responsible in any way for any third-party claims/rights/dues. The purchaser should conduct due diligence on all aspects related to the property (under sale through private treaty) to his satisfaction. The purchaser shall not be entitled to make any claim against the Authorised Officer/ Secured Creditor in this regard at a later date.

The Date of Sale is fixed for 06-08-2026.

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Place : Gujarat **(Authorised Officer)**
Date : 17-07-2026 **For Aadhar Housing Finance Limited**

बैंक ऑफ इंडिया
Bank of India **BOI**

ZONAL OFFICE, SURAT ZONE :
Bank of India Building,1st Floor, Ghoddod Road, Opp. Panjarapole, Surat-395001

E-AUCTION SALE NOTICE
FOR SALE OF PROPERTIES UNDER SARFAESI ACT, 2002

Date Of E Auction :25.08.2026 Between : 11 am to 5 pm (With Auto extension clause in case of Bid in last 10 minutes before closing)

E-auction sale notice for sale of Immovable assets under the securitisation and reconstruction of financial assets and enforcement of security interest act, 2002 read with provision to Rule 8(6) **and rule 6 (2)** of the Security Interest (Enforcement) Rules, 2002 Notice is here by given to the public in gereral and in particular to the following Borrower(S) & Guarantor(S) that the below described immovable properties mortgaged/charged to Bank of India (secured creditor), the **Symbolic/Physical Possession** of which has taken by the Authorised Officer of Bank of India will be sold on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS" for recovery of respective dues as detailed hereunder against the secured assets mortgaged/charged to Bank Of India from the respective Borrower(S) and Guarantor(S). The reserve price and the earnest money deposit is shown there against secured asset. **The sale will be done by the undersigned through e-Auction platform provided hereunder.**

Sr. No.	Name of the Branch / Name of the Borrower / Guarantor /Owner / Partner / Mortgagor of the Property	Details of security Possessed	A) Dt. Of Demand Notice u/s 13(2) of SARFAESI ACT 2002 B) Outstanding Amount as on Date of Demand Notice C) Nature of Possession Symbolic/Physical/Constructive	Minimum Reserve Price Amount / EMD Amount	Contect No of Branch Head
1.	**ANKLESHWAR IE BRANCH** **Mrs. Bharatiben Kalamsingbhai Vasava & Mr. Kalamsingbhai Amarsing VasavA**	**Immovable Property:** Residential Row House at R.S. No. 447/1, Radhe Krishna Residency, Plot No. A-21, Besides Glorious International School, Valia Road, Kosamadi, Ankleshwar, Dist- Bharuch, Pin-393001 **AREA-90.30 Sq. Mtrs**	A) 09.06.2022 B) Rs 14,43,196.81 plus further interest and cost incidental expense etc C) Physical Possession	₹13,55,000/- ₹1,35,500/-	8009790342
2.	**ANKLESHWAR IE BRANCH** **Mr. Pradeep Mahadeo Sitamani**	**Immovable Property:** Survey No. 577, Plot No. 73,74,78 & 79, Residential Flat No. 406, Dharti Residency, Near Rudra Residency, Valiya Road, Kosamadi, Ankleshwar, Dist-Bharuch, Pin-393001 **AREA-50.40 Sq. Mtrs**	A) 10.02.2020 B) Rs.9,92,973.00 plus further interest and cost incidental expense etc C) Physical Possession	₹7,65,000/- ₹76,500/-	8009790342
3.	**NAVAGAM KCR BRANCH** **Mr. Dinesh Santosh Patil, Mrs. Jijabai Santosh Patil & Mr. Hiteshbhai Ukabhai Makvana**	**Immovable Property:** Residential gala type property Moje kareli, Plot No. 249, "Aradhana Platinum Vibhag -1" opp. Tulsi Paper Mills, Kareli village road, Kareli, palsana, Surat -394310. **Area : 40.18 Sq. Mtr**	A) 21.06.2024 B) Rs 7,53,654.68 plus further interest and cost incidental expense etc C) Physical Possession	₹6,51,000/- ₹65,100/-	8000979225
4.	**NAVAGAM KCR BRANCH** **Mr. Dilip Singh Keshar Singh Rajpurohit, Mrs. Madhuben Rajpurohit & Mr. Omprakash Jairam Choudhary**	**Immovable Property:** Residential row house moje Soyani, Plot no. 46/I " Sahkar Park vibhag-1", Soyani village road, Soyani, Palsana, Surat -394310 **Area- 62.57 SQ Mtr**	A) 20.09.2023 B) Rs 19,01,735.00 plus further interest and cost incidental expense etc C) Physical Possession	₹10,47,000/- ₹1,04,700/-	8000979225
5.	**VARACHHA ROAD BRANCH** **Mr. Sureshbhai Babubhai Bhalala, Mrs. Bhalala Gitaben Sureshbhai & Mr. Nilay Bhagvanbhai Mandani**	**Immovable Property:** Residential Row House at Moje Jokha bearing R.S. No. 192/2, Block No. 204, Shree Shubh Residency, Plot No. 217, Near Enjoy Farm & Pratik Farm House, Vav-Jokha Road, Tal- Kamrej, Dist-Surat-394180 **AREA-83.75 Sq. Mtrs**	A) 03.01.2026 B) Rs 24,95,428.18 plus further interest and cost incidental expense etc C) Symbolic Possession	₹14,35,000/- ₹1,43,500/-	9813751508
6.	**VARACHHA ROAD BRANCH** **Mr. Vikasbhai Sureshbhai Bhalala & Mr. Pritesh Sureshbhai Bhalala**	**Immovable Property:** Residential Row House at Moje Jokha bearing R.S. No. 192/2, Block No. 204, Shree Shubh Residency, Plot No. 45, Near Enjoy Farm & Pratik Farm House, Vav-Jokha Road, Tal- Kamrej, Dist-Surat-394180 **AREA-66.86 Sq. Mtrs**	A) 03.01.2026 B) Rs 14,35,954.30 plus further interest and cost incidental expense etc C) Symbolic Possession	₹12,00,000/- ₹1,20,000/-	9813751508

