

DEBTS RECOVERY TRIBUNAL

Government of India, Ministry of Finance
Department of Finance Services, (Banking Division)
2nd & 3rd Floor, Sanchar Vikas Bhawan (BSNL Building), Residency Road, Near Head Post Office, South Civil Lines, Jabalpur (M.P.) 482001
Case No.: OAEX 303/2013 In O.A. No. 239/2012

BANK OF INDIA
Vs
SMT. BHAGWATI RATHORE
E-Auction No. 186/2026

Under mentioned properties will be sold by 'on line e-auction' through website: <https://baanknet.com> for recovery of a sum of Rs. 51,37,268.00 (Rupees Fifty One Lakh Thirty Seven Thousand Two Hundred Sixty Eight Only) payable by you/him in respect of Recovery Certificate in O.A. No.239/2012 issued by the Presiding Officer, Debts Recovery Tribunal, Jabalpur with interest at 14.50% p.a. with simple interest from 16-08-2012 and costs payable as per recovery certificate till realization.

Date and Time of E-auction : 28-10-2026 Between 12:00 Hours and 13:00 hours

S. No.	Specification of the Properties put for sale	Upset/Reserve Price	EMD/Bid price
1.	Three Storey Commercial Building situated at Bandobast No. 185, Khasra No. 24/7, 24/01/3/1 (as per diversion order 24/1/3/4, (Nort side of Mahatma Gandhi Marg), Shasri Ward No. 01, Bhikangaon, District-Kharone (M.P.) area admeasuring 6500 sq.ft.; property jointly in the name of Shri Ghanshyam Rathore s/o Shri Mangilal Rathore and Smt. Bhagwati w/o Shri Ghanshyam Rathore.	Rs.2,01,00,000.00 (Rupees Two Crore One Lakh only);	Rs.20,10,000.00 (Rupees Twenty Lakh Ten Thousand only);

Term and Conditions of Sale

- All conditions of sale shall be governed by the provisions of the Recovery of Debts and Bankruptcy Act, 1993 read with the Second & the Third Schedules to the Income Tax Act, 1961 and the Income Tax (Certificate Proceedings) Rules 1962 and also guided by the Information Technology Act 2000 as amended from time to time.
- Prospective bidder may avail online training from service provider:

Name of Auction Agency	Bank Asset Auction Network (BAANKNET)
Helpline Nos.	+91-82912 20220
Helpline Email Address	support.baanknet@psballiance.com
Bank Officer	Shri Mohit Tukaram Gedam, Chief Manager, Mob. No. 96044 01222
Date and Time of property inspection	13-10-2026 between 12.00.a.m and 4.00p.m

3. Intending bidders are advised to go through website: <https://baanknet.com> for auction bid form and details, terms and conditions of sale before submitting their bids.

4. Bids should be submitted only online in the prescribed form along with a copy of identity document viz. the copy of PAN Card, Address Proof and Identity Proof, E-mail ID, Mobile Number, in case of the company, copy of board resolution passed by the Board of Directors of the company or any other document confirming representation/attorney of the company as an attachment to the bid form. Bidder should satisfy themselves with regard to correctness, measurement, encumbrances etc by their own sources (Govt. Office) also later on DRT will not be responsible for this.

5. 10% of the upset price i.e. EMD/Bid price Rs. 20,10,000.00 (Rupees Twenty Lakh Ten Thousand only) must be remitted towards EMD deposited in Wallet Bank Asset Auction Network (BAANKNET) <https://baanknet.com> and the remittance must be clearly mentioned in the bid form.

6. Bids should be submitted on or before 17.00 Hours on 26-10-2026 online.

7. A copy of the bid form along with its enclosure submitted online should also be sent to Recovery Officer, DRT, Jabalpur, 2nd & 3rd Floor, Sanchar Vikas Bhawan (BSNL Building), Residency Road, Near Head Post Office, South Civil Lines, Jabalpur so as to reach at the earliest.

8. Online bidding will commence from the highest bid quoted among the bids and the minimum increase for each bid will be Rs. 2,10,000.00 (Rupees Two Lakh Ten Thousand only). In case of bid received before closure of Auction window, there shall be an automatic extension of 5 minutes in Auction time by the system.

9. The refund of EMD of the unsuccessful bidders will be remitted to the same account from which the payment has been made and no inquiry in this regard will be entertained. After deposit of EMD by intending bidder they cannot withdraw the EMD amount until they are declared as "Unsuccessful bidder" otherwise the amount will be forfeited.

10. In the case of immovable property listed in the schedule below, the highest bidder shall remit 25% of the bid amount (less EMD) on the next day on declaration, if the sale is knocked down in his/her favour, through RTGS/NEFT Account no. 7890303849 in the name of Recovery Officer, E-auction account, DRT Jabalpur with INDIAN BANK, CIVIL LINES BRANCH, JABALPUR. (IFSC Code:IDIB000C627), and in default of such deposit, the property shall forthwith be put up again and resold and amount deposited as EMD will be forfeited.

11. Highest bidder shall remit balance 75% of the sale amount along with poundage of 1% of sale amount plus Rs.10/- for each property separately within 15 days of auction, to the Account no. 7890303849 mentioned para No. 10 through RTGS/NEFT/Money Transfer, exclusive of such day, or if the 15th day be a Sunday or other holiday, then on the first office working day after 15th day. In default of payment within the period mentioned above, the property shall be resold after the issue of a fresh proclamation of sale. The deposit will be forfeited to the Government and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may subsequently be sold.

12. Property will be sold "As is Where is and No Complaint basis".

13. Properties will not be sold below the upset price.

14. Recovery Officer have the absolute right to accept or reject the bid or postpone/cancel the sale without assigning any reason.

15. Intending bidders are advised to peruse copies of the title deed available with the CH Bank and also check the identity and correctness of the property details and encumbrances etc from their own sources also. DRT will not be responsible for correctness of same.

16. The bidders may participate in the e-auction by quoting / bidding from their own offices / places of their choice. Internet connectivity shall have to be ensured by each bidder himself. DRT/ Bank / Service Provider shall not be held responsible for the internet connectivity, network problems, system crash down, Power failure etc.

17. Highest bid will be provisionally accepted on "subject-to-approval" basis and the highest bidder shall not have any right/title over the property until the sale is confirmed in his/her favour.

18. The sale attracts Stamp Duty, Registration Charges, etc. as per relevant laws.

19. Sale Certificate will be issued only in the name/names of the bidders whose name/names are mentioned in the bid form.

20. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained.

21. Bidders should not disclose their User ID as well as password and other material information relating to the bidding to anyone to safeguard its secrecy.

22. Bidders may encounter certain unforeseen problems such as time lag, heavy traffic, system/power failure at the Bidders end. To avoid losing out on bidding because of above-mentioned reasons, it is advised not to wait for the last moment.

23. The e-auction service provider, the officials of the Bank, including their men, agents, servants, etc., facilitating the e-auction sale, shall maintain absolute strict confidentiality of the particulars of the bidders participating in the e-auction sale.

Place: Jabalpur
Date: 21-08-2026

Ms Prili Desai
Recovery Officer-I
Debts Recovery Tribunal
Govt. of India, Ministry of Finance
Jabalpur (M.P. & C.G.States)

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