

 बैंक ऑफ महाराष्ट्र Bank of Maharashtra भारत सरकार का उपम एक परिवार एक बैंक प्रधान कार्यालय : 'लोकमंगल', 1501, शिवाजीनगर, पुणे - 411005. H. O. : 'Lokmangal', 1501, Shivajinagar, Pune - 411005.	अंचल कार्यालय/ पुणे पूर्व अंचल Zonal office: Pune East Zonal Office 7A/2, 'Janmangal', Hadapsar Industrial Estate, Pune-411013 टेलीफोन/TELE : 020- 24459184/24514007 ई-मेल/e-mail : cmmarc_per@mahabank.co.in	
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Terms and Conditions for e-auction/sale of the secured assets under the SARFAESI Act on 25/03/2026

Sale notice published on 08/03/2026
Newspapers: Financial Express & Loksatta.

Date of E- Auction: 25/03/2026 between 11 A.M. to 3 P.M. with auto extension for 5 minutes
Last date & time for submission of Bid/Deposit of EMD and Proof: 25/03/2026 upto 10:30 A.M. As per e-Bikray rules
Date & Time of inspection of property: 09/03/2026 to 23.03.2026 between 11 AM to 5 PM. with prior appointment

Sr. No.	Name of Borrower and Guarantor	Amount Due	Short description of the immovable property with known encumbrances	a) Possession Type b) Reserve Price c) Earnest Money Deposit d) Bid Increase Amount
1	B T KAWADE M/s Divya Banquet Hall Prop. Dipak Dnyandev Bagal Ap. 1, Raut Wasti Pandharwadi Ta Indapur Dist Pune-413106.	Rs. 2,44,55,845.96/- (Rupees Two Crore Forty Four Lakh Fifty Five Thousand Eight Hundred Forty Five and Paise Ninety Six Only) plus unapplied interest thereon at applicable rates p.a. w.e.f. 11.02.2025	Registered Mortgage of Commercial Office/Hall No. 101,102 in the project known as "Skyler Phase-II" On Gat No.561,562 at Village Urali Kanchan,Dalimb Road, Ta. Haveli Dist. Pune total area admeasuring 108.70 sq meter (Hall no.101,102) owned by Mr. Dipak Dnyandev Bagal.	a) Physical b) Reserve Price- Rs. 72,00,000/- (Rs. Seventy Two Lakh) c) EMD – Rs. 7,20,000/- (Rs. Seven Lakh Twenty Thousand Only) d) Bid Increment: Rs.25,000/-
2	B T KAWADE M/s Divya Banquet Hall Prop. Dipak Dnyandev Bagal Ap. 1, Raut Wasti Pandharwadi Ta Indapur Dist Pune-413106.	Rs. 2,44,55,845.96/- (Rupees Two Crore Forty Four Lakh Fifty Five Thousand Eight Hundred Forty Five and Paise Ninety Six Only) plus unapplied interest thereon at applicable rates p.a. w.e.f. 11.02.2025	Registered Mortgage of Commercial Office/Hall No. 301,302,3 rd Floor in the project known as "Skyler Phase-II" On Gat No.561,562 at Village Urali Kanchan,Dalimb Road, Ta. Haveli Dist. Pune total area admeasuring 87.61 sq meter (Hall no.301,302) owned by Mr. Dipak Dnyandev Bagal.	a) Physical b) Reserve Price- Rs. 72,00,000/- (Rs. Seventy Two Lakh) c) EMD – Rs. 7,20,000/- (Rs. Seven Lakh Twenty Thousand Only) d) Bid Increment: Rs.25,000/-
3	M/s A to Z Trading (Prop. Mr. Snehalkumar Satish Dombé)	Rs. 45,58,345/- (Rupees Forty Five Lakh Fifty Eight Thousand Three Hundred Forty Five only) plus	Registered Mortgage of Shop No. 9, adm. 25.5 Sqr. Mtr. Built up area in basement floor of Pravin Plaza, constructed on CTS 532-B/5,	a) Physical b) Reserve Price- Rs. 14,40,000/-



