

(APPENDIX IV A) [SEE PROVISO TO RULE 8(6)]

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 8(6) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the borrowers, guarantors and 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 12.11.2026, 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: 12.10.2026 TO 11.11.2026 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 Demand Notice Date	Reserve Price EMD	Name of the Authorised Officer
BRANCH: LUDHIANA ARB Phone: 0161-5006544, Email: Arb.Ludhiana@bankofindia.bank.in IFSC Code: BKID0006508 Remaining Account Deposit Account No. 650890200000033	M/S JAPJI OVERSEAS	Open Residential Plot admeasuring 243.00 sqyds, comprised khasra no. 1248/284, 286, 288, 1249/284, 285, 290, 28 9 min. 289-min, 1247/284 Khatla No. 5/5, 6/5, 6/3, 6/3, 6/4, 6/4, 7/7 khatoni No. 5, 6, 7, 65, 66, 67 as per Jamabandi for the year 2010-11, situated at Village Dugri, Hadbast No. 277, Abadi Known as Nirmal	Rs. 3,60,28,333.97/- Plus further interest + further charges wef 17.12.2025	Rs. 69.83 lacs +TDS as applicable	Mr. Ajay Singh Mob. 91964-33466
			23.06.2026	Rs. 6,98,300/-	12.11.2026 11.00 A.M to 5.00 P.M.
			Physical Possession	Rs. 50,000/-	
Nagar, Tehsil & District Ludhiana in the name of Mr. Inderpal Singh S/o Mr. Pritpal Singh vide sale deed bearing wasika no. 2021-22/101/1/9796 dated 14.10.2021.					
BRANCH: LUDHIANA ARB Phone: 0161-5006544, Email: Arb.Ludhiana@bankofindia.bank.in IFSC Code: BKID0006508 Remaining Account Deposit Account No. 650890200000033	M/s Shri Sai Poly Pack	Commercial property bearing M.C. No. B-6-797/2B/1, measuring 50 square yards comprised in Khasra no. 1028, Khata no. 988/1080 to 1082 as per Jamabandi for the year 2007-08, situated at Vill Taraf Saidan, Abadi circular road, H.B. no. 172, Tehsil	Rs. 4,16,75,384/- Plus further interest + further charges wef 15.05.2026	Rs. 101.65 lacs +TDS as applicable	Mr. Ajay Singh Mob. 91964-33466
			15.05.2026	Rs. 10,16,500/-	12.11.2026 11.00 A.M to 5.00 P.M.
			Symbolic Possession	Rs. 80,000/-	
and District Ludhiana as per sale deed bearing wasika no. 2020-21/106/1/18413 dated 18.03.2021 in the name of Mr. Janish Sharma s/o Mr. Sunil Kumar Sharma.					
BRANCH: LUDHIANA ARB Phone: 0161-5006544, Email: Arb.Ludhiana@bankofindia.bank.in IFSC Code: BKID0006508 Remaining Account Deposit Account No. 650890200000033	M/s Shri Sai Poly Pack	Commercial property measuring 337-1/9 sqyds comprised in Khasra no. 5062/350, Khata no. 36/40, as per Jamabandi for the year 2007-08, situated at Vill Taraf Saidan, H.B. no. 172, Abadi New Shakti Nagar, Tehsil and District Ludhiana as per sale deed bearing wasika no. 3040 dated 27.09.2010 in the name of Mrs. Kavita Sharma w/o Mr. Sunil Kumar Sharma	Rs. 4,16,75,384/- Plus further interest + further charges wef 15.05.2026	Rs. 155.08 lacs +TDS as applicable	Mr. Ajay Singh Mob. 91964-33466
			15.05.2026	Rs. 15,50,800/-	12.11.2026 11.00 A.M to 5.00 P.M.
			Symbolic Possession	Rs. 100,000/-	
