बैंक ऑफ़ इंडिया
Bank of India BOI
Relationship beyond Banking

BANK OF INDIA
ASSET RECOVERY DEPARTMENT
KOLKATA ZONAL OFFICE
5, BTM Sarani, Kolkata-700001, Ph. No.033-2210-7448

MEGA E-AUCTION TO BE HELD ON 25.06.2026

PUBLIC NOTICE FOR SALE OF IMMOVABLE PROPERTIES MORTGAGED TO THE BANK

Whereas, the Authorized Officer of Bank of India under the Securitization & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 (54 of 2002) & in exercise of powers conferred under Section 13(12) read with rules 8 & 9 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice, to borrowers and Authorized Officer has taken possession of the properties described herein below. Offers are invited by the Authorized Officer under sub-rule 5 & 6 of rule 8 of the said Act by holding e-auction on the date, place and time mentioned. Public at large and borrowers and guarantors in general are being informed hereby that E-auction under SARFAESI Act in respect of under noted properties will be conducted for sale on the terms & conditions presented in the Security Interest (Enforcement) Rules 2002 and to the following conditions for realization of the Debts due to the Bank.

Name & Address of Borrowers / Guarantors with Branch Name	Description of the Property	Secured debt / Amount due (In Rs.)	Date of Demand Notice & Date of Possession	Reserve Price (In Rs.) & Earnest Money Deposit (EMD, In Rs.)
BOW BAZAR Branch **Telephone No: +919073865955** **Account Name: Mr. Shyamal Kundu** **Co- Borrower: Mrs. Niva Rani Kundu** **Add:** 82, Ghanashyam Banerjee Road, Vidyasagar Sarani, Vivekananada Pally, PS Nimta, Kolkata- 700049	EQM of property/land admeasuring area of 2.25 kattahs (more or less) with single storied residential building with plinth area 781 sqft (more or less) situated at Kedar Ghosh road, Vivekananda Pally, Patna, within the limits of North Dumdum Municipality, Ward No 6, Holding No 82, PO & PS Nimta, Kolkata- 700049, Dist North 24 PGS	**Rs.7,17,713.67** as on 22.05.2026 with further interest & charges w.e.f interest ceased date	03.07.2024 & 12.09.2024 (Symbolic Possession)	**Rs.22,61,000/-** **&** **Rs.2,26,100/-**
BOW BAZAR Branch **Telephone No: +919073865955** **Account Name: Mr. Aditya Naskar** **Co-Borrower: Mrs. Saswati Dey Naskar** **Guarantor: Mr. Raju Dhar** **Add:** Raj-1, Flat No 7, 489 Paschim Putiary, Banerjee Para Road, PS- Thakurpukur, Kolkata- 700041	EQM of residential flat no 7 admeasuring SBU 429 sqft (more or less), Built up area 357 sqft (more or less)on the western side of 2nd floor along with a garage space admeasuring area of 144 sqft (more or less) in Ground floor of a four storied (G+3) apartment building, named "Raj-1" situated at premises no 489, Putiary Banerjee para road, within the limits of Kolkata Municipal Corporation in Ward No 115, Po Paschim Putiary, PS Thakurpukur, Kolkata 700041, Dist South 24 PGS	**Rs.6,21,378.57** as on 22.05.2026 with further interest & charges w.e.f interest ceased date	25.04.2024 & 01.08.2024 (Symbolic Possession)	**Rs.11,53,000/-** **&** **Rs.1,15,300/-**
