

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 provision to Rule 8(6) of the Security Interest (Enforcement) Rules 2002. 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 and physical 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: 26.08.2025 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 Rajesh Kumar : 9892290539, 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	NITIN BHIKAJI PALKAR BKID1400NITIN RATNAGIRI BRANCH	1 BHK Residential Flat situated Flat No. 002, Ground Floor, F-Wing, Ajawa Estate, S. No. 61, H. No. 2/1/5/7, Hanuman Nagar, Mouje Madhalliwadi, Grampanchayat Mirjole, in the area near MIDC Mirjole & Railway Station Ratnagiri, Tal. & Dist. Ratnagiri Built up area 530 Sq Ft	Total Contractual Dues Rs. 1135566.37 + UCI from date of NPA i.e. 28/06/2024 + Other Incidental Expenses	Symbolic	1125000	112500
2	UMESH KESHAV NESWANKAR BKID1400UMESH RATNAGIRI BRANCH	1 BHK residential flat situated at Flat No 11, Stilt upper 2nd floor, Sea View Residency, At S. No. 188, H. No. 4/1A/14/1, city Survey no 85/1A/14/1, Vishwanagar, Thiba palace Area, at Nachane, Tal and dist Ratnagiri, Built up area 845 Sq Ft, owned by Mr Umesh Keshav Neswankar (Borrower-Mortgagor)	Total Contractual Dues Rs. 1728065.92 + UCI from date of NPA i.e. 30/09/2018 + Other Incidental Expenses	Symbolic	2259000	225900
3	MEERA UDAY PANDIRKAR BKID1403MEERA MANDANGAD BRANCH	1 BHK Residential Flat with terrace situated at Flat no 19, 2nd floor, A wing, Shri Samarth Apartment, S. No. 65, H. No. 6/6, Bhingloli, Tal Mandangad, Dist Ratnagiri. Built up area 650 Sq Ft, Owned by Mrs Meera Uday Pandirkar (Borrower-Mortgagor)	Total Contractual Dues Rs. 633306.49 + UCI from date of NPA i.e. 29/05/2023 + Other Incidental Expenses	Physical	1180000	118000
4	VIJAY SAHADEV AINEKAR BKID1403VIJAY MANDANGAD BRANCH	1 BHK Residential Flat situated at Flat no 01, Ground floor, A wing, Shri Samarth Apartment, S. No. 65, H. No. 6/6, Bhingloli, Tal Mandangad, Dist Ratnagiri. Built up area 650 Sq Ft	Total Contractual Dues Rs. 981071.1 + UCI from date of NPA i.e. 28/06/2023 + Other Incidental Expenses	Physical	1180000	118000
5	RAJESHWARI KAPIL LODHA & NIRAJ KAPIL LODHA BKID1408LODHA PINGULI BRANCH	2 BHK Flat No S4, 2nd floor, Neon Sqaure Apartment, S. No. 1181, Gondhalpur Pinguli Tal Kudal, Dist Sindhudurg, Built up Area of flat: 977 Sq ft, Owned By Mrs Rajeshwari Kapil Lodha (Borrower-Mortgagor)	Total Contractual Dues Rs. 1454382.32 + UCI from date of NPA i.e. 06/04/2019 + Other Incidental Expenses	Physical	2070000	207000
6	RAJENDRA GUNAJI RANE BKID1408RAJENDRA PINGULI BRANCH	1 BHK flat No A302, 3RD Floor, Sai Pratik (Durga sai prateek apartment) S. No. 171A1, Hissa No 3/7, Plt No 5, Pratiksha Nagar, Near Railway Station, Nagarpanchayat Kudal, Tal Kudal, Dist Sindhudurg, Built up area 573 Sq ft, owned by Mr Rajendra Gunaji Rane (Borrower-mortgagor) *The said flat is internally connected to 1 BHK flat No A301, 3RD Floor, Sai Pratik (Durga sai prateek apartment) S. No. 171A1, Hissa No 3/7, Plt No 5, Pratiksha Nagar, Near Railway Station, Nagarpanchayat Kudal, Tal Kudal, Dist Sindhudurg, Built up area 548.68 Sq Ft, owned by Mrs Revati Rajendra Rane (Borrower-Mortgagor)	Total Contractual Dues Rs. 2162542.46 + UCI from date of NPA i.e. 28/02/2023 + Other Incidental Expenses	Physical	1485000	148500
