues, taxes, assessment charges, etc. owing to anybody.
(16) The Authorized Officer/Bank is not bound to accept the highest offer and has the absolute right a 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.
(17) 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).
(18) The sale shall be subject to rules / conditions prescribed under the Securitization 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.
(19) For more detailed term and conditions of the sale, please refer to the link provided in secured creditors website i.e. <https://www.bankofindia.co.in/> / <https://baanknet.com/>

STATUTORY 15 DAYS
SALE NOTICE UNDER RULE 6(2) & 8(6) OF SECURITY INTEREST (ENFORCEMENT)
RULES 2002 TO THE BORROWER/S AND GUARANTOR/S

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 security 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 day. 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 to 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.

Date: 23.04.2026

Place: Delhi NCR

AUTHORISED OFFICER