BOW BAZAR Branch **Telephone No: +919073865955** **Account Name: Mr. Amar Pakira** **Guarantor: Mr. Ramesh Malick** **Add:** 55, Chatra, Dharamtala Lane, PO- Serampore, Dist- Hooghly, Pin- 712204	EQM of property/land with area of 11 chittacks 3 sqft (0.691 kattahs) with three storied residential building with plinth area of Ground floor & 1st floor both of 385 sqft (more or less), 2nd floor 256 sqft (more or less) situated at Municipal Holding No 4, Dharamtala Lane, Mouza Chatra, within the limits of Sreerampur Municipality, in Ward No 2, PS Sreerampur, Dist Hooghly, Pin- 712204	**Rs.10,79,204.07** as on 22.05.2026 with further interest & charges w.e.f interest ceased date	30.05.2025 & 16.09.2025 (Symbolic Possession)	**Rs.9,33,000/-** **&** **Rs.93,300/-**
DHARAMTOLLA STREET Branch **Telephone No: +919433377869** **Account Name: M/s Gupta Enterprise** **Proprietor: Mr. Raju Kumar Gupta** **Guarantor: Mrs. Manju Gupta** **Add:** Laxmi Niketan, 1st floor, Flat No 1A, 161/1, Naskarpara Road, Howrah, Pin- 711107	EQM of residential Flat No 1A admeasuring SBU 765 sqft (more or less), on the 1st floor of a three storied residential building name as "Laxmi Niketan" situated at Holding No 161/1, Naskarpara Road, PO Ghusuri, Mouza & PS Malipanchghara, Dist Howrah, Pin- 711107, Ward No 03 under Howrah Municipal Corporation	**Rs.21,28,757.19** as on 22.05.2026 with further interest & charges w.e.f interest ceased date	04.10.2015 & 16.02.2016 (Symbolic Possession)	**Rs.20,18,000/-** **&** **Rs.2,01,800/-**
JAWAHARLAL NEHRU ROAD Branch **Telephone No: +919830624614** **Account Name: Mr. Ashoke Kumar Saha** **Co- Borrower 1: Mrs. Arijit Saha** **Co- Borrower 2: Mrs. Avijit Saha** **Add:** M/1/5-7, Salt Lake, Block CC, North Bidhannagar, WB- 700064	EQM of residential flat no B, on the 4th floor (North-East side) admeasuring SBU 1084 sqft (more or less), Built up area 867 sqft (more or less) of a five storied (G+4) Apartment Building, named "Dayalaxmi" situated at Kalaberia, on Rajarhat Main road (211 Bus route) within the limits of Rajarhat-Bishnupur 1 no Gram Panchayet, PO & PS Rajarhat, Kolkata- 700135, Dist North 24 PGS	**Rs.12,68,671.84** as on 22.05.2026 with further interest & charges w.e.f interest ceased date	02.12.2022 & 09.03.2023 (Symbolic Possession)	**Rs.24,55,000/-** **&** **Rs.2,45,500/-**
JAWAHARLAL NEHRU ROAD Branch **Telephone No: +919830624614** **Account Name: Mr. Satadru Sengupta** **Co- Borrower: Mrs. Ashim Sengupta** **Add:** R12, 1 Parntika Sarkari Abasan, Sarengabad, Budge Budge, Kolkata- 700137	EQM of residential flat no 4B, on the 4th floor (South-East side) admeasuring SBU 775 sqft (more or less), Built up area 620 sqft (more or less) of a five storied (G+4) Apartment Building, situated at B1-65/New, Budge Budhe Trunk Road within the limits of Mahestala Municipality in Ward No 31, PS Maheshtala, Kolkata- 700137, Dist South 24 PGS	**Rs.5,94,084.02** as on 22.05.2026 with further interest & charges w.e.f interest ceased date	30.08.2023 & 06.11.2025 (Symbolic Possession)	**Rs.16,91,000/-** **&** **Rs.1,69,100/-**