	Shop No. 9, Pravin Plaza, constructed on CTS 532-B/5, Cinema Road, Baramati, Dist. Pune 413102	unapplied interest @ 10.20% p.a. & penal interest w.e.f. 07.10.2022 and interest thereon	Cinema Road, Baramati, Dist. Pune 413102	(Rs. Fourteen Lakh Forty Thousand Lakh Only) c) EMD – Rs. 1,44,000/- (Rs. One Lakh Forty-Four Thousand Only) d) Bid Increment: Rs.25,000/-
4	Baramati MINA NAGIN VERAGDA AT PO Baramati, Tal. Baramati, Dist Pune	Rs.1372572.09 (Rupees Thirteen Lakh Seventy Two Thousand Five Hundred Seventy Two and paise nine) plus unapplied interest @ 10.20 % p.a. & penal interest w.e.f. 29.05.2024 and interest thereon	Registered Mortgage of Flat No.A-2 at Second Floor, Wing A, Abhimanyu Nagari, Gat No.38 in Mauje Rui Village, Tal-Baramati, Dist-Pune	a) Physical b) Reserve Price- Rs. 22,50,000/- (Rs. Twenty-Two Lakh Fifty Thousand Only) c) EMD – Rs. 2,25,000/- (Rs. Two Lakh Twenty-Five Thousand Only) d) Bid Increment: Rs.25,000/-
5	BARAMATI BRANCH (1) Mr. Sumit Ramesh Thavare (Borrower) 1- Mr. Ramesh Laxman Thavare (Guarantor) 2- Mrs. Shailja Ramesh Thavare (Guarantor) 3-Mrs. Swapnil Anjiky Thavare (Guarantor) Registered Address:- 1- Gat No. 865/B Plot No. 12 ADM 825 SQ MTR At Madanwadi Tal Indapur District Pune 2-Gat No. 865/B Plot No. 13 At Madanwadi Baramati, Bhigwan Road, Indapur 413130 District Pune	Rs. 52,92,902/- (Rupees Fifty Two Lakhs Ninety Two Thousand Nine hundred and Two only) plus unapplied interest @ 10.20% p.a. & penal interest w.e.f. 11.05.2025 and interest thereon	1- Gat No. 865/B Plot No. 12 ADM 825 SQ MTR At Madanwadi Tal Indapur District Pune. And Gat No. 865/B Plot No. 13 At Madanwadi, Bhigwan Road, Indapur 413130 District Pune	a) Physical b) Reserve Price- Rs. 1,08,00,000/- (Rs. One Crore Eight Lakh Only) c) EMD – Rs. 10,80,000/- (Rs. Ten Lakh Eighty Thousand Only) d) Bid Increment: Rs.25,000/-
6	Bhigwan Branch M/s Samarth Tiles and Marbles Proprietor Mrs. Sushma Pravin Wagh, At Takararwadi, Behind Garmpanchayat office, Bhigwan, Tal. Indapur, Dist Pune-413130 2. Shri Pravin Bhimrao Wagh, At Takararwadi, Behind Garmpanchayat office, Bhigwan, Tal. Indapur, Dist Pune-413130	Rs. 46,49,073.87/- (Rupees Forty-Six Lakh Forty Nine Thousand Seventy Three and Paise Eighty Seven Only) Plus Unapplied Interest w.e.f. 06/12/2022	G. no. 319/1, Plot No. 17 at Village Bhigwan, Tal. Indapur, Dist. – Pune 413130 Belonging to Mr. Bhimrao Namdeo Wagh	a) Physical b) Reserve Price- Rs. 72,00,000/- (Rs. Seventy-Two Lakh Only) c) EMD – Rs. 7,20,000/- (Rs. Seven Lakh Twenty Thousand Only) d) Bid Increment: Rs.25,000/-



