बैंक ऑफ़ इंडिया BOI
Bank of India

BALARAMAPURAM BRANCH

PB No.1528/1529 Kattakada Road, Balaramapuram, Trivandrum District.
Ph:0471-2400251 Email:*Balaramapuram.Thiruvananthapuram@bankofindia.co.in*

Ref: TZO: ARD: SS:2026-27:221

Date: 26.10.2026

E-AUCTION NOTICE FOR SALE OF MOVABLE PROPERTIES

[Refer proviso to rule 6(2)]

Public E Auction Sale Notice for Sale of Movable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 6(2) 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 movable property hypothecated to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of the Bank, will be sold on "As is where is", "As is what is", and " Whatever there is" on **09.12.2026**, for recovery of dues as mentioned hereunder to Bank of India from the below mentioned borrowers and, guarantors.

The Reserve Price and the Earnest Money Deposit are also mentioned hereunder:

Name of the Borrower	**Contractual Dues as on 26.10.2026**	**Details of Vehicle**	
Mr Subin S Muhammed Marwa,Y Nagar 91 Eravipuram P O Kollam-691011	₹9,48,884.98/- (Rupees Nine Lakh Forty Eight Thousand Eight Hundred Eighty Four and Paisa Ninety Eight) plus interest @ contracted rate from 26.10.2026 along with monthly rests & other charges	Hypothecation of Vehicle with Regn Number: KL02BW8181 Maker: Maruti Suzuki India Ltd Vehicle description : Motor Car (LMV) Model Name: Fronx Delta CNG Chassis Number: MBHKWD13SRH337824 Engine Number: K12NP7554384	
Reserve Price	**EMD Amount**	**Date & Time of E-Auction**	**Contact Person For any queries/information/terms & condition of sale/ inspection of the vehicle**
₹4.75 Lakhs (Rupees Four Lakh Seventy Five Thousand)	Earnest Money Deposit (EMD):₹47,500/-Rupees Forty Seven Thousand Five Hundred)	**09.12.2026 Time of sale:** 11.00 A.M to 5.00 P.M (with three extensions of 10 minutes duration each)	Branch Manager,BOI -Kadappakda Ph:0474 2746596 Email: Kadappakkada.Thiruvananthapuram @bankofindia.bank.in

The intending bidders are kindly requested to inspect the vehicles to know its exact condition & nature and also make independent inquiries & due diligence to satisfy themselves regarding condition of vehicle / machinery. The auction will be online E-Auction Sale/Bidding and shall be done only through "Online Electronic Bidding" process through the website **https://BAANKNET.com**.

Terms & Conditions:

1. The auction sale will be 'Online E-Auction'/bidding through website **https://BAANKNET.com** on **09.12.2026** from **11.00 AM to 5.00 PM**, with unlimited extensions of ten minutes duration each.
2. Intending bidders shall hold a valid e-mail address and mobile number. Intending bidders shall register with the e-auction portal to create their user ids and passwords. Registration is one-time activity and a bidder can participate in any number of e-auctions with one registration only. Registration involves a process of the bidder filling up an online form and then submitting KYC Documents.
3. Steps to be followed by the bidder for registering with e-auction portal.
   STEP 1 –Bidder/purchaser registration: Bidder to register on e-auction portal **https://BAANKNET.com** (Click "Buyer Registration") using mobile number and email ID.
   STEP 2 –KYC Verification: Bidder to upload requisite KYC Documents.
   STEP 3 – Transfer of EMD amount to bidder's EMD wallet.
4. Contact details of **BAANKNET portal – support.baanknet@psballiance.com & +91 8291220220**. For details with regard to e-auction procedure, please contact **BANK OF INDIA, Recovery Department, Sreyas Building,Gpo Lane,Thiruvanathapuram-695001 (Contact No: 0471-2703015, E-mail id: Thiruvananthapuram.ARD@bankofindia.co.in).**
5. Bidders are advised to go through the website **https://BAANKNET.com** for detailed terms and conditions of Auction Sale before submitting their bids and taking part in the E-Auction sale proceedings.
6. Bids shall be submitted through online procedure only.
7. Earnest Money Deposit- 10% of the reserve price (EMD) shall be deposited through **NEFT** to credit of BAANKNET E-WALLET. In case of successful bid, the remaining part of successful bid amount should be paid through RTGS/NEFT/NET BANKING/FUND TRANSFER to the BOI **Account No.847490200000033, Account Name: BOI Inward, IFSC Code: BKID0008474.**
8. In case of unsuccessful/failed bid, the bidder has to give request for refund of EMD in the baanknet website and it will be refunded in next two working days. Please note that the bidders will not be entitled to claim any interest, cost, expenses and any other charges.
9. **The Reserve Price fixed is exclusive of GST and other statutory taxes. The Auction purchaser has to remit the applicable GST/Taxes in addition to the sale price**
10. The bid price to be submitted shall be above the reserve price and bidders shall improve their further offer in multiples of **Rs.5,000/- (Rupees Five Thousand).**
11. The successful bidder shall have to pay 25% of the purchase amount (including Earnest Money already paid) immediately to the bank **on the same day or not later than next working day** of the sale. The balance of the purchase price shall be paid on or before the fifteenth day of confirmation of sale.
12. The vehicle is sold in 'as is where is' and 'as is what is' condition and the intending bidders are kindly requested to inspect the vehicles to know its exact condition & nature and also make independent inquiries & due diligence to satisfy themselves regarding condition of vehicle / machinery
13. The Authorized Officer has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale/modify any terms and conditions of the sale without any prior notice and assigning any reason. The decision of the Authorized Officer regarding declaration of successful bidder shall be final and binding on all bidders.
14. It shall be the sole responsibility of the successful bidder for the Registration formalities as well as expenditure at RTO Office.
15. The sale certificate shall be issued after receipt of entire sale consideration and confirmation of sale by secured creditor. The sale certificate shall be issued in the name of the successful bidder. No request for change of name in the sale certificate other than the person who submitted the bid/participated in the auction will be entertained.
16. The bank/service provider for e-auction shall not have any liability towards bidders for any interruption or delay in access to the site irrespective of the causes.
17. The bid once submitted by the bidder, cannot be cancelled/withdrawn and the bidder shall be bound to buy the vehicle/Moveable at the final bid price. The failure on part of bidder to comply with any of the terms and conditions of e-auction, mentioned herein will result in forfeiture of the amount paid by the bidder.
18. The intending purchasers can inspect the vehicle with prior appointment at his/her expenses on the time and date mentioned above. For inspection of the vehicle, please contact our concerned branches above. The properties can be inspected during office hours between **26.10.2026 and 08.12.2026,** by contacting the respective branch.

Date : 26.10.2026
Place: Thiruvananthapuram

Chief Manager & Authorized Officer
Bank of India