7	REVATI RAJENDRA RANE BKID1408REVA PINGULI BRANCH	1 BHK flat No A301, 3RD Floor, Sai Pratik (Durga sai prateek apartment) S. No. 171A1, Hissa No 3/7, Plt No 5, Pratiksha Nagar, Near Railway Station, Nagarpanchayat Kudal, Tal Kudal, Dist Sindhudurg, Built up area 548.68 Sq Ft, owned by Mrs Revati Rajendra Rane (Borrower-mortgagor) *The said flat is internally connected to 1 BHK flat No A302, 3RD Floor, Sai Pratik (Durga sai prateek apartment) S. No. 171A1, Hissa No 3/7, Plt No 5, Pratiksha Nagar, Near Railway Station, Nagarpanchayat Kudal, Tal Kudal, Dist Sindhudurg, Built up area 573 Sq ft, owned by Mr Rajendra Gunaji Rane (Borrower-mortgagor)	Total Contractual Dues Rs. 1654283.52 + UCI from date of NPA i.e. 28/02/2023 + Other Incidental Expenses	Physical	1425000	142500
8	SHOBHA CHANDRAKANT VAGHATE BKID1426SHOBHA KURDHUNDA BRANCH	1 BHK residential Flat No. 301, 3rd Floor, Nandadeep Building, S.No. 57/B29, Karwanchiwadi, Tal & Dist Ratnagiri, Admeasuring 489 Sq Ft (Built (Borrower-Mortgagor).	Total Contractual Dues Rs. 1410251.56 + UCI from date of NPA i.e. 29/06/2021 + Other Incidental Expenses	Physical	720000	72000
9	PRAJYOT PRAKASH KHANVILKAR BKID1428PRAJYOT SATAVALI BRANCH	1 BHK Residential Flat Situated at Flat No 106, 1st Floor, A Wing, Sarvada Heights Project, Gat No: kendra, Lanja, Gondesakhil Road, Tal Lanja, Dist Ratnagiri, Built Up Area 597 Sq Ft	Total Contractual Dues Rs. 1532821.00 + UCI from date of NPA i.e. 28/10/2024 + Other Incidental Expenses	Symbolic	1470000	147000
10	PRATHAMESH SHIRISH PAWAR BKID1440PRATHAME DEORUKH BRANCH	Residential house located at S. No. 457, H. No. 1, Nagar Panchayat, House No. 449, Near Sangameshwar, Dist. Ratnagiri, Plot Admeasuring 3228 Sq Ft, Built Up Area 907 Sq Ft, (Owned by Mr Prathamesh Shirish Pawar - Borrower -	Total Contractual Dues Rs. 1231342.8 + UCI from date of NPA i.e. 31/03/2021 + Other	Physical	990000	99000



7	REVATI RAJENDRA RANE BKID1408REVA PINGULI BRANCH	Nagarpanchayat Kudal, Tal Kudal, Dist Sindhudurg, Built up area 548.68 Sq Ft, owned by Mrs Revati Rajendra Rane (Borrower-Mortgagor)  *The said flat is internally connected to 1 BHK flat No A302, 3RD Floor, Sai Pratik (Durga sai prateek apartment) S. No. 171A1, Hissa No 3/7, Plt No 5, Pratiksha Nagar, Near Railway Station, Nagarpanchayat Kudal, Tal Kudal, Dist Sindhudurg, Built up area 573 Sq ft, owned by Mr Rajendra Gunaji Rane (Borrower-mortgagor)	Total Contractual Dues Rs. 1654283.52 + UCI from date of NPA i.e. 28/02/2023 + Other Incidental Expenses	Physical	1425000	142500
8	SHOBHA.CHANDRAKANT VAGHATE BKID1426SHOBHA KURDHUNDA BRANCH	1 BHK residential Flat No. 301, 3rd Floor, Nandadeep Building, S.No. 57/B29, Karwanchiwadi, Tal & Dist Ratnagiri, Admeasuring 489 Sq Ft (Built up) Owned By Mrs Shobha Chandrakant Waghate (Borrower-Mortgagor).	Total Contractual Dues Rs. 1410251.56 + UCI from date of NPA i.e. 29/06/2021 + Other Incidental Expenses	Physical	720000	72000
9	PRAJYOT PRAKASH KHANVILKAR BKID1428PRAJYOT SATAVALI BRANCH	1 BHK Residential Flat Situated at Flat No 106, 1st Floor, A Wing, Sarvada Heights Project, Gat No. 1450/A/3, B/1, B/2, B/3, Near Shaskiya Shetkarana kendra, Lanja, Gondesakhil Road, Tal Lanja, Dist Ratnagiri, Built Up Area 597 Sq Ft	Total Contractual Dues Rs. 1532821.00 + UCI from date of NPA i.e. 28/10/2024 + Other Incidental Expenses	Symbolic	1470000	147000
