



(APPENDIX IV A) [SEE PROVISIO TO RULE 9(1)]

MEGA E-AUCTION PUBLIC SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 9(1) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the borrowers/guarantors/mortgagors that the below described immovable properties mortgaged/charged to Bank of India (Secured Creditor), the Constructive/Physical/Symbolic possession of these properties has been taken by the Authorised Officers of Bank of India (Secured Creditor), will be sold on "As is where is", "As is what is", and "Whatever there is" on 27.10.2026, for recovery of bank dues + interest (as mentioned below against the properties) due to the Bank of India (Secured Creditor) from below mentioned borrowers/guarantors/mortgagors. The Reserve Price and Earnest Money Deposit will be as mentioned below against the properties.

Detailed terms and conditions of the sale are mentioned below/refer to Website: (a) <https://www.bankofindia.bank.in> (b) <https://BAANKNET.com>

DATE OF INSPECTION OF PROPERTIES : 03.10.2026 TO 23.10.2026 From 11.00 AM To 04.00 PM From Concerned Branch

Name of Branch & Address/Account No.	Name of Account/ Borrower/Guarantor / Mortgagor	Details of Property	Amount as per demand notice	Reserve Price	Name of the Authorised Officer
			Demand Notice Date	EMD	
			Possession Type	Bid Increase Amount	
BRANCH: LUDHIANA ARB Phone: 0161-5008544, Email: Arb.Ludhiana@bankofindia.bank.in IFSC Code: BKID0006508 Remaining Account Deposit Account No. 650890200000033	M/s Dashmesh Trading Company	Commercial property bearing MC no-B-7-1097/6 situated at Near Congress Bhavan, adjoining Kartar Market, Clock Tower Road, Abadi Vikas Nagar, Ludhiana admeasuring 75 Sq yards comprised in Khatsa No-14, min khata no-79/98 as per jamabandi for the year 2017-2018, Hadbast no-170 in the name of Mr. Jaspal Singh S/o Sucha Singh vide wasika no-2023-24/106/18449 dated 13.07.2023 and Talimanama No-2023-24/106/1/27571 dt. 27.02.2024.	Rs.1,83,09,030.83 + Int. & other charges w.e.f. 12.08.2025	Rs. 72.00 Lakhs + TDS as applicable	Mr. Ajay Singh Mob. 9196433466
			12.08.2025	Rs. 7,20,200/-	
			PHYSICAL POSSESSION	Rs. 50,000/-	
