बैंक ऑफ़ इंडिया
Bank of India **BOI**

ASSET RECOVERY BRANCH, CHANDIGARH ZONE
STAR HOUSE, SCO. 76-82, 3rd FLOOR, SECTOR 31-A,
CHANDIGARH- 160030, Phone: 0172-2671551,
E-mail: arb.chandigarh@bankofindia.bank.in

E-AUCTION SALE NOTICE

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE/MOVABLE PROPERTIES

SUBSEQUENT 15 DAYS SALE NOTICE UNDER RULE 6(2) & 8(6) READ WITH PROVISION TO RULE 9(1) OF SECURITY INTEREST (ENFORCEMENT) RULES 2002 TO THE BORROWER/S & GUARANTOR/S

E-Auction Sale Notice for Sale of Immovable/Movable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with rule 6(2) for movable properties and 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) and Guarantor(s) that the below described immovable property, mortgaged / hypothecated / pledged / charged to the Secured Creditor, the constructive/ physical possession of which has been taken by the Authorised Officer of the under mentioned Branch of Bank of India as Secured Creditor, will be sold on **"As is Where is", "As is What is" & "Whatever there is" on 26.11.2026**, 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 & the earnest money deposit has been mentioned against the account / property. The sale will be done by the undersigned through e-auction platform provided at the web BAANKNET portal: **https://baanknet.com**

Name of Branch/ Remaining Amount Deposit Account No.	Name of Account/ Borrower/ Guarantor/ Mortgagor	Details of the property	Amount as per demand notice Demand Notice Date Possession Notice Date & Type	Reserve Price EMD Bid Increase Amount	Name of the Authorised Officer	Date/ Time of e-Auction
BRANCH: ARB CHANDIGARH **Phone No. 0172-2671551** **Account No. 621290200000033** **IFSC CODE: BKID0006212** **Account Name: DISBURSEMENT)**	**Mrs. Manju Sinha W/o Sh. Vikash Sinha & Mr. Vikash Sinha S/o Sh. Inder Deo Narayan,** both at House No. 28, Sunny Enclave, Sunny City Extension -I, Sector 124, Village Jhungian, Tehsil Kharar, Distt. SAS Nagar Mohali Punjab	Residential House bearing No. 28, land measuring 4.5/6 Marla (145 square yards), comprising in Khewat/ Khatauni No. 2/2, Khasra No. 5//12(2-11), 17/3(1-10), 18/2(4-4), 19/1(4-0), 19/2(4-0), 20/2(4-12), 21/2(5-8), 22/1(0-12), 22/2(0-3), 22/3(1-5), 22/4(6-0), 23/1(2-0), 23/2(6-0), 24/1(0-14), 24/2(2-2), Kite 15 out of total Rakba 45 Kanal 1 Marle share 29/5406 i.e. 4.5/6 Marla, Village Jhungian, Hadbast No. 29, Sunny Enclave, Sunny City-I, Sector 124, Kharar, Distt. Mohali. Boundaries: North: 50', House No. 28A, South: 50', House No. 27, East: 26'-1", Other Prop., West: 26'-1", PCC Street.	**Rs. 65,78,652.85** plus interest & other charges thereon **30.05.2025** **18.08.2025** **SYMBOLIC POSSESSION**	**Rs. 103.50 Lakh** **Rs. 10.35 Lakh** **Rs. 1.00 Lakh** **PROPERTY ID: BKIDCHD150**	**Mr. Rakesh Kumar** **Mobile No. 9987048267**	**26.11.2026 11.00 A.M. to 5.00 P.M.**

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

(1) The sale will be done on **"AS IS WHERE IS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS" is will be conducted "On Line", through e-auction BAANKNET 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 email-id. **Step 2:** KYC verification: Bidder to upload requisite KYC documents. KYC documents shall be verified by e-auction service provider (may take two working days.) **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:** Bidder process and Auction Result: Interested registered bidder can bid online on e-Auction platform after completing step 1,2, and 3. **(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) The date of on line E-auction will be between 11:00 AM to 5:00 PM on 26.11.2026. (5) Date of Inspection will be on or before 20.11.2026 between 1:00 PM to 4:00 PM with prior appointment with above mentioned branch. (6)** Bid shall be submitted through online procedure only. **(7) The Bid price to be submitted shall be above Reserve Price & bidders shall improve their further offer in multiple as mentioned above. (8)** 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. **(9)** Bidders shall be deemed to have read & understood the terms & conditions of sale & be bound by them. **(10)** It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid. **(11)** 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. **(12) 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. (13)** 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. **(14)** 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. **(15)** The Authorised 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. **(16)** 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). **(17)**The 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 branch on the contact numbers given. **(18)** 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.**

For further detail please contact- Mr. Rakesh Kumar (Assistant General Manager), Mobile No. 99870-48267

Date: 05.11.2026 **Place: Chandigarh** **Authorised Officer**