10	PRATHAMESH SHIRISH PAWAR BKID1440PRATHAME DEORUKH BRANCH	Residential house located at S. No. 457, H. No. 1, Nagar Panchayat, House No. 449, Near Devrukh Masjid, Rohidas Ali Road, Devrukh, Tal. Sangameshwar, Dist. Ratnagiri, Plot Admeasuring 3228 Sq Ft, Built Up Area 907 Sq Ft, (Owned by Mr Prathamesh Shirish Pawar - Borrower & Mortgagor)	Total Contractual Dues Rs. 1231342.8 + UCI from date of NPA i.e. 31/03/2021 + Other Incidental Expenses	Physical	990000	99000
11	VIKAS NARAYAN DIVEKAR & VANSHIKA VIKAS DIVEKAR BKID1442VIKAS KHAVATI BRANCH	1 BHK residential flat situated at Flat No 204, 2nd floor, Gangal Sankul, Samarth Nagar, Near Kalkai Mandir, Bharme Naka, Mouje Bharme, Tal Khed, Dist Ratnagiri, Built up area 660 Sq Ft, Owned by Mr Vikas Narayan Divekar (Borrower-Mortgagor) & Mrs Vanshika Vikas Divekar (Co borrower - mortgagor)	Total Contractual Dues Rs. 1754236.19 + UCI from date of NPA i.e. 30/09/2015 + Other Incidental Expenses	Physical	765000	76500
12	SHALAKA CHANDRAKANT KASTHE BKID1446SHALAKA SHRANGARTALI BRANCH	2BHK Residential Flat Situated at Flat No 206, Grampanchayat Building No 1477C6, 2nd Floor, Samarth Sai Prasad Apartment, Gat No 30, Near Shringartali Police Chowki, Guhagar Chiplun Road, Shringartali, Tal Guhagar, Dist Ratnagiri	Total Contractual Dues Rs. 1255186.75 + UCI from date of NPA i.e. 28/11/2023 + Other Incidental Expenses	Symbolic	1463000	146300
13	AMAR SAVALARAM PAWASE BKID1455AMAR DAPOLI BRANCH	1 BHK Residential Flat Situated at Flat No B, 2nd floor, Shantanu Vishwasadan, S. No. 59/1/5/K3, Near Varad vinayak Mandir, Off Dapoli Dabhol Road, Within Jalgaon GP Limit, Lashkarwadi, Village Jalgaon, Tal Dapoli, Dist Ratnagiri, Built up area 575 Sq Ft, Owned By Mr Amar Savalaram Pawase (Borrower-Mortgagor)	Total Contractual Dues Rs. 1396158.77 + UCI from date of NPA i.e. 28/01/2024 + Other Incidental Expenses	Symbolic	1283000	128300
14	FIROZ HUSAIN CHIPLUNKAR & ASMA FIROJ CHIPLUNKAR BKID1455FIROZ DAPOLI BRANCH	2 BHK residential flat situated at Flat No. 310, 4th floor, Farhan Park, C Wing, S. No. 2A, Hissa No. 4+5+9/3, Near Swecha Petrol Pump, Dapoli-Dabhol Road, Camp Dapoli Area, Village Jogale, Tal Dapoli, Dist Ratnagiri, Built up Area 775 Sq Ft, Owned By Mr Firoz Husain Chiplunkar (Borrower-Mortgagor) & Mrs Asma Firoz Chiplunkar (Co-Borrow-Mortgagor)	Total Contractual Dues Rs. 954902 + UCI from date of NPA i.e. 30/06/2017 + Other Incidental Expenses	Symbolic	1080000	108000
15	FAIQUE NURUDDIN KHALFE & AFIYA FAIQUE KHALFE BKID1455KHALFE DAPOLI BRANCH	Flat No. F3, Upper Stilt 1st Floor, Fatima Arcade, S.No. 469, H.No.,118, Camp Dapoli, Tal-Dapoli, Dist-Ratnagiri.	Total Contractual Dues Rs. 1793069.81 + UCI from date of NPA i.e. 31/03/2018 + Other Incidental Expenses	Physical	1520000	152000
16	RAHUL VIJAY HATISKAR BKID1455RAHUL DAPOLI BRANCH	1 BHK Residential flat situated at Flat No 104, 1st Floor, Gangotri Apartment, Bhumapan No. 739A1A1A1, Upvibhag No 4/2, Nagarpanchayat Milkat No. 58(14)/1, Near Burondi Naka, Behind College of Horticulture, Dapoli Gavtale Road, Camp Dapoli, Tal Dapoli, Dist Ratnagiri, Built up area 400 Sq ft, owned By Mr Rahul Vijay Hatiskar (Borrower-Mortgagor)	Total Contractual Dues Rs. 1635701.88 + UCI from date of NPA i.e. 29/12/2023 + Other Incidental Expenses	Symbolic	945000	94500