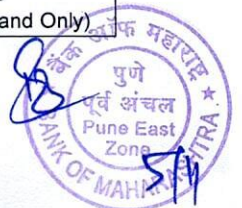
	3. Mr. Gaurav Anil Wagh At Takarawadi, Behind Garmpanchayat office, Bhigwan, Tal. Indapur, Dist Pune-413130 4. Bhimrao Namdeo Wagh, At Takarawadi, Behind Garmpanchayat office, Bhigwan, Tal. Indapur, Dist Pune-413130			
7	PUNE FURSUNGI 1. Mr. Dheeraj Pyarelal Saisar Flat No. 504, 5th Floor, Building K, Green City, S. No. 66, At Hadapsar, Tal Haveli, Dist Pune – 411028 2. Mrs. Neeta Dheeraj Saisar Flat No. 504, 5th Floor, Building K, Green City, S. No. 66, At Hadapsar, Tal Haveli, Dist Pune – 411028	Rs. 34,71,455.16/- (Rupees Thirty-Four Lakh Seventy One Thousand Four Hundred Fifty Five and Paise Sixteen Only) plus unapplied interest w.e.f. 05/08/2024	Flat No 504 Fifth Floor in Green City known as Green City Building K CO-op Housing Society Property bearing S NO 66 Hissa No 3/12/1 +3A/1/1/6 + S NO 67 Hissa No3A/1/1/6+S No. Hissa No.3A/41/1/1/4 + S NO 67 Hissa NO 3A/1/1/1 admeasuring 06H.11.95Are (including plot Kharaba) situated at village Hadapsar Tal. Haveli Dist Pune	a) Physical b) Reserve Price- Rs. 46,80,000/- (Rs. Forty-Six Lakh Eighty Thousand Only) c) EMD – Rs. 4,68,000/- (Rs. Four Lakh Sixty-Eight Only) d) Bid Increment: Rs.25,000/-
8	PUNE GHORPADI M/s Libra Printers Pvt. Ltd Flat No. 704, 7th Floor, Bldg. J, Astonia Royal Society, S. No. 62, 63, Ambegaon Bk., Pune – 411046.	Rs. 19170079/- (Rupees One Crore Ninety One Lakh Seventy Thousand Seventy Nine only) plus further interest thereon as per the rates mentioned in the security documents in respect of Credit Facilities and charges, w.e.f. 10/11/2022	All that piece and parcel of House Property bearing Flat No 704, carpet area 71.81 square meters situated on 7th Floor, Building No "J" styled as "Astonia Royale" along with terrace admeasuring 11.71 square meters constructed on all that piece and parcel of land situated, bearing Survey Nos. 62/6B, 62/7/1, 62/8, 63/6, 63/6/1 (part), 63/10A, 63/10B, 63/3, 63/4, 63/4/1, 63/2/1 (part), 63/2/3, 63/2/4 (part), 63/2/5, 63/5/1, 56/3A, 56/4, 56/AB, 56/3B, 56/1A situated at Mouje Ambegaon Budruk, within the within the limits of Grampanchayat Ambegaon Budruk, Registration Sub- District Haveli, District Pune	a) Physical b) Reserve Price- Rs. 64,80,000/- (Rs. Sixty-Four Lakh Eighty Thousand Only) c) EMD – Rs. 6,48,000/- (Rs. Six Lakh Forty-Eight Thousand Only) d) Bid Increment: Rs.25,000/-
9	Lulla Nagar 1. Mr. Balkrishna Dhingra 2. Mrs. Yogitarani Balkrishna Dhingra Flat No. 28, 4Th floor, Sr. No.22, House No.1A/2/3/3/4/5, Plot No.04 Pushpraj Apartment, Balaji Nagar, Near Elora Palace,	Rs. 12,19,743.00 (Rupees Twelve Lakh Nineteen Thousand Seven Hundred Forty Three only) plus unapplied interest thereon	Flat no. 28, 4 th Floor, S.No. 22, House No. 1A/2/3/3/4/5, Plot No. 4, Pushpraj Apartment, Balaji Nagar, Near Elora Palace, Opposite Pune Satara Road, Dhankawadi, Pune 411043.	a) Physical b) Reserve Price- Rs. 10,35,000/- (Rs. Ten Lakh Thirty-Five Thousand Only) c) EMD – Rs. 1,03,500/- (Rs. One Lakh Three Thousand Five Hundred Only)



