

DPR underway for 240-km railway line

FPJ News Service
CHHATRAPATI SAMBHAJINAGAR

The Ministry of Railways has approved the survey for the pro-

posed 240-km Dharashiv-Beed-Chhatrapati Sambhajnagar railway line, with ground-level work already underway. Once the Detailed Project Report (DPR) is completed,

the project will move through approvals from the Maharashtra government, NITI Aayog, the Union Finance Ministry and other authorities.



Bank of India
Relationship beyond banking

RECOVERY DEPARTMENT, KOLHAPUR
KOLHAPUR ZONE: 1519,C, JAYDHAVAL BUILDING, 3RD FLOOR, LAXIMPURI, KOLHAPUR - 416002.

MEGA E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES
E-AUCTION SALE NOTICE UNDER SARFAESI ACT 2002 CUM NOTICE TO BORROWER / GUARANTOR

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 the following Borrower(s) and Guarantor(s) that the below described immovable property mortgaged / charged to Bank of India (Secured Creditor), the constructive / physical possession of which has been taken by the Authorised Officers of **Bank of India**, will be held on **"as is Where is"** **"as is what is"** and **"what ever there is"**, for recovery of respective dues as detailed here under against the secured assets mortgaged / charged to **Bank of India** from respective borrowers and guarantors. The reserve price and earnest money deposit is shown there against each secured asset. The sale will be done by the undersigned through E-Auction platform provided hereunder.