BRANCH: LUDHIANA ARB Phone: 0161-5008544, Email: Arb.Ludhiana@bankofindia.bank.in IFSC Code: BKID0006508 Remaining Account Deposit Account No. 650890200000033	M/s Nadeem Karyana Store	Residential House No.B-23/1109, street no.8, measuring 99-8/9 Sq. yds. comprised in khatsa no. 2245/110, khata no. 657/943, as per Jamabandi for the year 2004-05, Situated at Dholewal, H B No.174, Abadi Janakpuri, gali No.8, Tehsil & district Ludhiana in the name of Mr. Nadeem Akhtar S/o Mr. Munsir Ibrahim as per sale deed bearing wasika no. 21131 dated 17.01.2012.	Rs. 65,73,861.00 + Int. & other charges w.e.f. 18.12.2025	Rs. 38.80 Lakhs + TDS as applicable	Mr. Ajay Singh Mob. 9196433466
			19.12.2025	Rs. 3,88,000/-	
			SYMBOLIC POSSESSION	Rs. 50,000/-	
BRANCH: LUDHIANA ARB Phone: 0161-5008544, Email: Arb.Ludhiana@bankofindia.bank.in IFSC Code: BKID0006508 Remaining Account Deposit Account No. 650890200000033	M/s R P Enterprises	Residential Land & Building measuring 261 Sq. Yards situated at B-XXX-3790, Plot No. 146-147 Min, Street No. 7, Hargobindpura, Vakkia Sherpur Kalan, Inner Roads from GT Road, Tehsil & District Ludhiana standing in the name of Mrs. Hardev Kaur W/o Mr. Ajit Singh as per sale deed with Wasika No. 10394 dated 09.09.1987	Rs. 1,36,11,250/- Lacs Plus further, Interest Plus other Charges w.e.f. 04.07.2019	Rs. 58.12 Lakhs + TDS as applicable	Mr. Ajay Singh Mob. 9196433466
			03.07.2019	Rs. 5,81,200/-	
			PHYSICAL POSSESSION	Rs. 30,000/-	
BRANCH: LUDHIANA ARB Phone: 0161-5008544, Email: Arb.Ludhiana@bankofindia.bank.in IFSC Code: BKID0006508 Remaining Account Deposit Account No. 650890200000033	M/s Satkarter Solvex Pvt. Ltd	Residential plot measuring 17M-1 1/2 Sarsahi situated at backside of Shivalya Mandir, Dr. Harbhajan Singh Wali Gali, Guruharsahai, Distt. Ferozepur, owned by Sh. Ravi Kumar Narula S/o Ram Nath Narula, vide Wasika No. 3156 dated 28.03.2011.	Rs. 772.90 Lacs Plus further, Interest Plus other Charges w.e.f. 16.07.2015	Rs. 14.56 Lakhs + TDS as applicable	Mr. Ajay Singh Mob. 9196433466
			15.07.2015	Rs. 1,45,600/-	
			PHYSICAL POSSESSION	Rs. 15,000/-	
BRANCH: LUDHIANA ARB Phone: 0161-5008544, Email: Arb.Ludhiana@bankofindia.bank.in IFSC Code: BKID0006508 Remaining Account Deposit Account No. 650890200000033	M/s Satkarter Solvex Pvt. Ltd	Residential plot measuring 12M-4 1/4 Sarsahi at backside of Shivalya Mandir, Dr. Harbhajan Singh Wali Gali, Guruharsahai, Distt. Ferozepur, owned by Sh. Ravi Kumar Narula S/o Ram Nath Narula, vide Wasika No. 3157 dated 28.03.2011	Rs. 772.90 Lacs Plus further, Interest Plus other Charges w.e.f. 15.07.2015	Rs. 10.60 Lakhs + TDS as applicable	Mr. Ajay Singh Mob. 9196433466
			15.07.2015	Rs. 1,06,000/-	
			PHYSICAL POSSESSION	Rs. 15,000/-	