	Opposite Pune Satara Road, Dhankavadi, Pune-411043			d) Bid Increment: Rs.25,000/-
10	MOHAMADWADI Mr. Imrankhan Taimuralikhan Pathan S. No. 75, Galli No. 14 A, Sayyed Nagar, Mohammadwadi Road, Opposite Urdu School, Hadapasar, Pune-411028 2. Mr. Taimuralikhan Sardarkhan Pathan S. No. 75, Galli No. 14 A, Sayyed Nagar, Mohammadwadi Road, Opposite Urdu School, Hadapasar, Pune-411028	Rs. 3956618/- (Rupees Thirty Nine Lakhs Fifty Six Thousand Six Hundred Eighteen Only) as per the rates applicable w.e.f 06.12.2023 plus further interest and cost and expenses thereon	Flat No. 1002, "EURISKA", Building B, 10 th Floor, carpet area 50.77 sq. mtr.s, terrace area 17.73 sq. mtr., enclosed balcony area 10.37 sq. mtr.s, Dr Terrace 2.41 sq. mtr.s., situated at Village Mohammadwadi, Tal. Haveli, Dist. Pune -411060, owned by Imrankhan Taimuralikhan Pathan.	a) Physical b) Reserve Price- Rs. 42,30,000/- (Rs. Forty-Two Lakh Thirty Thousand Only) c) EMD – Rs. 4,23,000/- (Rs. Four Lakh Twenty-Three Thousand Only) d) Bid Increment: Rs.25,000/-
11	SHIKRAPUR BABA GARMENTS Flat No. 4, Second Floor, Area 613 Sq. Ft. Pranav Villa, constructed on land bearing Gat No. 16, Hissa No. 9, situated at Shikrapur, Tal Shirur District Pune – 412208	Rs. 2515314.35/- (Rupees Twenty Five Lakh Fifteen Thousand Three Hundred Fourteen and Paise Thirty Five only) plus unapplied interest w.e.f. 02/05/2024	Flat No. 4, Second Floor, Area 613 Sq. Ft. Pranav Villa, constructed on land bearing Gat No. 16, Hissa No. 9, situated at Shikrapur, Tal Shirur District Pune – 412208	a) Physical b) Reserve Price- Rs. 14,40,000/- (Rs. Fourteen Lakh Forty Thousand Only) c) EMD – Rs. 1,44,000/- (Rs. One Lakh Forty Four Thousand Only) d) Bid Increment: Rs.25,000/-
12	SUPA 1. Mr. Vighnaharta Mobile Shoppee Proprietor Mr. Pritam Laxman Bhondawe At Post Morgaon Tal –Baramati, dist.-Pune 2. Mr. Rahul Laxman Bhondawe At Post Kalkhairewadi Tal Baramati Dist Pune 3. Mr. Sachin Sarjerao Lonkar At Post Karhati Tal Baramati Dist Pune 4. Mr. Gangaram Shrirang Mergal At Post Bhondwewadi Tal Baramati Dist Pune 5. Shivaji Sitaram Bhondawe At Post Bhondwewadi Tal Baramati Dist Pune	Total Rs. 2270275.42 as per the rates applicable w.e.f 02.09.2023 plus further interest and cost and expenses thereon	Mortgage of Property having Grampanchayat Milkat No 368, admeasuring 1280 sq. ft. Village Kalkhairewadi, Tal Baramati Dist. Pune-412204, owned by Rahul Laxman Bhondawe	a) Physical b) Reserve Price- Rs. 20,70,000/- (Rs. Twenty- Lakh Seventy Thousand Only) c) EMD – Rs. 2,07,000/- (Rs. Two Lakh Seven Thousand Only) d) Bid Increment: Rs.25,000/-



13	THEUR Borrower 1. Mr. Rajaram Namdeo Lavate 2. Mrs. Sujata Rajaram, Lavate H. No. 1031, Sandbhor Niwas, Pune-Satara Road, Balaji Nagar, Dhankawdi, Pune-411043	Rs. 29,46,030/- (Rupees Twenty Nine Lakh Forty Six Thousand Thirty Only) plus unapplied interest thereon as per the rates applicable w.e.f. 31.10.2023 plus further interest and cost and expenses thereon	Flat No. 204, Building B, 2nd Floor, Vrundavan Park, Kadamvakvasti, Loni Kalbhor, Milkat No. 291, Tal. Haveli, Dist. Pune-412201, owned by Rajaram Namdeo Lavate	a) Physical b) Reserve Price- Rs. 15,75,000/- (Rs. Fifteen Lakh Seventy-Five Thousand Only) c) EMD – Rs. 1,57,500/- (Rs. One Lakh Fifty Seven Thousand Five Hundred Only) d) Bid Increment: Rs.25,000/-
14	PUNE YERAWADA Sachin Eknath Pawar Flat no. 202, 2nd Floor, Unecha Enclave, Sr. No. 24, Hissa No. 8, situated at Munjaba Vasti, Road No. 7, Village Dhanori, Tal. Haveli, Dist. Pune	Rs. 21,03,794/- (Rs. Twenty One Lakh Three Thousand Seven Hundred Ninety Four) as on 13/03/2024	Flat No. 202, Second Floor, Unecha Enclave, Sr. No. 24, Hissa No. 8, Village Dhanori, Tal. Haveli, Dist. Pune	a) Physical b) Reserve Price- Rs. 31,50,000/- (Rs. Thirty-One Lakh Fifty Thousand Only) c) EMD – Rs. 3,15,000/- (Rs. Three Lakh Fifteen Thousand Only) d) Bid Increment: Rs.25,000/-
15	Yerawada M/s San Ads, Prop: Mr. Santosh Vasant Patil Address: Flat No. 23 & 24, Wing – D Shriram Nagar Co- Op Housing Society, S No 138/1A/2, , Aundh, Pune – 411007	Rs. 51,13,243.98/- (Rupees Fifty One Lakh Thirteen Thousand Two Hundred Forty Three and Paise Ninety Eight Only) plus unapplied interest thereon @ 12.05% p.a. w.e.f. 02.05.2025	Office No. 201A, Second floor, 'Fortune', Baner Road, Sr No. 84/2, (Old Sr. No. 84/1 to 4), Plot No. 9, CTS No. 1620, Village Aundh, Tal. Haveli, Dist. Pune. Office area admeasuring 26.69 Sqm. + Attached Terrace 3.8 Sqm. (Carpet area), along with 1 car parking.	a) Symbolic b) Reserve Price- Rs. 52,00,000/- (Rs. Fifty-Two Lakh Only) c) EMD – Rs. 5,20,000/- (Rs. Five Lakh Twenty Thousand Only) d) Bid Increment: Rs.25,000/-
16	HADAPSAR I.E. RAJ GARMENTS Industrial Land at Gat No. 1019, Village Khamgaon, Tal: Duand, Dist: Pune and within the jurisdiction of sub registrar Haveli No. 1 to 20.	Rs. 2,46,27,428/- (Rupees Two Crore Forty-Six Lakh Twenty Seven Thousand Four Hundred Twenty Eight Only) plus unapplied interest thereon	All the piece of parcel of land bearing/ property Industrial Land at Gat No. 1019, Village Khamgaon, Tal: Duand, Dist: Pune and within the jurisdiction of sub registrar Haveli No. 1 to 20.	a) Physical b) Reserve Price- Rs. 4,21,20,000/- (Rs. Four Crore Twenty One Lakh Twenty Thousand Only) c) EMD – Rs. 42,12,000/- (Rs. Forty-Two Lakh Twelve Thousand Only)



