बैंक ऑफ़ इंडिया Bank of India BOI

VIJAYAWADA BRANCH

D. No: 27-21-39, Maa naana Nilayam, kaleswararao Road, Governorpet, Vijayawada NTR Dist, AP-520002. Ph. No 0866-2573165, Vijayawada.Visakhapatnam@bankofindia.bank.in

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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 provision 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 following Borrower (s) and Guarantor(s) that the below described immovable properties mortgaged/charged to Bank of India (secured creditor), the physical possession of which has been taken by the Authorized Officers of Bank of India will be sold on "as is where is", "as is what is" and "whatever there is" basis on **12-11-2026** for recovery of Rs.28,66,518.60 (Rupees Twenty Eight Lakh Sixty Six Thousand Five Hundred Eighteen and Sixty Paisa) + applicable interest and costs and charges due to **Bank of India, Vijayawada Branch**

Borrower: 1. Housing Loan – Mrs. Naram Madhuri

The reserve price, EMD amount and Property details are as mentioned hereunder:

Description of the Immovable Property	**Date & Time of E-auction**	**Reserve Price & EMD**
Krishna district, SRO Patamata within the limits of pedapulipaka gram panchayat, pedapulipaka village, penamaluru mandel, an undivided and unspecified joint share of an extent of 40 sq. Yards out of 260 Sq yards , flat no SF-2 in the second floor of kavuri residency bearing R.S.No 176/3 is being bounded by **Boundaries of building are as follows:** East: Panchayat road South: Property of others West: Property of M.R.S.Arifa North: Property of Shri Jasthi Srinivasa Rao In the above said total extent , group house in the name of Kavuri residency Residential Flat No: SF-2, bearing D. No:5-86 having a total extent of 1270 sq. feet with plinth area of 1200 sq. feet +70 sq. Feet of car parking area in 2nd floor, two Bed Room Flat situated at Tadigadapa to pedapulipaka main road, pedapulipka Gram Panchayat having an undivided share of 40sq.yds out of total 260 sq.yds bounded by **Flat is bounded by** East : Open to sky South : Open to sky West : Stair Case and common corridor North : Open to sky With all its appurtenances & electrical fittings with all easement rights therein.	**12-11-2026** From 11.00 AM to 05.00 PM With auto unlimited extension of 10 minutes each	**Rs.24,23,000/-** EMD is 10% of Reserve Price i.e. Rs.2,42,300/-

Authorised Officer SARFAESI ACT-2002 Bank of India

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To the best knowledge and information available with the Authorized Officer, there is no encumbrance on the property referred above. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of the property and to inspect & satisfy them.

The auction will be online E-Auction Sale/Bidding and shall be done only through "Online Electronic Bidding" process through the website https://baanknet.com. For detailed terms and conditions of the sale, please refer to the link provided in https://www.bankofindia.bank.in/tenders and the intending purchasers can contact the undersigned on phone **no: 0866-2467786** and Mrs. T Krishna Kumari, Chief Manager, Vijayawada Branch on her mobile: +91-85003 24789.

Date & Time of E-auction: **12-11-2026** between 11.00 AM to 05.00 PM (With auto unlimited extension of 10 minutes each).

Authorised Officer
SARFAESI ACT-2002
Bank of India

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SALE NOTICE TO BORROWERS/ GUARANTORS

Dear Sir/Madam,

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 Security 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 dated **30.01.2025** for Housing Loan 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) on **02.05.2025** and Physical possession taken on **26.09.2025** of the secured assets more particularly described in the schedule mentioned above. 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 of 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.

For Bank of India
कृते बैंक ऑफ़ इंडिया/For BANK OF INDIA

अधीकृत अधिकारी/Authorised Officer
Authorised Officer

Date: 17.10.2026

Authorised Officer ★ SARFAESI ACT-2002 ★ Bank of India

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Terms and Conditions:

1. **E-Auction is being held on "as is where is basis", "as is what is basis" and "whatever there is basis" and will be conducted "On Line".**
2. For downloading further details Process Compliance and Terms & Conditions Please visit
   a. https://www.bankofindia.bank.in/tenders
   b. Website address of our e-Auctions Service Provider **https://baanknet.com**

   Bidders have to complete following formalities well in Advance

   Step 1: Bidder/Purchaser Registration: Bidder to register on e-Auction Platform (link given above) using his mobile number and email-id.

   Step 2: KYC Verification: Bidder to do DIGILOCKER for uploading and verifying requisite KYC documents. KYC documents shall be verified by e-auction service provider (may take 2 working days).

   Step 3: Transfer of EMD amount to Bidder Global EMD Wallet: Online/Off-line transfer of fund using NEFT/Transfer, using challan generated on e-Auction Platform.

   Step 4: Bidding Process and Auction Results: Interested Registered bidders can bid online on e-auction Platform after completing Step 1, 2 and 3.

   Please note that Step 1 to Step 3 should be completed by bidder well in advance, before e-Auction date.

   Bidder may visit **https://baanknet.com** where "Guidelines for bidders are available with tutorial videos.

3. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property/ies. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on 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 the bank. The Authorised Officer/Secured Creditor shall not be responsible in any way for any third party claims/rights/dues. No claim of whatsoever nature will be entertained after submission of the online bid regarding property/ies put for sale.
4. Bids shall be submitted through online procedure only.
5. Bidders shall be deemed to have read & understood the terms & conditions of sale & be bound by them.
6. The Bid price to be submitted shall be above the Reserve price & bidders shall improve their further offers in multiples of Rs.10,000/- (Rupees Ten thousand only).
7. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid.
8. 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.
9. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price including EMD already paid, immediately on acceptance of bid price by the Authorised Officer and 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 bidder would entail **forfeiture** of the whole money, already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/ right in respect of property/ amount.

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10. Neither the Authorised Officer/ Bank nor e-Auction service provider 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 back-up etc. for successfully participating in the e-Auction event.
11. 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.
12. The Authorised Officer/Bank is not bound to accept the highest offer and has the absolute right & discretion 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 purchaser(s)/ applicant (s) only and will not be issued in any other name(s).
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. Further details/enquiries if any on the terms and conditions of sale can be obtained from the respective branches on the contact numbers given.
15. **The successful bidder is bound to pay applicable TDS as per SRO guidelines.**

Authorised Officer
SARFAESI ACT-2002
Bank of India