बैंक ऑफ़ इंडिया
रिश्तों की जमापूँजी

ZONAL OFFICE: GAYA ZONE

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)/ Guarantor(s) that the below mentioned Immoveable properties mortgaged/hypothecated to bank of India (Secured Creditor), the **symbolic 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"** for recovery of respective dues as detailed hereunder against the secured assets Hypothecated/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 through e-auction platform provided hereunder.

DATE & TIME of Action: 11.08.2026 between 10.00 AM to 5.00 PM **(With auto extensions clause in case of bid in last 10 minutes before closing) (in lakh)**

Sr No	Name of the borrower/Guarantor/Owner/Partner/ Mortgagor of the Property	Lot No	Details of Immovable properties to be sold	Details of banks dues	Possession	Minimum Reserve Price in lakhs	EMD in lakhs	Date & Time of E Auction
BANK OF INDIA, BHADAULA BRANCH, DIST: KAIMUR **MOB No. 7030999706, Authorized Officer: Mr. Ranjan Kumar Verma, Chief Manager, ZO GAYA, Mobile No. 8434292244**								
1	M/s Maa Bindhyawasini Enterprises Prop: Hiramuni Devi	1	EQM of land & building situated at Plot No:1255, Khata No.723, Thana No.657, Mouza: Jehanabad, Anchal & PS: Kudra, Bihar, Area: 2.00 Decimal, a registered Sale deed No.1225 dated 12.03.2015 **Bounded by:** **East:** Chandi Singh Yadav **West:** Prakash Ram & Others **South:** Laxman Prasad Keshri **North:** 10" Wide rasta	Contractual Dues: Rs.12.16 lakhs plus uncharged interest and other applicable charges from the date of NPA i.e. 15.01.2025	Symbolic	15.42	1.55	11th August 2026 From 10.00 AM to 5.00 PM

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आस्ति वसूली विभाग
Asset Recovery Dept.
BANK OF INDIA, GAYA ZONE

Classification: Internal

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TERMS & CONDITIONS of E Auctions are as under:

1. E-Auction is being held on "**AS IS WHERE IS BASIS**" and "**AS IS WHAT IS BASIS"** and will be conducted online.
2. For downloading further details, process compliance, terms & Conditions please visit

a) https://bankofindia.co.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 with educational videos. 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. KYC documents shall be verified by the E Auction service provider.

Step-3: 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-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 and specification before submitting the bid. The bidder inspect the property in consultation with the dealing official as per the details provide. **Date of Inspection of Immovable Properties: 10.07.2026 to 10.08.2026 from 11.00 AM to 4:00 PM with prior appointment with above mentioned respective branches on the contact numbers given against respective branches.**

5. Bids shall be submitted through online procedure only.
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)

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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. The Earnest Monet Deposit (EMD) shall not bear any interest. 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.

10. 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.

11. 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.

12. 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.

13. 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).

14. 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.

15.While inspecting the properties, preventive measures such as social distancing, compulsory wearing of mask at places of social gatherings and all other rules prescribed by State & Central administration must be followed to contain the spread of COVID19 pandemic.

16. For the properties where symbolic possession is taken and put for E Auction, actual possession of the properties will be handed over to successful bidders strictly after obtaining permission for physical possession from district magistrate.

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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 symbolic/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.

कृते बैंक ऑफ इंडिया
For BANK OF INDIA

अधिकृत अधिकारी / Authorised Officer

AUTHORIZED OFFICER,
BANK OF INDIA
NOTICE UNDER SARFAESI ACT, 2002

Place: Gaya
Date: 07.07.2026

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