				d) Bid Increment: Rs.25,000/-
17	MOHAMMADWADI 1. Mr. Keshav Laxmanrao Kapase 2. Mrs. Sujata Keshav Kapase Flat NO 405, 4th Floor, C Wing, Rahul East View, Phase 2, S N 56/2 and 56/8, Satavnagar, Near JSPM College, Hadapsar, Pune 411028	Led. Balance Rs. 21,22,952.72 Plus Unapplied Interest Rs. 231011.00, Total Rs. 2353963.72 plus further interest @ 9.70% p.a. w.e.f. 13.03.2024 plus other charges and expenses thereon	Equitable mortgage of Flat No. 405, 4th Floor, C Wing, Carpet Area 35.88 Sq. mtrs+ Open Balcony/Terrace area 6.48 sq. mtrs + Covered Parking, in the building known as "Rahul East View" Phase II, situated on land bearing S. No. 56/2 and 56/8, situated at Village Satavnagar, Near JSPM College, Hadapsar, Pune 411028, owned by Mr. Keshav Laxmanrao Kapase and Mrs. Sujata Keshav Kapase.	a) Physical b) Reserve Price- Rs. 27,00,000/- (Rs. Twenty-Seven Lakh Only) c) EMD – Rs. 2,70,000/- (Rs. Two Lakh Seventy Thousand Only) d) Bid Increment: Rs.25,000/-
18	BHIGWAN 1. Mrs. Shilpa Mahesh Raisoni At post Jeevan Smruti, Durga Bhawani Temple, Ward No. 1, Bhigwan, Tal. Indapur, Dist Pune-413130 2. Mr. Mahesh Vijay Raisoni At post Jeevan Smruti, Durga Bhawani Temple, Ward No. 1, Bhigwan, Tal. Indapur, Dist Pune-413130	Ledger Balance : Rs. 1539892.79 + Unapplied Interest: Rs. 138730.00 Total Rs. 1678622.79 Plus further Interest w.e.f 18.09.2023	Flat no. A-11, 2 nd Floor, admeasuring carpet area 98.98 sq. mtrs., in building known as "Sai Samarth Plaza", constructed on NA plot bearing No. 23, 24, and 25 out of Gat No. 319/1, situated at Bhigwan, Taluka Indapur, District Pune.	a) Physical b) Reserve Price- Rs. 22,50,000/- (Rs. Twenty-Two Lakh Fifty Thousand Only) c) EMD – Rs. 2,25,000/- (Rs. Two Lakh Twenty-Five Thousand Only) d) Bid Increment: Rs.25,000/-

Bank has Constructive Possession with No known encumbrance. However, dues/charges/ encumbrances, if any, due on the respective property, shall be borne by the bidder.