JAWAHARLAL NEHRU ROAD Branch **Telephone No: +919830624614** **Account Name: M/s Agnik Trade Enterprise Pvt Ltd** **Partner 1: Mr. Debpriyo Das** **Partner 2: Mr. Ranjan Kumar Das** **Add:** 408, Rabindra Sarani, Beadon Street, Kolkata- 700006	EQM of residential flat admeasuring SBU 1133.84 sqf (more or less), Built up area 746 sqft (more or less) on the entire ground floor of a four storied (G+3) apartment building situated at Holding No 5/135, Purbayan, Lalkuthi, Rajarhat, within Bidhannagar Municipal Corporation in Ward No 4, PS Airport, Kolkata- 700136, Dist North 24 PGS	**Rs.20,35,381.44** as on 22.05.2026 with further interest & charges w.e.f interest ceased date	06.11.2025 & 22.04.2026 (Symbolic Possession)	**Rs.28,98,000/-** **&** **Rs.2,89,800/-**
JAWAHARLAL NEHRU ROAD Branch **Telephone No: +919830624614** **Account Name: M/s Hotel Sunflower** **Proprietor: Mr. Samrit Pal** **Guarantor 1: Mrs. Nivedita Pal** **Guarantor 2: Mrs. Purabi Talukdar** **Add:** 80, Ashokegarh East 10/5/1, Flat C/1, WB- 700108	EQM of residential flat admeasuring SBU 1200 sqft (more or less), Built up area 960 sqft (more or less) on the 3rd floor (South-East side) of a four storied (G+3) apartment building situated at premises no 80, Ashokgarh (presently known as 166/10, BT Road) near Ashokgarh High School within the limits of Baranagar Municipality, PS Baranagar, Kolkata- 700108, Dist North 24 PGS	**Rs.20,19,370.06** as on 22.05.2026 with further interest & charges w.e.f interest ceased date	06.11.2025 & 22.04.2026 (Symbolic Possession)	**Rs.34,99,000/-** **&** **Rs.3,49,900/-**
JAWAHARLAL NEHRU ROAD Branch **Telephone No: +919830624614** **Account Name: Mrs. Anju Sharma** **Co-Borrower: Mr. Sarban Kumar Sharma** **Add:** 11 Rasik Mitra Lane, Baghbazar, Kolkata- 700003	EQM of residential flat no 2A, on the 2nd floor (South-West side) admeasuring SBU 720 sqft (more or less), Built up area 576 sqft (more or less) of a six storied (G+5) Apartment Building, situated at Municipal Holding No 259, Garui (Paschim Para), Mouza Garui within the limits of South Dumdum Municipality in Ward No 5, Po Rabindranagar, PS Dumdum, Kolkata 700065, Dist North 24 PGS	**Rs.21,54,844.56** as on 22.05.2026 with further interest & charges w.e.f interest ceased date	04.07.2025 & 08.09.2025 (Symbolic Possession)	**Rs.16,31,000/-** **&** **Rs.1,63,100/-**
JAYNAGAR MAJILPUR Branch **Telephone No: +918910030565** **Account Name: Mr. Somenath Mondal** **Co-Borrower: Mrs. Snigdha Mondal** **Guarantor: Mr. Sukumar Mondal** **Add:** Vill Bazra, PO Sarberia, PS Jaynagar, South 24 PGS, WB- 743385	EQM of residential house consisting of land measuring 6.00 decimal & building thereupon measuring Ground floor of 626 sqft situated at RS & LR Dag No 1230, RS Kh No- 823,825 & 827, LR Kh No- 1459 & 1273, Mouza- Khastara, JL No- 10 under Dakshin Barasat GP, PS- Jaynagar, 24 PGS (S), Pin 743372	**Rs.10,40,800.67** as on 22.05.2026 with further interest & charges w.e.f interest ceased date	30.09.2022 & 16.02.2023 (Symbolic Possession)	**Rs.18,37,000/-** **&** **Rs.1,83,700/-**