Sr. No.	Names of the Branch / Borrower / Guarantor	Description of the properties	Reserve Price / EMD Amount / Bid Increment Amount	Last Date (for sub of EMD)	O/s Dues (Excluding Int, Penal interest & Expenses)	E Auction Date & Time
01	Branch: Ambabai Mandir Name of Account: Santosh Akaram Dhangar Address: Row House No. 12, "Pragati Nagar", R.S. No. 345/14 Out off, Plot No. 3, Hupari-Rendal Road, Near MSEB Board, Mouje Mudshingi, Tal. Karveer, Dist. Kolhapur. (Type of Possession: Physical)	Row House No. 12, "Pragati Nagar", R.S. No. 345/14 Out off, Plot No. 3, Hupari-Rendal Road, Near MSEB Board, Mouje Mudshingi, Tal. Karveer, Dist. Kolhapur.	Rs. 11.8 / Rs. 1.18 / Rs. 0.10	25th August, 2026	Rs. 14.31 plus Uncharged interest and other charges Costs from 30.11.2018	25.08.2026 10.00 AM to 5.00 PM with unlimited Extension of 5 minutes.
02	Branch: Ambabai Mandir Name of Account: Mr. Akaram Balaku Dhangar Address: Row House No. 11, "Pragati Nagar", R.S. No. 345/14 Out off, Plot No. 3, Hupari-Rendal Road, Near MSEB Board, Mouje Mudshingi, Tal. Karveer, Dist. Kolhapur. (Type of Possession: Physical)	Row House No. 11, "Pragati Nagar", R.S. No. 345/14 Out off, Plot No. 3, Hupari-Rendal Road, Near MSEB Board, Mouje Mudshingi, Tal. Karveer, Dist. Kolhapur.	Rs. 11.8 / Rs. 1.18 / Rs. 0.10	25th August, 2026	Rs. 11.26 plus Uncharged interest and other charges Costs from 30.11.2018	25.08.2026 10.00 AM to 5.00 PM with unlimited Extension of 5 minutes.
03	Branch: Rajarampuri Name of Account: Hemant Vinayak Joshi Address: Flat No. 302, Third Floor, "SHIVSHREE RESIDENCY" Apartment, R.S. No. 776/3/5, LIC Colony East Side, Kalamba-Hockey Stadium Main Road, Near Amarnath Shivalaya, Anant Pride Apartment, Kolhapur. (Type of Possession: Symbolic)	Flat No. 302, Third Floor, "SHIVSHREE RESIDENCY" Apartment, R.S. No. 776/3/5, LIC Colony East Side, Kalamba-Hockey Stadium Main Road, Near Amarnath Shivalaya, Anant Pride Apartment, Kolhapur.	Rs. 18.58 / Rs. 1.858 / Rs. 0.10	25th August, 2026	Rs. 12.08 plus Uncharged interest and other charges Costs from 28.01.2025	25.08.2026 10.00 AM to 5.00 PM with unlimited Extension of 5 minutes.
04	Branch: Porle Tarf Thane Name of Account: Sagar Pandurang Sankpal Address: C.T.S. No. 266, ½ Part, Near Achanak Chowk & Church, Porle Turf Thane, Tal. Panhala, Dist. Kolhapur. (Type of Possession: Symbolic)	C.T.S. No. 266, ½ Part, Near Achanak Chowk & Church, Porle Turf Thane, Tal. Panhala, Dist. Kolhapur.	Rs. 44.5 / Rs. 4.45 / Rs. 0.10	25th August, 2026	Rs. 23.96 plus Uncharged interest and other charges Costs from 29.05.2024	25.08.2026 10.00 AM to 5.00 PM with unlimited Extension of 5 minutes.
05	Branch: Tasgaon Name of Account: Vishal Balasaheb Khandagle & Ranjana Balasaheb Khandagle Address: Flat No. 101, 1st Floor, "Riva Iconic B", C. T. S. No. 11284/32 & 11284/32, Plot No.32 & 36, Anna Satyagonda Patil Nagar, Near Sangli Bus Stop, Sangli, Tal. Miraj, Dist. Sangli - 416416. (Type of Possession: Symbolic)	Flat No. 101, 1st Floor, "Riva Iconic B", C. T. S. No. 11284/32 & 11284/32, Plot No.32 & 36, Anna Satyagonda Patil Nagar, Near Sangli Bus Stop, Sangli, Tal. Miraj, Dist. Sangli - 416416.	Rs. 29.71 / Rs. 2.97 / Rs. 0.10	25th August, 2026	Rs. 27.94 plus Uncharged interest and other charges Costs from 28.02.2026	25.08.2026 10.00 AM to 5.00 PM with unlimited Extension of 5 minutes.
06	Branch: Sangli Name of Account: Usha Vinay Kulkarni, Pooja Vinay Kulkarni Address: Flat No. T-3, Third Floor, "Rajaram Heritage", C.S. No. 2701, 2702 & 2703, Budhwar Peth (East), Near Jakhotiya Mangal Karyalaya, Rajaram Kolekar Memorial Hospital, Madhvnagar, Tal. Miraj, Dist. Sangli, - 416 406. (Type of Possession: Symbolic)	Flat No. T-3, Third Floor, "Rajaram Heritage", C.S. No. 2701, 2702 & 2703, Budhwar Peth (East), Near Jakhotiya Mangal Karyalaya, Rajaram Kolekar Memorial Hospital, Madhvnagar, Tal. Miraj, Dist. Sangli, - 416 406.	Rs. 29.32 / Rs. 2.93 / Rs. 0.10	25th August, 2026	Rs. 19.26 plus Uncharged interest and other charges Costs from 05.04.2026	25.08.2026 10.00 AM to 5.00 PM with unlimited Extension of 5 minutes.
07	Branch: Shirala Name of Account: M/s. Shree Ganesh Technocrats Prop. Mr. Dhananjay Kashinath Ware Add.: Plot No. E/54, MIDC Shirala, Tal. Shirala, Dist. Sangli. (Type of Possession :Physical)	Plant & Machineries on project situated at Plot No. E-54, Shirala MIDC, Near Projal Industries, Chintamani Alkali LLP, Behind MSEB Sub Station, Shirala, Tal. Shirala, Dist. Sangli.	Rs. 17.97 / Rs. 1.80 / Rs. 0.10	25th August, 2026	Rs. 32.51 plus Uncharged interest and other charges Costs from 28.10.2024	25.08.2026 10.00 AM to 5.00 PM with unlimited Extension of 5 minutes.
08	Branch: Shirala Name of Account: M/s. Shree Ganesh Technocrats Prop. Mr. Dhananjay Kashinath Ware Add.: Plot No. E/54, MIDC Shirala, Tal. Shirala, Dist. Sangli.	Shot Blasting Machine with Dust collector Unit Capacity -150 Kg. Chamber Size - 500 x 400 mm., Dust Collector Unit with collection Filters (Bags) Blower Motor - 10 HP, Shot Conveyor Drive - 5 HP, Bust Collector Blower - 5 HP.	Rs. 4.23 / Rs. 0.42 / Rs. 0.05	25th August, 2026	Rs. 32.51 plus Uncharged interest and other charges Costs from 28.10.2024	25.08.2026 10.00 AM to 5.00 PM with unlimited Extension of 5 minutes.
09	Branch: Sadoli Khalsa Name of Account: Shobha Dipak Kamble Add.: Sadoli Khalsasa, Tal. Karveer, Dist. Kolhapur.	VEHICLE- E-RICKSHAW (P) Registration No.- MH-09-EL-6743 Registration Date - 17/10/2025 Vehicle Class - E-RICKSHAW (P) Model - Kinetic Safar Smart NEXT-E Body Type - CLOSED TYPE Chassis No.- M2TST2E12S2C12053 Engine No.- STMSC012053 Colour - PINK Fuel Used - ELECTRIC (BOV)	Rs. 0.95 / Rs. 0.10 / Rs. 0.05	25th August, 2026	Rs. 2.65 plus Uncharged interest and other charges Costs from 30.01.2026	25.08.2026 10.00 AM to 5.00 PM with unlimited Extension of 5 minutes.
10	Branch: Sadoli Khalsa Name of Account: Raksha Vikas Kamble Add.: Sadoli Khalsasa, Tal. Karveer, Dist. Kolhapur.	VEHICLE- E-RICKSHAW (P) Registration No.- MH-09-EL-6742 Registration Date - 17/10/2025 Vehicle Class - E-RICKSHAW (P) Model - Kinetic Safar Smart NEXT-E Body Type - CLOSED TYPE Chassis No.- M2TST2E12S2C12053 Engine No.- STMSC012053 Colour - PINK Fuel Used - ELECTRIC (BOV)	Rs. 0.95 / Rs. 0.10 / Rs. 0.05	25th August, 2026	Rs. 2.62 plus Uncharged interest and other charges Costs from 05.02.2026	25.08.2026 10.00 AM to 5.00 PM with unlimited Extension of 5 minutes.
11	Branch: Ambabai Mandir Name of Account: Priti Prathamesh Urunkar Address: 2134, 'C' Ward, Somwar Peth, Kolhapur - 416002.	VEHICLE- Motor Car (NT) Registration No.- MH-09-GU-4168 Registration Date - 13/09/2024 Vehicle Class - Motor Car (NT) Model - HECTOR SAVVYPRO CVT Body Type - MONOCOQUE Chassis No.- MZ7HD3M1B7H137462 Engine No.- 18PC1220722 Colour - GLAZE RED Fuel Used - PETROL Km. - 38532 km. Tire condition - Average Overall Condition: Fair. Requires minor dent repair and painting.	Rs. 12.88 / Rs. 1.29 / Rs. 0.10	25th August, 2026	Rs. 17.97 plus Uncharged interest and other charges Costs from 21.05.2026	25.08.2026 10.00 AM to 5.00 PM with unlimited Extension of 5 minutes.