1. Nature and Object of Online Sale:

- The online e-auction sale is with the object of Free and Fair Sale, Transparency and for achieving best-possible recovery of public money.
- The sale is governed by the Provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and Security Interest (Enforcement) Rules, 2002 and the following specific terms and conditions.

- The auction sale will be On-line E-Auction / Bidding through website (<https://baanknet.com>) on **25/03/2026** for mentioned properties between **11 A.M. to 3 P.M., with unlimited extension of 5 minutes time in case of receipt of bid in last 5 minutes. Bidders shall improve their offers in multiple of amount as mentioned in Sale Notice during online bidding of the property.**

- Platform (<https://baanknet.com>) for e-auction will be provided by e auction service provider M/s PSB Alliance having its Registered office as at Unit 1, Third Floor, VIOS Tower, Sewri-Chembur



Road, Near Wadala Truck Terminal, Sion, Mumbai, Maharashtra-400 037 (Email ID: psba@psballiance.com; & support.ebkcray@psballiance.com, Contact Phone & Toll Free Numbers Phone: +91 8291220220). The intending Bidders/Purchasers are required to participate in the e-auction process at e-auction service provider's website (<https://baanknet.com>). This Service Provide will also provide online demonstration/training on e-Auction on the portal.

4. The intending participants of e-auction may download free of cost, copies of Sale Notice, Terms and Conditions of e-auction, Help Manual on operational part of e-Auction from e-Bikray portal (<https://baanknet.com>).
5. The intending Bidders / Purchasers are requested to register on portal (<https://ebkcray.in>) using their mobile number and email id. Further, they will upload the requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take 2-3 working days), the intending Bidders/Purchasers has to transfer the EMD amount using online mode in his Global Wallet. Only after having sufficient EMD in his Wallet, the interested bidder will be able to bid on the date of e-auction.
6. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through only one mode i.e. NEFT (After generation of Challan from <https://ebkcray.in>) in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Bank. Payment of EMD by any other mode such as Cheque will not be accepted. Bidders not depositing the required EMD online, will not be accepted. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest.
7. Bidders may give offers either for one or for all the properties, as the case may be. In case of offers for more than one property, bidders will have to deposit the EMD for each property. Bidder's Global Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding.
8. It is the responsibility of intending Bidder(s) to properly read the Sale Notice, Terms and Conditions of e-auction, Help Manual on operational part of e-auction and follow them strictly.
9. In case of any difficulty or need of assistance before or during the e-auction process may contact authorized representative of our e-auction service provider (<https://ebkcray.in>). Details of which are available on the e-auction portal.
10. After finalization of e-auction by the Authorised Officer, only successful bidder will be informed by our above referred service provider through SMS/email. (On mobile no/email address given by them/registered with the service provider).
11. The secured asset will not be sold below reserve price.
12. The successful bidder shall have to deposit 25% (Twenty Five percent) of the bid amount, less EMD amount deposited **on the same day or not later than the next working day** and the remaining amount shall be paid within 15 days from the date of auction in the account of the **Authorised Officer, Bank of Maharashtra, through RTGS/NEFT in Account Name: BOM EARNEST MONEY DEPOSIT ACCOUNT, Account No. 60135258086, Branch Name: Katraj Branch, IFSC Code: MAHB0001413**. In case of failure to deposit the amounts as per above within the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and Authorised Officer shall have the liberty to conduct fresh auction/sale of the property & the defaulting bidder shall not have claim over the forfeited amount and property.

13. Caution to bidders:



- a. Property is sold on "AS IS WHERE IS", "AS IS WHAT IS" AND "WHATEVER THERE IS" basis after taking Physical/ Symbolic possession of the properties.
- b. To the best of knowledge and information of the Authorised Officers, there are no encumbrances on the properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction, physical area of property, and claims / rights / dues / affecting the property, prior to submitting their bid. Further the bidder/purchaser should make their own inquiries regarding any statutory liabilities, arrears of tax, claims etc. by themselves before making the bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation on the part 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 claims / rights / dues.
- c. The Bank does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the property offered for sale or for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/local authority/Co-operative Housing Society or any other dues, taxes, levies, fees, transfer fees if any in respect of and/or in relation to the sale of the said property. Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.
- d. Bidders are advised / cautioned to verify the concerned Revenue Records/ other Statutory authorities such as Sales Tax/Excise/Income Tax etc. and shall satisfy themselves regarding the nature, description, condition, encumbrance, lien, charge, statutory dues, etc over the property before submitting their bids.
- e. Bidders are advised to go through all the terms and conditions of sale and also in the corresponding public sale notice in the details before submitting the bid and participating in the online bidding/auction.
- f. Statutory dues/liabilities etc., due to the Government/Local Body, if any, shown in the sale notice/tender document shall be borne by the purchaser(s).
- g. The notice for sale is also being published in vernacular. The English version shall be final if any question of interpretation arises.