JAYNAGAR MAJILPUR Branch **Telephone No+918910030565** **Account Name: Mr. Alkama Safui** **Guarantor: Mrs. Kamrun Nahar** **Add:** Sarat Dutta Road, Ward 11, PO Jaynagar Majilpur, South 24 PGS, Pin- 743337	EQM of residential property admeasuring total construction with total area of land 2.965 decimal (Ground Floor- 663 sqft) situated at Mouza- Ramnarayanpur, JL No- 16, RS & LR Dag No 250, LR Khatian No 2033 to 2035, 2192 (N) & 2193 (N), Holding No 7/1/A, Uttarpara Road (Also known as Sarat Dutta Road), PO & PS- Jaynagar, Ward No- 11 under Jaynagar Majilpur Municipality, Dist- South 24 PGS, Pin- 743337	**Rs.9,41,936.02** as on 22.05.2026 with further interest & charges w.e.f interest ceased date	17.01.2025 & 31.05.2025 (Symbolic Possession)	**Rs.17,60,000/-** **&** **Rs.1,76,000/-**
KOLKATA MAIN Branch **Telephone No: +917004969896** **Account Name: M/s Associated Clearing** **Partner 1: Mr. Sibaram Banerjee** **Partner 2: Mr. Prakash Banerjee** **Partner 3: Mr. Raja Ram Banerjee** **Partner 4: Mr. Indrajit Banerjee** **Add:** 12B, Netaji Subhas Road, 2nd floor, Room No 42, Kolkata 700001	EQM of land area of 11.87 decimals with RCC roof, brick built load bearing double storied residential building each floor measuring 1141 sqft as per plan (Physical measurement 1043 sqft) situated at Vill South Garia Chatterjee para / Raspara, PO South Garia, PS Baruipur, Dist South 24 PGS, Pin- 743163 within South Garia No 1, Gram Panchayet, under JL No 5, Mouza Kharupataliya, Dag No LR 652, Khatian No 791 to 794 & JL No 6, Mouza- South Garia, Dag No LR 2389 & 2390, Khatian No 2137 to 2140, Baruipur	**Rs.17,22,101.80** as on 22.05.2026 with further interest & charges w.e.f interest ceased date	28.05.2025 & 30.07.2025 (Symbolic Possession)	**Rs.31,16,000/-** **&** **Rs.3,11,600/-**
KALIKAPUR Branch **Telephone No: +919748725300** **Account Name: Mr. Abhijit Debnath** **Co-Borrower: Mrs. Aditi Sengupta** **Add:** 41A, Raja Rammohan Roy Sarani, Amherst Street, St Pauls College, Kolkata- 700009	EQM of residential flat no B-6 admeasuring SBU 1071 sqft (more or less), Built up area 856 sqft (more or less) on the 3rd floor (South-West side) of a four storied (G+3) apartment named "Jeet Horizon" along with a car parking space on the ground floor situated at premises no 288, Nayabad, within the limits of Kolkata Municipal Corporation in ward no 109, PS Purba Jadavpur, Kolkata 700099, Dist South 24 PGS	**Rs.33,97,576.03** as on 22.05.2026 with further interest & charges w.e.f interest ceased date	01.11.2025 & 16.05.2026 (Symbolic Possession)	**Rs.31,34,000/-** **&** **Rs.3,13,400/-**
KOLKATA SME Branch **Telephone No: +916291379446** **Account Name: M/s R M Enterprise** **Proprietor: Mr. Biplab Ghosh** **Guarantor: Mrs. Taniya Ghosh** **Add:** 49, Jessore Road, North Ward No 24, Barasat, North 24 PGS, Kolkata- 700124	EQM of Vacant Land admeasuring about more or less 46.50 decimals equivalent to 28 cottah 02 chittacks 40 sqft comprising of plot no C/3, Plot No C/1, Plot No C, Plot No C/2, Plot No C/4, Plot No D & Plot No E) comprised in the RS/LR Dag No 1/962 in the LR Khatian No 506, corresponding to the RS Khatian No 188 at Mouza Tentulia, JL No 114, PS Barasat now Duttapukur, Pin Code 743294, District North 24 PGS under the Choto Jagulia Gram Panchayat	**Rs.7,23,62,729.34** as on 22.05.2026 with further interest & charges w.e.f interest ceased date	09.02.2026 & 20.04.2026 (Symbolic Possession)	**Rs.4,55,20,000/-** **&** **Rs.45,52,000/-**
