बैंक ऑफ़ इंडिया
Bank of India BOI

BICHOLIM BRANCH
Kamat Building,Opposite New Municipal Market, Bicholim, Goa – 403504.
Telephone 0832-2362024 / 2362073
Email: Bicholim.Goa@bankofindia.co.in

E-AUCTION FOR SALE OF IMMOVABLE PROPERTY

E-Auction Sale Notice for Sale of Immovable Asset 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 Borrower (s) and Guarantor (s) that the below described immovable property/ies mortgaged/charged to Bank of India (Secured Creditor), the physical/symbolic possession of which has been taken by the Authorized Officer of Bank of India, will be sold on "**As is where is**", "**As is what is**", and "**Whatever there is**" basis for recovery of respective dues as detailed hereunder against the secured asset 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 terms and conditions of the E-auction are available on e-auction platform BAANKNET (**URL:https://baanknet.com**).
The sale will be done by the undersigned through e-auction platform provided hereunder.

Date and time of e-auction: 09-12-2026; Between 11:00 AM to 05:00 PM

Inspection date/time of the property and contact no. for inspection: 07-12-2026 Between 1:00 PM to 05:00 PM, Tel: +91-86919-77248, +91-73808-02117

Name of the Borrowers/ Guarantors and amount outstanding	Description of the immovable property/Reserve Price/EMD
Borrower – **1) M/s Harmalkar Dairy Prop: Mr. Bhagwan Laxman Harmalkar** Name of the Guarantors **Mrs Anita Bhagwan Harmalkar** **Amount dues as on date Rs. 2,71,90,986.03/-** + further interest + penal interest + cost and charges etc	**Description of the property:** **1. Flat No. F-2 (Physical Possession)** All that Flat No. F-2 having municipal house no. 1/2832/FF2 on First Floor in building 'Madhumati' built on plot of area 1043.93 sq. mt. which is part of property known as 'Sastivaddent Xiriste' situated at Sasti Wada of Bordem within Bicholim Municipal Council limits. Bicholim Taluka, District of North Goa, State of Goa which land is described in the land registration office of Bicholim under no. 29380 New series, enrolled in land revenue office under matriz no. 125 and surveyed under no. 12/1 of Bordem village. **East: Side setback of the building West : Flat No. F-1 North : Staircase South : Setback & Road** **Reserve Price(Rs): 36,25,000/-** **EMD of the property (Rs): 3,62,500/-** **2. H No. M-II-10 (Symbolic Possession)** All that portion of Plot No. M-II-10 of an area 302.19 sq. mt. along with house named "SHRI ANANDI NIVAS" which plot is part of property known as 'Laker' situated at Housing Board colony, within Bicholim Municipal Council limits, Bicholim Taluka, District of North Goa, State of Goa, which land is neither described in the land registration office nor enrolled in the Taluka Revenue Office under matriz but surveyed under no. 64/1-B of Bordem Village. **East :- 10 mtr wide road West :- Tenement No. 9 North :- 10 mtr wide road South :- Plot no. M-II-8** **Reserve Price(Rs): 53,80,000/-** **EMD of the property (Rs): 5,38,000/-** **3. Shop No. 02 (Physical Possession)** All that Shop No. 2 having on Ground floor in Building C of project "Janki Sadan" built within plot of area 2200 sq. mt. which is part of the property known as 'Nigal' situated at Bordem, within Bicholim Municipal council limits, Bicholim Taluka, District of North Goa, State of Goa, which land is described in the Land Registration office of Bicholim under no. 17228 of Book B 44 new series not enrolled in the Taluka revenue office under matriz but surveyed under no. 52/1 of Bordem village. **East :- Shop No. 3 West :- Setback of building North :- Internal Access South :- Shop No. 1** **Reserve Price(Rs): 92,23,000/-** **EMD of the property (Rs): 9,22,300/-** **4. Shop No G04 (Physical Possession)** All that Shop No. G-04 having Municipal house no. 2777/3 on Ground floor in project "Siya Commercial-Cum-Residential Complex" built within plot which is part of property known as "Sastivado' situated at Bordem, within Bicholim Municipal Council Limits, Bicholim Taluka, District of North Goa, State of Goa, which land is described in the Land Registration office of Bicholim under no. 17091 of Book B 44 new series and enrolled in the Taluka revenue office under matriz no. 677, 95 & 96 and surveyed under no. 7/10 of Bordem village. **East :- Shop No. 7 West :- Shop No. 7 North :- Side Setback of building South :- Front setback & road** **Reserve Price(Rs): 32,61,000/-** **EMD of the property (Rs): 3,26,100/-** **Note**: 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 anybody. Buyer shall bear the TDS wherever applicable.

SALE NOTICE TO BORROWERS/GUARANTORS

The undersigned being the Authorized Officer of the Bank of India is having full powers to issue this notice of sale and exercise all powers of sale under Securitization and Reconstruction of Financial Assets and Enforcement of Interest Act, 2002 and the Rules framed there under. You have committed default in payment of outstanding dues and interest with the monthly rest, cost and charges etc., in respect of the advances granted by the bank mentioned above. Hence, the Bank has issued demand notice to 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 the 60 days. Therefore, the Authorized Officer in exercise of the powers conferred under section 13(4), took **physical possession** (of 3 properties) and **symbolic possession** (of 1 property) of the secured asset more particularly described in the schedule mentioned above and a sale notice was issued to you by the respective Branches, even otherwise this Notice is also construed as Notice under Rule 8 (6) under enforcement rules of the Act of 2002. Notice is hereby given to you to pay the same as mentioned above before the date fixed for sale, failing which the property will be sold and balance 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 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.

Sd/-

Date : 04-11-2026 Place : Bicholim, Goa **AUTHORIZED OFFICER, BANK OF INDIA, BICHOLIM BRANCH**