14. Inspection of Property/Immovable Assets:

- a. Property/Assets can be inspected on the date(s) given in the public sale notice, and on any other at the discretion of Authorised Officer. For prior appointment please contact Branch Manager of respective branch mentioned in the sale notice.
- b. Bidders shall inspect the property/Assets and satisfy themselves regarding the physical nature, condition, extent, etc of the property/Assets.
- c. Bidders are bound by the principle of caveat emptor (Buyer Beware).

15. Inspection of Title Deeds:

Bidder/s may inspect and verify the title deeds and other documents relating to the property available with the Bank.

16. Submission of bid forms:

- a. Bids shall be submitted online only, within time and on or before the last date and time given in the sale notice.
- b. Bidders may give offers either for one or for all the properties. In case of offers for more than one property bidders will have to deposit the EMD for each property.
- c. Intending bidder should hold a valid e-mail id. All the correspondences will be done through E-mail. Interested bidders should have their own arrangements for internet service. Internet connectivity and other paraphernalia requirements shall have to be ensured by the bidders themselves.

[Handwritten signature]



- d. Bids form shall be duly filled in with all the relevant details. The bidders should upload scanned copies of PAN card and proof of residential address, while submitting e-tender/bid form. The bidders other than individuals should also upload proper mandate for e bidding.
- e. Bidders staying abroad/NRIs/PIOs/Bidders holding dual citizenship must submit photo page of his/her valid Indian Passport.
- f. Incomplete/unsigned bids without EMD remittance details will be summarily rejected. NRI Bidders must necessarily enclose a copy of Photo page of his/her Passport.
- g. Only copy of PAN Card, Passport, Voter's ID, Valid Driving License or Photo Identity Card issued by Govt. and PSU will be accepted as the identity document and should be submitted along with the bid form.
- h. Original Identity Document copy of which is submitted along with the bid form must be produced on demand.

17. Bid Multiplier:

The bidders shall increase their bids in multiplies of the amount specified in the public sale notice/Terms and condition of Sale.

18. Duration of Auction sale:

- a. Online auction sale will start automatically on and at the time given in the public sale notice.
- b. Auction/Bidding time will initially be for specified period and if bidding continues, the bidding process will get automatically extended five minutes duration of each and kept open till the auction-sale concludes.
- c. If any market-leading bid (bid higher than the highest at the point in time) is received within the last five minutes of closing time, the bidding time will be extended automatically by five minutes and if no bid higher than last quoted highest bid is received within the said extended five minutes, the auction sale will automatically get closed at the expiry of the extended five minute. There will thus be an extension of bidding-time, each of five minutes duration, till auction is concluded.
- d. Bidders are advised to enter their bid accordingly keeping in mind the five minutes duration.
- e. No complaint on time-factor or paucity of time for bidding will be entertained.

19. Online Bidding:

- a. Auction/ bidding will be only online bidding through the portal provided by the service provider.
- b. In case of sole bidder, the sale may be accepted or deferred and property be brought for resale or otherwise sale will be deferred or cancelled.
- c. Bidders are cautioned to be careful while entering their bid amount and to check for alteration, if any, before confirming the same.
- d. No request/complaint of wrong bidding will be entertained for canceling the sale and in such case, the EMD amount will be forfeited.

20. Declaration of successful bidder:

- a. Highest bidder will be declared the successful bidder and sale will be confirmed in his favour in consultation of Secured Creditor. Intimation to this effect will be given through e-mail by service provider/Bank.
- b. 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 by the Authorized Officer.
- c. All intimations to bidder/auction purchaser will be primarily through e-mail by the service provider/Bank. Date of sending e-mail will be considered as date of intimation. If no intimation reaches, bidders are expected to take efforts to find out status from the Bank. Non-receipt of intimation should not be an excuse for default/non-payment.