Terms & Conditions of the E-auction are as under:

(1) E-Auction is being held on **"AS IS WHERE IS"** and **"AS IS WHAT IS BASIS"** and **"WHATEVER THERE IS BASIS"** and will be conducted **"On Line"**. (2) The Auction will be conducted through Government of India approved service provider **BAANKNET.com** integrated portal (<https://BAANKNET.com>). E-auction bid form Declaration, General Terms & Conditions of online auction sale are available in our bank website - <https://www.bankofindia.co.in> (3) The auction sale will be online e-auction / bidding through website - <https://BAANKNET.com> on **25/08/2026 from 10:00 AM to 05:00 PM IST** with unlimited extension of 5 minutes duration. (4) Intending bidders shall hold a valid E-mail Address, Mobile No., for further details and query please contact **BAANKNET Helpline No. +91 8291220220**. Helpline e-mail ID **support.BAANKNET@psballiance.com** (5) 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 on above mentioned website Using valid Email address and Mobile No.; **Step 2: KYC Verification** : Bidder to upload requisite KYC documents only through **DIGILOCKER**. **Step 3: Transfer of EMD to bidder EMD wallet i.e 10% of reserve price:** Online/off line through NEFT / RTGS challan generated through E-auction Platform **BAANKNET** before participating in bid online. (6) It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset, Encumbrances, Pending Charges, Taxes, specification etc. before submitting the bid. (7) The successful bidder shall deposit 25% of the sale price (Inclusive of EMD amount) immediately on declaring him/her as the successful bidder and the balance within 15 days from the date of confirmation of sale be the secured creditor. If the successful bidder fails to pay the sale price, the deposit made shall be forfeited by the authorised officer without any notice and property shall forthwith be put up for sale again. (8) This notice is also applicable to Borrower, Co-borrower, Guarantor and Public in General. (9) **Bank of India reserves the right for rejecting any or all applications of sale received without assigning any reason whatsoever.**