17	SAIMAN ABDUL RAZZAK CHIKATE BKID1455SAIMAN DAPOLI BRANCH	1 BHK Residential Flat Situated at Flat No. 203, 1st Floor, Mount View Park, S. No. 469, H. No. 125 (Old N.P. House 234-6/1, New House No. W1Z1001750), Village Camp Dapoli, Tal Dapoli, Dist Ratnagiri, Built up area 585 Sq Ft, Carpet Area 488 Sq Ft	Total Contractual Dues Rs. 1325265 + UCI from date of NPA i.e. 28/09/2024 + Other Incidental Expenses	Symbolic	1750000	175000
18	RASOOLSAB MOHOMMED ALI BAGBAN & QAUSAR JAHAN RASOOLSAB BAGBAN BKID1463BAGBAN MARUTI MANDIR BRANCH	2BHK flat No 17, stilt upper 2nd floor, I wing, Red Stone City (Old name Al Naseem Complex), s No. 265, H. No. 2A/1/32, Golap, Ratnagiri Pawas Road, Near Desai Mango and in the area of phenolex, At Mouje Golap, Tal & Dist Ratnagiri, Built up area 800 Sq Ft Owned by Mr Rasoolsaab Mohammadali Baghban & Mrs Qausar Rasoolsaab Baghban (Borrower-Mortgagor)	Total Contractual Dues Rs. 1706356.43 + UCI from date of NPA i.e. 30/09/2017 + Other Incidental Expenses	Physical	1692000	169200
19	BHALCHANDRA KRISHNA KOLGE & MADHURA BHALCHANDRA KOLGE BKID1463BHALCHANDRA MARUTI MANDIR BRANCH	2 BHK residential flat situated at Flat No A11, Stilt upper 1st floor, A wing, Shree Samarth Krupa building, S. No. 429A17, Vinamra Nagar, Near Shri Krishna Temple, Mouje Nachane, Tal & Dist Ratnagiri, Built up area 597 Sq Ft, Owned by Mr Bhalchandra krishna Kolge (Borrower-Mortgagor)	Total Contractual Dues Rs. 1837329.67 + UCI from date of NPA i.e. 23/04/2024 + Other Incidental Expenses	Symbolic	1440000	144000
20	KASAM ASHRAF DARVE & IRFAN ASHRAF DARVE BKID1463DARVE MARUTI MANDIR BRANCH	2 BHK Flat No. E-10, Second Floor (Stilt Parking Upper) 'E' Wing, 'AL-HAMD PARK', S. No. 50A1, Hissa No. 2B+3A/2, C.S.No.8360, Dongarmala Area ,Peth Killa Road, 80 Feet Highway, Near Mirkarwada, Mouje Rahatagar, Within Ratnagiri Municipal Limit, Tal & Dist-Ratnagiri, Built up area: 842 Sq ft, Owned by Mr Kasam Ashraf Darve & Mr Irfan Ashraf Darve (Borrower-Mortgagor)	Total Contractual Dues Rs. 847802.45 + UCI from date of NPA i.e. 28/01/2024 + Other Incidental Expenses	Symbolic	1710000	171000
21	BABASO KISAN KASTURE BKID1463KASTURE MARUTI MANDIR BRANCH	1 BHK Flat No. 203, Second Floor, 'C' Wing, 'Ajawa Estate', S.No.61, Hissa.No.2/1/5/7, Hanuman Nagar, Madhaliwadi (within Grampanchayat Limit of Madhaliwadi), Tal. & Dist. Ratnagiri. Built up	Total Contractual Dues Rs. 1400526.44 + UCI from date of NPA i.e. 31/05/2018 + Other	Symbolic	1125000	112500



	BKID1442VIKAS KHAVATI BRANCH	Mr Vikas Narayan Divekar (Borrower) & Mrs Vanshika Vikas Divekar (Co borrower - mortgagor)	Incidental Expenses			
12	SHALAKA CHANDRAKANT KASTHE BKID1446SHALAKA SHRINGARTALI BRANCH	2BHK Residential Flat Situated at Flat No 206, Grampanchayat Building No 1477C6, 2nd Floor, Samarth Sal Prasad Apartment, Gat No 30, Near Shringartali Police Chowki, Guhagar Chiplun Road, Shringartali, Tal Guhagar, Dist Ratnagiri	Total Contractual Dues Rs. 1255186.75 + UCI from date of NPA i.e. 28/11/2023 + Other Incidental Expenses	Symbolic	1463000	146300