LINDSAY STREET Branch **Telephone No: +919470924059** **Account Name: Mrs. Arojit Nag Chowdhury** **Guarantor: Mr. Chittaranjan Sen** **Add:** Prasantha Sardarpara, Domjur, Howrah- 711002	EQM of residential flat situated on 2nd floor in G+5 storied building named "Dream Apartment" measuring about Super built up area of 650 sqft , Mohiary Ghaser Bagan with landmark of Utsahi Sangha Club situated at Mouza Mohiary, JL No 28, LR Khatian No 5471-5474, 5467-5469, 2192, 4562, 6470, RS Dag No 2486, LR Dag No 2837, RS Khatian No 1285, PO+PS- Domjur, Talpukur under Mohiary 1 no Gram Panchayat, ADSR Domjur, District- Howrah, Pin- 711302	**Rs.6,76,053.14** as on 22.05.2026 with further interest & charges w.e.f interest ceased date	20.01.2024 & 31.12.2024 (Symbolic Possession)	**Rs.16,49,000/-** **&** **Rs.1,64,900/-**
MISSION ROW Branch **Telephone No: +919800829086** **Account Name: Mr. Biplab Ghosh** **Co-Borrower: Mr. Ranajit Ghosh** **Co-Borrower: Mrs. Taniya Ghosh** **Add:** H No 49, Jessore Road, North Champa Dali More opposite Sanjukta Apartment, Barasat, Pin- 700124	EQM of Five storied residential house admeasuring plinth area floor wise with Ground & 1st floor both of 1366 sqft, 2nd, 3rd & 4th floor each of 1388 sqft, total 6896 sqft (RCC) with area of land of 1601 sqft more or less lying & situated at Mouza Barasat, JL No 79, RS No 261, Touzi No 146, RS Khatian No 700 corresponding LR Khatian No 1012, RS LR Dag No 131/977, Holding No 49, Jessore Road (North), PS Barasat, Kolkata 700124, District North 24 PGS under Ward No 9 (old), presently 24, Barasat Municipality, West Bengal	**Rs.1,77,32,998.27** as on 22.05.2026 with further interest & charges w.e.f interest ceased date	19.02.2026 & 20.04.2026 (Symbolic Possession)	**Rs.2,04,27,000/-** **&** **Rs.20,42,700/-**
NOORPUR Branch **Telephone No: +919007793294** **Account Name: Mr. Santu Mondal** **Add:** Vill Paschim Bhabanipur, PO Mukundapur, PS Ramnagar, Pin- 743368	EQM of property/land admeasuring area of 3 decimal (more or less) with two storied residential building with plinth area of Ground floor 447.89 sqft & 1st floor 498.48 sqft situated at Noorpur road, Village- Bhowanipur, PO- Mukundapur, PS- Ramnagar, Dist- South 24 PGS, Pin- 743368 under Noorpur Gram Panchayat	**Rs.6,87,414.70** as on 22.05.2026 with further interest & charges w.e.f interest ceased date	01.07.2021 & 26.09.2021 (Symbolic Possession)	**Rs.15,83,000/-** **&** **Rs.1,58,300/-**
SEALDAH Branch **Telephone No: +917384058527** **Account Name: Mr. Hasibur Rahaman Sardar** **Add:** Raghudevbati, Howrah- 711310	EQM of residential flat admeasuring SBU 492 sqft (more or less), Built up area 410 sqft (more or less) situated on 2nd floor situated at premises no 87/145, Raja S C Mullick Road, Plot No A-146, CS Dag No 146, JL No 33, Mouza Roypur, Ward No 100 of Kolkata Municipal Corporation, PO- Roypur, PS- Jadavpur, now Netaji Nagar, Kolkata- 700047, WB	**Rs.18,14,339.00** as on 22.05.2026 with further interest & charges w.e.f interest ceased date	17.09.2025 & 07.01.2026 (Symbolic Possession)	**Rs.13,45,000/-** **&** **Rs.1,34,500/-**