SALE NOTICE TO BORROWERS / GUARANTORS

The undersigned being the Authorised Officers of **Bank of India** are having full powers to issue this notice of sale and exercise all powers of sale under the Securitisation 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 dues with interest, costs and charges etc. in respect of the advances granted by the bank mentioned above. Hence the bank has issued a Demand Notices to all of you under section 13(2) to pay the amount mentioned thereon within 60 days. You have failed to pay the amount even after the expiry of 60 days. Therefore the Authorised Officers in exercise of the powers conferred under section 13(4) took possession of the secured asset, 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 property 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 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.

Place: KOLHAPUR. Date: 25/08/2026 **Sd/-, AUTHORISED OFFICER, BANK OF INDIA**

Kharif sowing surges to 71.66%

FPJ News Service

NASHIK

Kharif sowing has gathered pace across Nashik following widespread rainfall over the past few days, with cultivation now covering 71.66%.

According to the Agriculture Department, the sowing percentage has increased by 39.19% in just nine days, providing much-needed relief to farmers.

Helper dies awaiting grant

FPJ News Service

HINGOLI

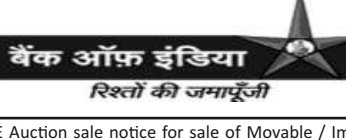
A retired Anganwadi helper from Tondapur village in Kalamnuri tehsil of Hingoli district died before receiving her lump-sum retirement grant. Her family has alleged that the delay in disbursing the financial assistance deprived her of timely medical treatment.

According to information received, Rukhmabai Bhurke (60) retired as an Anganwadi helper about a year and a half

ago. Following her retirement, she was entitled to a lump-sum grant of 75,000 from the government. As per the rules, the amount should have been disbursed within three months of retirement or during the relevant financial year. However, she had not received the payment even after 18 months.

Her family said she repeatedly approached the Women and Child Welfare Department of the Zilla Parishad to obtain the grant. However, despite repeated assurances, the amount was

never released. Meanwhile, she developed a lump on her head and began undergoing treatment. The family urgently needed money for her medical expenses and had hoped to use her retirement benefits. However, the delay in receiving the grant allegedly pushed them into financial hardship. Rukhmabai died about eight days ago. Her family alleged that had the grant been released on time, she could have received better medical treatment and her life might have been saved.



बैंक ऑफ़ इंडिया
रिश्तों की ज़मान्दगी

BANK OF INDIA
ZONAL OFFICE: RATNAGIRI ZONE
SHIVAJINAGAR, RATNAGIRI 415639
Tel: 02352-222615/616
Email: ratnagiri.ard@bankofindia.co.in

E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES UNDER SARFAESI ACT 2002

E Auction sale notice for sale of Movable / Immovable Assets under the securitization and reconstruction of financial assets and enforcement of security interest act 2002 read with provision to Rule 8(6) of the Security Interest (Enforcement) Rules 2002 and Hypothecated Assets. Notice is hereby given to public in general & in particular to following Borrower(s)/ Guarantor(s) that the below mentioned immovable 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"** AND **"WHATEVER THERE IS CONDITION"** for recovery of respective dues as detailed hereunder against the secured assets 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 (Authorized officer of Bank of India) through e-auction platform provided hereunder.