13	AMAR SAVALARAM PAWASE BKID1455AMAR DAPOLI BRANCH	1 BHK Residential Flat Situated at Flat No B, 2nd floor, Shantanu Vishwasadan, S. No. 59/1/5/K3, Near Varad vinnyak Mandir, Off Dapoli Dabhol Road, Within Jalgaon GP Limit, Lashkarwadi, Village Road, Tal Dapoli, Dist Ratnagiri, Built up area 575 Sq Ft, Owned By Mr Amar Savalaram Pawase (Borrower-Mortgagor)	Total Contractual Dues Rs. 1396158.77 + UCI from date of NPA i.e. 28/01/2024 + Other Incidental Expenses	Symbolic	1283000	128300
14	FIROZ HUSAIN CHIPLUNKAR & ASMA FIROZ CHIPLUNKAR BKID1455FIROZ DAPOLI BRANCH	2 BHK residential flat situated at Flat No. 310, 4th floor, Farhan Park, C Wing, S. No. 2A, Hissa No. 4+5+9/3, Near Swecha Petrol Pump, Dapoli-Dabhol Road, Camp Dapoli Area, Village Jogale, Tal Dapoli, Dist Ratnagiri, Built up Area 775 Sq Ft, Owned By Mr Firoz Husain Chiplunkar (Borrower-Mortgagor) & Mrs Asma Firoz Chiplunkar (Co-Borrower-Mortgagor)	Total Contractual Dues Rs. 954902 + UCI from date of NPA i.e. 30/06/2017 + Other Incidental Expenses	Symbolic	1080000	108000
15	FAIQUE NURUDDIN KHALFE & AFIYA FAIQUE KHALFE BKID1455KHALFE DAPOLI BRANCH	Flat No. F3, Upper Stilt 1st Floor, Fatima Arcade, S.No. 469, H.No.,118, Camp Dapoli, Tal-Dapoli, Dist-Ratnagiri.	Total Contractual Dues Rs. 1793069.81 + UCI from date of NPA i.e. 31/03/2018 + Other Incidental Expenses	Physical	1520000	152000
16	RAHUL VIJAY HATISKAR BKID1455RAHUL DAPOLI BRANCH	1 BHK Residential flat situated at Flat No 104, 1st Floor, Gangotri Apartment, Bhumapan No. 739A1A1A1, Upvibhag No 4/2, Nagarpanchayat Milkat No. 58(14)/1, Near Burondi Naka, Behind College of Horticulture, Dapoli Gavitale Road, Camp Dapoli, Tal Dapoli, Dist Ratnagiri, Built up area 400 Sq ft, owned By Mr Rahul Vijay Hatiskar (Borrower-Mortgagor)	Total Contractual Dues Rs. 1635701.88 + UCI from date of NPA i.e. 29/12/2023 + Other Incidental Expenses	Symbolic	945000	94500
17	SAIMAN ABDUL RAZZAK CHIKATE BKID1455SAIMAN DAPOLI BRANCH	1 BHK Residential Flat Situated at Flat No. 203, 1st Floor, Mount View Park, S. No. 469, H. No. 125 (Old N.P. House 234-6/1, New House No. W121001750), Village Camp Dapoli, Tal Dapoli, Dist Ratnagiri, Built up area 585 Sq Ft, Carpet Area 488 Sq Ft	Total Contractual Dues Rs. 1325265 + UCI from date of NPA i.e. 28/09/2024 + Other Incidental Expenses	Symbolic	1750000	175000
18	RASOOLSAB MOHOMMED ALI BAGBAN & QAUSAR JAHAN RASOOLSAB BAGBAN BKID1463BAGBAN MARUTI MANDIR BRANCH	2BHK flat No 17, stilt upper 2nd floor, I wing, Red Stone City (Old name Al Naseem Complex), s No. 265, H. No. 2A/1/32, Golap, Ratnagiri Pawas Road, Near Desai Mango and in the area of phenolex, At Mouje Golap, Tal & Dist Ratnagiri, Built up area 800 Sq Ft Owned by Mr Rasoolsaab Mohammadali Baghban & Mrs Qausar Rasoolsaab Baghban (Borrower-Mortgagor)	Total Contractual Dues Rs. 1706356.43 + UCI from date of NPA i.e. 30/09/2017 + Other Incidental Expenses	Physical	1692000	169200
19	BHALCHANDRA KRISHNA KOLGE & MADHURA BHALCHANDRA KOLGE BKID1463BHALCHANDRA MARUTI MANDIR BRANCH	2 BHK residential flat situated at Flat No A11, Stilt upper 1st floor, A wing, Shree Samarth Krupa building, S. No. 429A17, Vinamra Nagar, Near Shri Krishna Temple, Mouje Nachane, Tal & Dist Ratnagiri, Built up area 597 Sq Ft, Owned by Mr Bhalchandra krishna Kolge (Borrower-Mortgagor)	Total Contractual Dues Rs. 1837329.67 + UCI from date of NPA i.e. 23/04/2024 + Other Incidental Expenses	Symbolic	1440000	144000