TOLLYGUNGE Branch **Telephone No: +919007880272** **Account Name: Mrs. Manju Sharma** **Co-Borrower: Mr. Shivam Sharma** **Add:** Goraknath Apartment, Sapuipara, Bally, Pin- 711227, WB	EQM of residential Flat No – 503, 5th floor of G+5 storied building comprising of 630 sqft super built up area (more or less), 504 sqft built up area (more or less) "Tara Apartment" situated at Sapuipara, Bally, near Netaji Sangha Club, Howrah, West Bengal- 711227 in the district Howrah, comprised RS Dag No 6204, RS Khatain No 5527 of Mouza- Bally, JL No 14, PS – Nischinda (old Bally) under Bally Gram Panchayat	**Rs.12,16,737.38** as on 22.05.2026 with further interest & charges w.e.f interest ceased date	28.06.2024 & 17.02.2025 (Symbolic Possession)	**Rs.16,13,000/-** **&** **Rs.1,61,300/-**
TOLLYGUNGE Branch **Telephone No: +919007880272** **Account Name: Mr. Sanat Kumar Naskar** **Guarantor: Mr. Sabita Naskar** **Add:** Battala, Joynagar, Khaiyamara, South 24 PGS, WB- 743337	EQM of residential Flat 3rd floor of a four storied (G+3) building named "Durga Apartment" admeasuring built up area of 850 sqft (more or less), Built up area 680 sqft (more or less) along with a garage measuring about 120 sqft in ground floor situated at premises no 7, Joyrampur Jala road, within the limits of Kolkata Municipal Corporation, in ward no 129, PO & PS- Parnasree, Kolkata- 700060, Dist- South 24 PGS	**Rs.27,00,570.12** as on 22.05.2026 with further interest & charges w.e.f interest ceased date	23.11.2023 & 15.10.2025 (Symbolic Possession)	**Rs.22,34,000/-** **&** **Rs.2,23,400/-**
TOLLYGUNGE Branch **Telephone No: +919007880272** **Account Name: Mr. Tapan Kumar Samal** **Co-Borrower: Mrs. Tapasini Samal** **Add:** Jinjira Bazar, 2nd Pole, Mahestala Brace Bridge, Kolkata- 700088	EQM of residential Flat No – 3, 3rd floor of "City King Apartment" admeasuring built up area of 850 sqft (more or less), Built up area 680 sqft (more or less) Boral- B, PS- Sonarpur, Kolkata- 700154 under Mouza- Boral, PS- Sonarpur, JL No- 61 under RS Khatian No 769 & 187, LR Khatian No 39,2595,2596,2597 and 2598 within the limits of Rajpur Sonarpur Municipality Ward No 34, Holding No 427, Dist- South 24 PGS	**Rs.27,10,844.73** as on 22.05.2026 with further interest & charges w.e.f interest ceased date	13.02.2024 & 17.02.2025 (Symbolic Possession)	**Rs.24,69,000/-** **&** **Rs.2,46,900/-**
VIVEKANANDA ROAD Branch **Telephone No: +919433492966** **Account Name: Mrs. Mithu Manna** **Add:** 1st Floor, Flat No 102, 152 Sree Ram Dhang Road	EQM of residential flat no 302 admeasuring SBU 405.6 sqft (more or less), Built up area 337 sqft (more or less) on the 3rd floor (Eastern side) of a six storied (G+5) apartment situated at Municipal Holding No 152, Sri Ram Dhang Road, within the limits of Howrah Municipal Corporation in Ward No 5, PO- Salkia, PS- Malipanchghora, Howrah, Pin- 711106	**Rs.10,27,467.70** as on 22.05.2026 with further interest & charges w.e.f interest ceased date	02.01.2026 & 12.03.2026 (Symbolic Possession)	**Rs.10,60,000/-** **&** **Rs.1,06,000/-**