DATE & TIME of Action for all properties: 25.08.2026 between 11 AM to 5 PM (With auto extensions clause in case of bid in last 10 minutes before closing). (Request for inspection of properties can be made at Email ID ratnagiri.ard@bankofindia.co.in and/or by contacting Mr Anil Kumar : 9689743173, Mr Ritesh Kumar: 9805873551)

Sr. No	Name of Borrower Co Borrower, Mortgagor Property ID Branch Name	Property Details	Total Dues	Possession Type	Reserve Price in Rs.	EMD in Rs.
1	Hanifa Abdul Hamid & Abdul Hamid Abdul Kadar Parkar BKID1455HANIFA Dapoli Branch	Residential building, ground + first floor, S.No. 25/3/13, Nasheman Colony, Near Khed-Dapoli Road, At Jogeje, Tal Dapoli, Dist Ratnagiri 415712 in the name of Hanifa Abdul Hamid (Borrower-Mortgager)	Total Contractual Dues Rs. 905012.27 + UCI from date of NPA i.e. 29/05/2025 + Other Incidental Expenses	Symbolic	34,60,000	3,45,000
2	Prakash Jayendra Jangam & Arya Prakash Jangam BKID1439PRAKASH Lote Branch	Flat No. 201, Second Floor, A wing in Building named as "Mohit Heritage" situated at Survey No. 69, H.No. 5A/10, 5A/11, 5A/12 at Dhamandevi, Tal Khed Dist Ratnagiri	Total Contractual Dues Rs. 1546787 + UCI from date of NPA i.e. 28/01/2025 + Other Incidental Expenses	Symbolic	11,68,000	1,15,800
3	Sagar Damodar Sawant & Damodar Shivram Sawant BKID1400SAGAR Ratnagiri Branch	Land situated at Mirjole Plot No. 9, S.No. 26, Hissa No. 3/8/11 at village Mauje Mirjole, Tal & Dist Ratnagiri owned by Mr. Damodar Shivram Sawant (Co- Borrower- Mortgager)	Total Contractual Dues Rs. 794700.2 + UCI from date of NPA i.e. 28/09/2025 + Other Incidental Expenses	Symbolic	24,20,000	2,41,000
4	Pravin Devidas Mahajan BKID1435PRAVIN Ratnagiri(Mirjole) Industrial Est. Branch	Flat No 001, Ground Floor, Narendra Nano City, plot No 3, N Wing, Survey No 106, Hissa no 24A, 21B, 21C, 22,23,24,26,28,29,30, Mouje Khedshi, Tal and Dist Ratnagiri, Owned by Mr Pravin Devidas Mahajan (Borrower-Mortgagor)	Total Contractual Dues Rs. 584682.02 + UCI from date of NPA i.e. 04/12/2024 + Other Incidental Expenses	Symbolic	14,00,000	1,39,000
5	Mayappa Nathaji Yerker BKID1421MAYAPPA Savarde Branch	Flat No. 303, 3rd Floor, area 561 sq ft. in building named and styled as "Tejas Residency", standing on Gat No. 1319/2, area 0-02-13 and Gat No. 1319/3, area 0-02-14, Assessment 0.01, at Sawarde Tal Chiplun Dist Ratnagiri owned by Mrs. Mayappa Nathaji Yerker (Borrower-Mortgagor)	Total Contractual Dues Rs. 782311.29 + UCI from date of NPA i.e. 29/07/2025 + Other Incidental Expenses	Symbolic	11,60,000	1,15,000
6	Shantikanvar Selsingh Chauhan BKID1478SHANTIKANVAR Talere Branch	Flat No. 109, First Floor, 'A' wing, Shrimant Balaji Apartment, Anand Nagar, Kasarde Gram Panchayat, H.No. 2546, Taluka Kankavali, Dist Sindhudurg, Gat No. 32B2, Admeasuring 52.04 sq meters owned by Mrs. Shantikanvar Selsingh Chauhan (Borrower - Mortgagor)	Total Contractual Dues Rs. 864978.03 + UCI from date of NPA i.e. 28/06/2025 + Other Incidental Expenses	Symbolic	12,80,000	1,27,000
7	Dabhilkar Automobiles (Prop. Munirj Ismail Dabhilkar) BKID1403MUNIRJ Mandangad Branch	Land situated at Gat No. 1004 (3), Village at post Dhutroli, Tal Mandangad, Dist Ratnagiri, 415203 in the name of Mr. Munirj Ismail Dabhilkar (Proprietor-Mortgagor).	Total Contractual Dues Rs. 199528.97 + UCI from date of NPA i.e. 17/11/2025 + Other Incidental Expenses	Symbolic	1,06,10,000	10,60,000
8	Mushtaq Ismail Dabhilkar KID1403MUSHTAQ Mandangad Branch	Land situated at Gat No. 953/1/1, 953/1/2, 953/1/3, Village at post Dhutroli, Tal Mandangad, Dist Ratnagiri, 415203 in the name of Mr. Mushtaque Ismail Dabhilkar (Borrower-Mortgagor)	Total Contractual Dues Rs. 3057949.12 + UCI from date of NPA i.e. 17/02/2026 + Other Incidental Expenses	Symbolic	40,10,000	4,00,000
9	Patil Agro (Prop. Narayan Dhondiram Patil) BKID1415PATIL Vengurla Branch	Commercial Shop/Gala B03/15 in municipal House 209 situated at Ground Floor in complex namely Doodhganga Shopping Centre standing on landed preoperty Survey No 116A Hissa No 5/2 situated in Village Vengurla	Total Contractual Dues Rs. 544056.7 + UCI from date of NPA i.e. 29/07/2025 + Other Incidental Expenses	Symbolic	13,85,000	1,37,500
10	Sayali Ravindra Pendharkar BKID1492SAVALI Talebazar Branch	Commercial Block No 6, Shreeshaail, Ground Floor, Devgad-Jamsande property No. 2370, S. No. 308A1B, Village Jamsande, Tal Devgad, Dist Sindhudurg, Admeasuring 217.80 Sq Ft	Total Contractual Dues Rs. 612194.66 + UCI from date of NPA i.e. 22/10/2023 + Other Incidental Expenses	Symbolic	9,60,000	95,000
11	Dhanawanti Suresh Chendke BKID1410DHANAWANTI Sawantwadi Branch	Residential flat no. 01, Ground Floor, Sawantwadi Municipal House No D01001017, Om ganesh co-operative housing society limited, Sawantwadi, Dist Sindhudurg, and Admeasuring 350 Sq Ft. in the name of Mrs. Dhanawanti Suresh Chendke (Borrower-Mortgagor).	Total Contractual Dues Rs.174034.75 + UCI from date of NPA i.e. 28/02/2024 + Other Incidental Expenses	Symbolic	9,29,000	91,900