20	KASAM ASHRAF DARVE & IRFAN ASHRAF DARVE BKID1463DARVE MARUTI MANDIR BRANCH	2 BHK Flat No. E-10, Second Floor (Stilt Parking Upper) 'E' Wing, "AL-HAMD PARK", S. No. 50A1, Hissa No. 2B+3A/2, C.S.No.8360, Dongarmala Area, Peth Killa Road, 80 Feet Highway, Near Mirkarwada, Mouje Rahatagar, Within Ratnagiri Municipal Limit, Tal & Dist-Ratnagiri, Built up area: 842 Sq ft, Owned by Mr Kasam Ashraf Darve & Mr Irfan Ashraf Darve (Borrower-Mortgagor)	Total Contractual Dues Rs. 847802.45 + UCI from date of NPA i.e. 28/01/2024 + Other Incidental Expenses	Symbolic	1710000	171000
21	BABASO KISAN KASTURE BKID1463KASTURE MARUTI MANDIR BRANCH	1 BHK Flat No. 203, Second Floor, 'C' Wing, 'Ajawa Estate', S.No.61, Hissa.No.2/1/5/7, Hanuman Nagar, Madhaliwadi (within Grampanchayat Limit of Madhaliwadi), Tal. & Dist. Ratnagiri. Built up area: 600 Sq ft, Owned by Mr Babaso Kisan Kasture (Borrower-Mortgagor)	Total Contractual Dues Rs. 1400526.44 + UCI from date of NPA i.e. 31/05/2019 + Other Incidental Expenses	Symbolic	1125000	112500



22	MOHAMMAD NAJIBULLAH KAMLUDDIN SHAIKH BKID1463SHAIKH MARUTI MANDIR BRANCH	1 BHK flat No B 206, 2nd floor, B wing, Attari residency, S. No. 71/1, C.S. No. 3473, 3473/1 to 15, Between Church and fish market, At Mouje Rahatghar, Tal and District Ratnagiri, Built up area 546 Sq Ft, Owned by Mr Mohammad Najibullah Kamluddin Shaikh (Borrower-Mortgagor)	Total Contractual Dues Rs. 1430939.75 + UCI from date of NPA i.e. 31/05/2019 + Other Incidental Expenses	Physical	1305000	130500
23	VIJAY KRISHNAJIROO BHOSALE BKID1464VIJAY KHED BRANCH	1 BHK flat No A 207, 2nd Floor, A wing, Siddhi Shivlaxya, Gat No 19/A/1, Near Bhamre Naka, Mouje Bhamre, Tal Khed, Dist Ratnagiri, Built up area 540 Sq Ft, Owned By Mr Vijay Krishnaji Rao Bhosale (Borrower-Mortgagor)	Total Contractual Dues Rs. 411773.63 + UCI from date of NPA i.e. 02/06/2022 + Other Incidental Expenses	Physical	900000	90000
24	PAKARAM RAIKA BKID1470PAKARAM RAJAPUR BRANCH	1 BHK Residential flat situated at Flat No. C203, Shri Swami Samarth Annex, Gat no 247, 249/1, 248, C Wing, Pachal GP Np 1840, C203, Mouje Bajarwadi, Tal Rajapur, Dist Ratnagiri, Built up area 604 Sq Ft, Owned by Mr Pakaram Raika (Borrower- Mortgagor)	Total Contractual Dues Rs. 975680.41 + UCI from date of NPA i.e. 01/06/2023 + Other Incidental Expenses	Symbolic	1148000	114800
25	VILAS LAXMAN PAWAR BKID1480VILAS BAHADURSHEK NAKA BRANCH	Residential Flat Situated at Survey No. 131, Hissa No. 4/6A, At Village Ghanekunth Taluka Khed, Dist Ratnagiri in the name of Mr. Vilas Laxman Pawar (Borrower-Mortgagor).	Total Contractual Dues Rs. 1694584.02 + UCI from date of NPA i.e. 29/04/2024 + Other Incidental Expenses	Symbolic	1717000	171700
26	HANUMANT RAMANNA CHAVALAGI & SWATI HANUMANT CHAVALGI BKID1481HANUMANT JAKADEVI BRANCH	1 BHK Residential Flat Situated at Flat No 202, GP Gouse No. 81, 2nd Floor, B wing, Shree Samarth Krupa Apartment, Near Ajwa Estate, S. No. 61A1C, Hanuman Nagar, Madhaliwadi, GP Mirjole, Tal and Dist Ratnagiri, Built up Area 635 Sq Ft	Total Contractual Dues Rs. 910242.76 + UCI from date of NPA i.e. 03/10/2024 + Other Incidental Expenses	Symbolic	1425000	142500