TERMS & CONDITIONS:

(i) Auction sale / bidding would be only through **"Online Electronic Bidding"** process through the website **https://BAANKNET.com**

(ii) **Date and time of Auction 25.06.2026 between 11.00 a.m. to 05.00 p.m. for all properties, followed by unlimited extensions of 10 minutes each, viz the auction process would run for 120 minutes in first stance and in case a valid bid is received in last 10 minutes, the auction would get extended by another 10 minutes. The process would continue until there are no valid bids during last 10 minutes. Auction would commence at one notch above Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs. 20,000/- (Rupees Twenty Thousand only). Interested parties can inspect the properties at site on 10.06.2026 & 17.06.2026 between 11.00 a.m. and 04.00 p.m.**

(iii) **The intending bidders should register their names at portal https://BAANKNET.com and get their User ID and password. Prospective bidders may find how to register for auction, mode of auction, and other processes to be followed on the above-mentioned link. Intending bidders may contact for any query on 033-2210-7448, or contact to 6th floor of Kolkata Zonal Office.**

(iv) The above properties/assets shall be sold on **"AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" and "WITHOUT ANY RECOURSE BASIS".** The intending bidders should make their own enquiries regarding the encumbrances, title of property put on auction and claim/right/dues affecting the property, the time and cost involved in taking physical possession (for properties under symbolic possession) prior to submitting their bid. All the accrued statutory dues including property tax, energy charges etc shall be borne by the successful bidder. The Authorized Officer/Secured Creditor shall not be responsible in any way **for any third party claims/right/dues and also for the delay, costs and/ or legal issues involved in taking physical possession** (in case of properties under symbolic possession).

(v) Particulars specified in the schedule above have been stated to the best of the information of the Authorized Officer/Bank. Authorized Officer and / or Bank will not be answerable for any error, mis-statement or omission in this public notice.

(vi) The aforesaid properties shall not be sold below the Reserve Price mentioned above. Intending bidders are required to deposit the Earnest Money Deposit (EMD) stated above in the wallet provided on the BAANKNET portal by M/s BAANKNET. Details of the process for depositing EMD in the wallet can be found on the above-mentioned link.

(vii) **The intending bidders should register themselves on the afore-mentioned portal well before the auction date, in any case no later than 25.06.2026 up to 4.00 p.m.**

(viii) **The highest / successful bidder shall have to deposit 25% of the bid amount, adjusting the EMD already paid immediately after acceptance of bid by the Authorized Officer in respect of the sale, failing which the EMD shall be forfeited. The highest bidder shall be declared to be the successful bidder/ purchaser of the properties mentioned herein provided always he is legally qualified to bid.**

(ix) **The balance 75% of the bid/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 solely at the discretion of the Authorized Officer. In case of default in payment by the successful bidder the amount already deposited by the bidder shall be forfeited and the Authorized Officer / Bank will be at liberty to cancel the auction and conduct fresh auction.**

(x) On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate in the name of bidder and the sale shall be considered complete thereafter and that the Bank shall entertain no claims.

(xi) The Authorized Officer is not bound to accept the highest bid or any or all bids and reserves the right to accept or reject any or all the bids without assigning any reason thereof and vary, modify and waive any condition of sale in his absolute discretion.

(xii) The successful bidder / purchaser would bear all the charges / fees payable for conveyance deed, taxes including Service Tax/TDS (As per Section 194 IA for properties valued Rs.50 Lakhs & above) if any.

(xiii) This publication is also thirty days notice under Rule 8(6) of The security interest (Enforcement), Rules 2002 to the above borrowers / guarantors/mortgagors to the advance.

(xiv) For downloading further details, process compliance & terms & conditions, please visit: **https://www.bankofindia.co.in.**

Date : 23.05.2026
Place: Kolkata

Sd/- Authorized Officer
Bank of India