TERMS AND CONDITIONS OF THE E-AUCTION ARE AS UNDER :- (1) E-auction is being held on "As is where is", "As is what is", and "Whatever there is" and will be conducted "On Line". The auction will be conducted through the Bank's approved service provider M/s PSB Alliance pvt ltd, Mumbai at the Web Portal (<https://BAANKNET.com>) E-auction Tender document containing online e-auction bid form, declaration, General Terms & Conditions of Online auction sale are available in websites: (a) <https://www.bankofindia.bank.in> (b) <https://BAANKNET.com> (2) To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the properties, apart from the above mentioned encumbrance. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of properties put on auction and claims / rights / dues / affecting the properties, prior to submitting their bid. The E-Auction advertisement does not constitute and will be deemed to constitute any commitment or any representation of the bank. The properties are 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. (3) The intending purchasers/bidders are required to deposit EMD amount by own wallet Registered with M/s PSB Alliance pvt ltd, Mumbai on its E-Auction site <https://BAANKNET.com> by means of RTGS/NEFT. (4) In case of sole bidder, he / she has to increase minimum 1 Bid from Reserve Price. (5) The intending bidders should submit the evidence for EMD deposit like UTR number along with Request Letter for participation in the E-auction, self attested copies of (a) Proof of Identification (KYC) viz. Voter ID Card / Driving Licence / Passport etc. (b) Current Address Proof for communication, (c) PAN card of the bidder (d) Valid e-mail ID (e) contact number (Mobile / Landline) of the bidders etc. to the Authorized Officer of above mentioned Branch of Bank of India. (6) Names of the Eligible Bidders, will be identified by the Bank of India above mentioned Branches to participate in online E-Auction on the portal <https://BAANKNET.com>. M/s PSB Alliance pvt ltd, Mumbai will provide User ID and Password after due verification of PAN of the Eligible Bidders. (7) It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the properties before submission of the bid. (8) The E-Auction / bidding of above properties would be conducted exactly on the scheduled Date and Time as mentioned above by way of inter-se bidding amongst the bidders. The bidders shall improve their offer in multiple of the amount mentioned under the column "Bid Increment Amount" against each property. In case bid is placed in the last 10 minutes of the closing time of the e-auction, the closing time will automatically get extended for 10 minutes. The bidders who submits the highest bid amount (not below the Reserve Price) on closure of e-auction process shall be declared as Successful Bidder and a Communication to that effect will be issued through electronic mode which shall be subject to approval by the Authorised Officer / Secured Creditor (9) 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. The Earnest Money Deposit shall not bear any interest. The successful bidders shall have to deposit 25% of the sale price including EMD already paid, immediately before the end of next working days on acceptance of bid price by the Authorised Officer & 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 bidders would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidders shall have no claim / right in respect of property / amount. (10) The prospective qualified bidders may avail online training on e-Auction from M/s PSB Alliance pvt ltd, Mumbai prior to the date of e-auction. Neither the Authorised Officer / Bank nor M/s PSB Alliance pvt ltd, Mumbai 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 backup etc. for successfully participating in the e-Auction event. (11) The purchaser shall bear the applicable stamps duties / registration fee / other charges, etc. and also all the statutory / non-statutory dues, taxes, assessment charges, etc. owing to anybody. (12) The Authorised Officers / Bank is not bound to accept the highest offer and has the absolute right 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. (13) The Sale Certificate will be issued in the name of the purchasers / applicants only and will not be issued in any other names. (14) The sale shall be subject to rules / conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. For further details / enquires if any on the terms and conditions of sale can be obtained from Authorised Officer / Bank of India of above mentioned Branches or Bank's website (a) <https://www.bankofindia.bank.in> (b) <https://BAANKNET.com> (15) For further details regarding the above properties/inspection of properties, the intending buyers may contact above mentioned branch. Intending purchasers are also advised to visit <https://BAANKNET.com> For any information on procedure of e-auction (16) The Authorised Officer for any charge, lien, encumbrances or any other dues to the Government or anyone else in respect of immovable properties E-Auctioned. (17) The intending bidder should transfer his EMD amount by means of account maintained with M/s PSB Alliance pvt ltd, Mumbai at days. (Registration process is detailed on the above website). <https://BAANKNET.com> (18) The intending bidder should take care that the EMD is transferred at least one day before the date of auction. The registration process takes minimum of two working days. (19) The intending bidder should take care that the EMD is transferred at least one day before the date of auction. The registration process takes minimum of two working days. (20) The intending bidder should transfer his EMD amount by means of account maintained with M/s PSB Alliance pvt ltd, Mumbai is reflecting the EMD amount without which the system will not allow the bidder to participate in the E-auction. (21) The unsuccessful bidder will be refunded to their respective wallet maintained with M/s PSB Alliance pvt ltd, Mumbai. The Bidder has to place a request for refund of the same back to his bank account. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any). (22) The buyers shall bear the TDS and GST wherever applicable including other statutory dues, registration charges, stamp duty etc.

ALL CONCERNED TO NOTE PLEASE THIS PUBLICATION IS ALSO A STATUTORY 15 DAYS NOTICE UNDER PROVISIO TO RULE 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULE, 2002 TO THE BORROWER /MORTGAGOR /GUARANTOR

DATE: 01.10.2026, PLACE: LUDHIANA

AUTHORISED OFFICER (BANK OF INDIA)