27	RAMESH GANPATI HANBAR & LAXMI RAMESH HANBAR BKID1484HANBAR KARWANCHIWADI BRANCH	1 BHK Residential Flat located at Flat No 303, 3rd floor, Nandadeep Building, S. No. 57/B29, Karwanchiwadi, Tal & Dist. Ratnagiri, Built Up Area 536 Sq Ft	Total Contractual Dues Rs. 1528330.47 + UCI from date of NPA i.e. 29/12/2023 + Other Incidental Expenses	Physical	950000	95000
28	MANUSHKA MILIND LOKARE & MILIND CHANDRAKANT LOKARE BKID1484MLOKARE KARWANCHIWADI BRANCH	1 BHK flat No 406, 4th floor, Nandadeep Building, S. No. 57/B29, Karwanchiwadi, Tal & Dist Ratnagiri, Built up area 536 Sq Ft Owned by Mrs Manushka Milind Lokare (Borrower-Mortgagor)	Total Contractual Dues Rs. 1274329.93 + UCI from date of NPA i.e. 31/03/2021 + Other Incidental Expenses	Physical	1148000	114800
29	SACHIN BHALCHANDRA JADHAV BKID1484SACHIN KARWANCHIWADI BRANCH	FLAT NO 301, SHARAYU ENCLAVE, A WING, STILT UPPER 2ND FLOOR, S. NO. 57A1A, HISSA NO. 30/7, KARWANCHIWADI, TAL AND DIST RATNAGIRI	Total Contractual Dues Rs. 2660335.34 + UCI from date of NPA i.e. 19/06/2023 + Other Incidental Expenses	Physical	1080000	108000
30	VARSHARANI MANOJ SATPUTE BKID1484SATPUTE KARWANCHIWADI BRANCH	1 BHK Flat No S 202, Stilt upper 2nd floor, Shakambari Residency, S. No. 27, H. No. 4/1/8A/1/3 mouje Padwewadi, Near Railway Station, Tal & Dist Ratnagiri, Built up area 403 Sq Ft, owned by Mrs Varsharani Manoj Satpute (Borrower-Mortgagor)	Total Contractual Dues Rs. 1300675.03 + UCI from date of NPA i.e. 01/03/2021 + Other Incidental Expenses	Physical	878000	87800
31	SHASHIKANT CHANDRAKANT KETKAR & SHUBHADA CHANDRAKANT KETKAR BKID1484SHASHI KARWANCHIWADI BRANCH	1 BHK Flat No 103, 1st Floor, Nandadeep Building, S. No. 57/B29, Karwanchiwadi, Tal & Dist Ratnagiri, Built up area 536 Sq Ft Owned by Mr Shashikant Chandrakant Ketkar & Mrs Shubhada Chandrakant Ketkar (Borrower-Mortgagor)	Total Contractual Dues Rs. 1271771.99 + UCI from date of NPA i.e. 30/09/2019 + Other Incidental Expenses	Physical	1188000	118800
32	SIDDHARTH IRANNA NATEKAR BKID1484SIDDHARTH KARWANCHIWADI BRANCH	1 BHK Flat No G 104, Stilt upper ground floor, A wing, Sharayu Enclave, Karwanchiwadi, Tal & Dist Ratnagiri, Built up area 562 Sq Ft, Owned by Mr Siddhartha Iranna Natekar (Borrower-Mortgagor)	Total Contractual Dues Rs. 2320329.04 + UCI from date of NPA i.e. 22/08/2019 + Other Incidental Expenses	Physical	1197000	119700
33	VISHAL VILAS SHETYE BKID1484VISHAL KARWANCHIWADI BRANCH	1 BHK Residential Flat located at Flat No S302, Stilt upper 2nd floor, A wing, Sharayu Enclave, S. No. 57A1A, Hissa no 30/7 Karwanchiwadi, Tal & Dist. Ratnagiri, Built Up Area 562 Sq Ft, Owned by Mr Vishal Vilas Shetye (Borrower-Mortgagor)	Total Contractual Dues Rs. 2811517.96 + UCI from date of NPA i.e. 30/05/2023 + Other Incidental Expenses	Physical	1155000	115500
34	BASAVRAJ SHRISHIL YENDIGIRI BKID1484YENDIGIRI KARWANCHIWADI BRANCH	1 BHK Residential Flat situated at Flat No S304, Stilt upper 2nd Floor, Displayed as 3rd Floor on Society Name Board, A Wing, Sharayu Enclave, S. No. 57A1A, Hissa No. 30/7, Adarsha Nagar, Karwanchiwadi, Tal and Dist. Ratnagiri, Built up area 562 Sq Ft	Total Contractual Dues Rs. 1380398.32 + UCI from date of NPA i.e. 30/07/2023 + Other Incidental Expenses	Symbolic	1283000	128300