BRANCH- JAGRAON Phone no 01624-222573 Email - jagraon.ludhiana@bankofindia.bank.in IFSC-BKID0006519 Remaining Account Deposit Account no - 651990200000033	Mr. Kulwant Singh & Mrs. Manjit Kaur	Residential land & building admeasuring 61 sq yards situated at MCJ 5001, near Subhash Gate, Mohalla Tehlan, near Tara Devi Arya School Jagraon, Dist Ludhiana. The property is owned by Mrs. Manjit Kaur W/o Mr. Kulwant Singh	Amount as per Demand Notice- Rs. 7,37,340.91 plus further interest plus further charges wef. 09.09.2019	Rs. 9.36 lakh plus plus TDS, if applicable	Mr. Ajay Singh Mob. 91964-33466
			09.09.2019	RS. 93,600	12.11.2026 11.00 A.M to 5.00 P.M.
			Physical Possession	Rs. 10,000	
BRANCH- FEROPUR CANTT. Phone no 01632-246759 Email - ferozpurcantt.ludhiana@bankofindia.bank.in IFSC-BKID0006374 Remaining Account Deposit Account no - 637490200000033	Mr. Rahul S/o Mr. Ramesh Kumar	Hypothecation of vehicle Hyundai Aura SX CNG (Vehicle no-PB-01-D-6612); Model - 2023, Titan Grey Colour, Engine no-G4LAPM575317, Chasis no-MALB341CLPM201781	Amount as per Demand Notice- Rs. 5,16,651.99 plus further interest plus further charges wef. 14.07.2025	Rs. 4.05 lakh plus GST plus TDS, if applicable	Mr. Dwarka Parsad 97660-39734
			14.07.2025	RS. 40,500	12.11.2026 11.00 A.M to 5.00 P.M.
			Physical Possession	Rs. 10,000	
BRANCH- MANSA Phone no 01632-246759 Email - Mansa.Ludhiana@bankofindia.bank.in IFSC-BKID0006380 Remaining Account Deposit Account no - 638090200000033	Mr Ravindra Kumar S/o Mr Desraj	Hypothecation of vehicle Maruti Suzuki ZXI (Vehicle no-PB-31-X-8811); Model - 2023. Engine no-K15CN9307833, Chasis no-MA3RYHK1SPH288526	Amount as per Demand Notice- Rs. 9,94,173.46 plus further interest plus further charges wef. 07.02.2026	Rs. 6.00 lakh plus GST plus TDS, if applicable	Mr. Dwarka Parsad 97660-39734
			07.02.2026	RS. 60,000	12.11.2026 11.00 A.M to 5.00 P.M.
			Physical Possession	Rs. 10,000	

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. 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. (15) For further details regarding the above properties/inspection of proper contact above mentioned branches of Bank of India. All the intending purchasers are also advised to visit <https://BAANKNET.com> For any information. (16) The Authorised Officer or Bank shall not be responsible for any charge, lien, encumbrances or any other dues to the Government or anyone else in E-Auctioned. (17) The Bidders should get themselves registered on <https://BAANKNET.com> by providing requisite KYC documents and registration by M/s PSB Alliance pvt ltd, Mumbai well before the auction date. The registration process takes minimum of two working days. (18) The Intending bidder by means of challan generated on his bidder account maintained with M/s PSB Alliance pvt ltd, Mumbai at days. (Registration process is <https://BAANKNET.com> by means of NEFT/ RTGS transfer from his bank account. (19) The Intending bidder should take care that the EMD is transferred date of auction and confirm that his wallet maintained with M/s PSB Alliance pvt ltd, Mumbai is reflecting the EMD amount without which he cannot participate in the e-auction. (20) The EMD of 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 with M/s PSB Alliance pvt ltd, Mumbai 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). (21) 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 30 DAYS SALE NOTICE UNDER PROVISO TO RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULE, 2002 TO THE BORROWER /MORTGAGOR /GUARANTOR