The measurement of above property/ies however be verified by bidders at site and also from the revenue records prior to participating in auction

Terms & Conditions of E-Auction are as under: 1. E-Auction is being held on "as is where is basis", "as is what is basis" and will be conducted "On Line", before submitting bid EMD shall be deposited through **NEFT/Fund Transfer in working hours 2.** For downloading further details, Process Compliance and Terms & Conditions, Please visit:- **a.** https://www.bankofindia.bank.in, **b.** Website address of our e-Auctions Service Provider - 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: **Step 1:** Bidder/Purchaser 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 e-Auction service provider (may take 2 working days). **Step 3:** Transfer of EMD amount to Bidder Global EMD Wallet: Online/off-line transfer of fund using NEFT/Transfer, using challan generated on e-Auction Platform., **Step 4:** Bidding Process and Auction Results: Interested Registered bidders can bid online on e-Auction Platform after completing Step 1, 2 and 3. Please note Step 1 to Step 2 should be completed by bidder well in advance, before e-Auction date., **3.** To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property/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 Authorised 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 property/ies put for sale. **4.** Date of Inspection **18.08.2026** from 11.00 am to 4.00 pm with prior appointment with 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/- (Rupees Ten Thousand only)., 8.** It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid., **9.** 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., **10.**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 on acceptance of bid price by the Authorised Officer and the balance of the sale price (75%) 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, **11.** Neither the Authorised 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., **12.** The purchaser shall bear the applicable stamp duties/Registration fee/other charges, etc and also all the statutory/ non-statutory dues, taxes, assessment charges, etc. owing to any body., **13.** The Authorised Officer/Bank is not bound to accept the highest offer and has the absolute right & 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 proceeding at any stage without assigning any reason there for., **14.** 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). **15.** Th sale shall be subject to rules/conditions prescribed under the Securitisation 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., **16.** This is also a mandatory notice of **30 days** as per provision of the SARFAESI Act to the Borrowers/Guarantors/Mortgagers of the above accounts informing them about holding of sale/Auction aforesaid date.

SCAN HERE For More Detaile Terms & Conditions

Date : 17.07.2026 | Place : Surat **Authorised Officer, Bank of India**