35	SANTOSH BHIKAJI PANCHAL BKID1486PANCHAL ANJANVEL BRANCH	1BHK Block No. 007, Ground Floor, 'Adhiraj Apartment', Off Malan Road & near ZP Road, Gat No. 1(A)1, Shringartali, Tal. Guhagar, Dist Ratnagiri, Area of flat: 700 Sq ft, Owned by Mr Santosh Bhikaji Panchal (Borrower-Mortgagor)	Total Contractual Dues Rs. 1026647.76 + UCI from date of NPA i.e. 29/08/2024 + Other Incidental Expenses	Symbolic	1488000	148800
36	SANTOSH BALKRISHNA PAWAR BKID1486SANTOSH ANJANVEL BRANCH	1BHK Block No. 206, Second Floor, 'Adhiraj Apartment', Off Malan Road & near ZP Road, Gat No. 1(A)1, Shringartali, Tal. Guhagar, Dist Ratnagiri, Area of flat: 670 Sq ft, Owned by Mr Santosh Balkrishna Pawar (Borrower-Mortgagor)	Total Contractual Dues Rs. 1889336.95 + UCI from date of NPA i.e. 31/08/2019 + Other Incidental Expenses	Physical	1157000	115700
37	SHIVANI SANTOSH PAWAR BKID1486SHIVANI ANJANVEL BRANCH	1 BHK flat No 101, 1st Floor, Adhiraj Apartment, off Malan Road & Near ZP Road, Gat No 1(a)1, Shringartali, Tal Guhagar, Dist Ratnagiri, Built up area 500 Sq Ft, Owned by Mrs Shivani Santosh Pawar (Borrower-Mortgagor)	Total Contractual Dues Rs. 557456.12 + UCI from date of NPA i.e. 29/03/2024 + Other Incidental Expenses	Symbolic	855000	85500
38	RAMA APPA GAVADE BKID1496RAMA NIWALI TITHA BRANCH	1 BHK Flat owned by Shri. Rama Appa Gavade at Flat No. 404, Fourth Floor, 'NANDADEEP BUILDING', S. No. 57/B29, Karwanchiwadi (within Grampanchayat Limit), Tal. & Dist. Ratnagiri	Total Contractual Dues Rs. 1505481.93 + UCI from date of NPA i.e. 28/11/2023 + Other Incidental Expenses	Symbolic	1205000	120500

**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

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b) Website address of E-Auction

<https://banknet.com/>. Bidder may visit <https://banknet.com/> where guideline is available in E Auction.





34	BASAVRAJ SHRISHIL YENDIGIRI BKID1484YENDIGIRI KARWANCHIWADI BRANCH	1 BHK flat No. 3304, 5th floor, upper 2nd Floor, Displayed as 3rd Floor on Society Name Board, A Wing, Sharayu Enclave, S. No. 57A1A, Hissa No. 30/7, Adarsha Nagar, Karwanchiwadi, Tal and Dist. Ratnagiri, Built up area 562 Sq Ft	Total Contractual Dues Rs. 1380398.32 + UCI from date of NPA i.e. 30/07/2023 + Other Incidental Expenses	Symbolic	1283000	128300
35	SANTOSH BHIKAJI PANCHAL BKID1486PANCHAL ANJANVEL BRANCH	1BHK Block No. 007, Ground Floor, 'Adhiraj Apartment', Off Malan Road & near ZP Road, Gat No. 1(A)1, Shringartali, Tal. Guhagar, Dist Ratnagiri, Area of flat: 700 Sq ft, Owned by Mr Santosh Bhikaji Panchal (Borrower-Mortgagor)	Total Contractual Dues Rs. 1026647.76 + UCI from date of NPA i.e. 29/08/2024 + Other Incidental Expenses	Symbolic	1488000	148800
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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 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 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 provide. Date of Inspection of Immovable Properties: 18.08.2025 & 25.08.2025 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 made 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



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### 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: 23.07.2025

Sd/-  
AUTHORIZED OFFICER, BANK OF INDIA  
NOTICE UNDER SARFAESI ACT, 2002