TERMS & CONDITIONS of E Auctions are as under:

1.E-Auction is being held on **"AS IS WHERE IS BASIS"**, **"AS IS WHAT IS BASIS"** and **"WHATEVER THERE IS CONDITION"** and will be conducted online.

2. For downloading further details, process compliance, terms & Conditions please visit <https://bankofindia.co.in>

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. 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 **ONLY THROUGH DIGILOCKER**. KYC documents shall be verified by the **DIGILOCKER**.

Step-3: Transfer of EMD amount to bidder 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, encumbrances, pending charges, taxes, specification, etc. before submitting the bid. The bidder may inspect the property in consultation with the dealing official as per the details provided. **Date of Inspection of Immovable Properties: 03.08.2026 to 24.07.2026 from 11:00 AM to 4:00 PM with prior appointment with above mentioned officials.**

5. Bids shall be submitted through online procedure only. (Subject to website availability)

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)

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. Physical possession of property will be handed over to successful bidder only after obtaining physical possession from District magistrate in case of property under banks symbolic possession.

10. The Earnest Monet Deposit (EMD) or any other amount deposited towards bid shall not bear any interest and further no interest and/or expenses, charges will be paid in the eventuality of litigation on the bid amount or any other amount paid by the bidder in this process. 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.

11. Participation and bidding in the auctions on the website shall be deemed that the bidder has accepted the T&C's pertaining to the auction and is aware of all the Taxes and Duties, and other extraneous factors and the principle of caveat emptor shall apply. It shall also imply that the bidder has carefully gone through the terms and conditions, including amendments, if any, prevailing at the time of auction. No objections or complaints will be entertained once the bid is placed.

12. 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.

13. 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.

14. 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.

15. 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).

16. 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.

17. Bid once maid shall not be withdrawn or cancelled. All bid made from the register user ID will be deemed to have been made by him/her only.

18. This notice is also applicable to borrower, co-borrower, guarantor and public in general.

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(6) 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 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.

Place: Ratnagiri Date: 25.07.2026 **Sd/- AUTHORIZED OFFICER, BANK OF INDIA NOTICE UNDER SARFAESI ACT, 2002**