21. Deposit of purchase price:

- a. The bidder declared successful, shall pay, immediately on the same day after such declaration, a deposit of 25% (less EMD already paid) on the amount of his purchase money.
- b. In case of the auction-sale proceeding and concluding beyond the banking transaction hours, the deposit of 25% of purchase price (less EMD already paid) shall be remitted before 5.00 p.m. of the next working day.
- c. The balance amount of purchase money shall be paid on or before the fifteenth day from the date of the sale or within such period as may be extended, for the reason to be recorded, by the Authorised Officer.
- d. It shall be the responsibility of the successful bidder to remit the TDS @ 1% as applicable u/s 194 1-A if the aggregate of the sums credited or paid for such consideration is Rs. 50 lakhs or more. TDS should be filed online by filling form 26QB & TDS certificate to be issued in form 16 B. The purchaser has to produce the proof of having deposited the income tax into the government account.

22. Default of Payment:

- a. Default of payment of 25% of bid amount (less EMD) on the same day or the next working day as stated in para 21 above and 75% of balance bid amount within the stipulated time shall render automatic cancellation of sale without any notice and Bank will be entitled to resale the property.
- b. The EMD and any other monies paid by the successful bidder shall be forfeited by the Authorised Officer of the Bank.

23. Sale Certificate / Payment of Stamp Duty:

- a. On confirmation of the sale by the Bank and compliance of the terms of payment, the Authorized Officer shall issue a certificate of sale of the said property in favour of the successful bidder/purchaser in the form given in Appendix V to Enforcement of Security Interest Rules. The sale certificate shall be issued only in the same name in which the tender /bid is submitted.
- b. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained.
- c. Sale Confirmation/Sale Certificate shall be collected in person or through an authorized person.
- d. The successful bidder would bear all the charges/fees payable for conveyance such as stamp duty, registration fee or any other cost as applicable as per law. All statutory/non stator dues, taxes, rates, assessments, charges fees etc. will be responsibility of the successful bidder only.
- e. The Sale Certificate will not be issued pending operation of any stay/ injunction/ restraint order passed by the DRT/DRAT/High Court or any other court against the issue of Sale Certificate. Further no interest will be paid on the amount deposited.
- f. The deposit made by the successful-bidder, pending execution of Sale Certificate, will be kept in non-interest bearing deposit account.
- g. No request for return of deposit either in part or full/cancellation of sale will be entertained.

24. Return of EMD:

- a. EMD of unsuccessful bidder/s will be returned by the Service Provider to the bank account details provided by him/her/them at the time of submission of bid.
- b. Unsuccessful bidders shall ensure return of their EMD and if not, immediately to contact the Authorised Officer of the Bank.



25. Stay/Cancellation of Sale:

In case of stay of further proceedings by DRT/DRAT/High Court or any other Court, the auction may either be deferred or cancelled and persons participating in the sale shall have no right to claim damages, compensation or cost for such postponement or cancellation.

26. Delivery of Title Deeds:

The title deeds and other documents related to the property and deposited with the Bank for creation of Equitable Mortgage shall be delivered to the Successful bidder/Auction Purchaser, on execution of the Sale Certificate.

27. Delivery of possession:

All expenses and incidental charges there-to shall be borne by the auction purchaser.

28. Other Conditions:

- a. The Authorised Officer will be at liberty to amend/ modify/ delete any of the conditions as may be deemed necessary in the light of facts and circumstances of each case.
- b. The Bank has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale/modify any terms and conditions of the sale without any prior notice and assigning any reason.
- c. The Authorised Officer reserves the right to accept or reject all or any bid or bids without assigning any reason and to postpone or cancel the sale without assigning any reason.
- d. Bidders shall be deemed to have read and understood all the conditions of sale and are bound by the same.
- e. No counter-offer/conditional offer/conditions by the bidder and/or successful-bidder will be entertained.
- f. The Borrowers attention is invited to the provisions of sub-section 8 of section 13 of the Act in respect of time available, to redeem the secured asset.
- g. Particulars specified in respect of the property in the public notice have been stated to the best of the information of the Authorized Officer/Bank and Bank would not entertain any claim or representation in that regard from the bidders.
- h. This publication is also 30 days' (Thirty days) notice required under SARFAESI Act to the above borrower/guarantor.
- i. Disputes, if any, shall be within the jurisdiction of Pune Courts only.
- j. Words and expressions used herein above shall have the same meaning as assigned to them in SARFAESI Act, 2002, and the Rules framed thereunder.

Date: 07/03/2026
Place: Pune




Chief Manager & Authorized Officer,
Bank of Maharashtra

