

 बैंक ऑफ महाराष्ट्र Bank of Maharashtra भारत सरकार का उद्यम एक परिवार एक बैंक प्रधान कार्यालय : 'लोकमंगल', 1501, शिवाजीनगर, पुणे - 411005. H. O. : 'Lokmangal', 1501, Shivajinagar, Pune - 411005.	Bank of Maharashtra Zonal office Kolkata McLeod House, 3, N.S. Road, Kolkata-700001 Email : dzmkolkata@mahabank.co.in legal_cal@mahabank.co.in recovery_cal@mahabank.co.in	
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**Terms and Conditions for e-auction/sale of the secured assets under the SARFAESI Act 2002
on 17.03.2026**

**Sale notice published on 14.02.2026
Newspapers: Aajkal & Business Standard.**

Date of E- Auction: 17.03.2026 between 11 A.M. to 5 P.M. with auto extension for 5 minutes
Last date & time for submission of Bid/Deposit of EMD and Proof: 17.03.2026 upto 10:30 A.M./As per e-Bikray rules
Date & Time of inspection of property: 06.03.2026 to 13.03.2026 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 Increment
1	M/s Shree Shree Baba Loknath Bramhachri Enterprise Branch. ARB, Kolkata (Br. Manager: Mr. Pravin Kumar Mahto) Mob. 7001580134	Rs.2,35,60,142.70 (Rs. Two Crore Thirty Five Lakhs Sixty Thousand One Hundred Forty Two and Seventy Paise Only) Plus unapplied interest from 29.01.2024 onwards @ applicable rate and other charges	Factory Land admeasuring 6 Cottah, 15 Chittacks and 22 Sq.ft more or less with 800 Sq.ft. structure standing thereon, lying and situated at Mouza- Bodai, J.L. 27, R S No. 62 Touzi No. 7, comprised in R S Dag No. 1082, L R Dag No. 1201, under present L R Khatian No. 1046 within Jurisdiction of Ghola police Station at 1 No Bikanda Gram panchayat, under ADSR of Sodepur in Dist.- North 24 Parganas P.O. – Jugberia, PIN- 700126 and plot is bounded as below : On the North : By 14 ft. wide Panchayat Road On the South : By Property of Madan Ghosh On the East : By Property of others and 4 ft. wide common passage On the West : By the Property of Shibu Ghosh.	a) Constructive b) Reserve Price:- Rs. 1,43,88,000/- (Rs. One Crore Forty Three Lakh Eighty Eight Thousand Only) c) EMD – Rs. 14,38,800/- (Rs. Fourteen Lakh Thirty Eight Thousand Eight Hundred Only) d) Bid Increment : 10,000/-



			Encumbrance: SA/881/2025 at DRT III, Kolkata	
2	Tamluk Khanchghar Prop: Mr. Rabindra Nath Pathak (Br. Manager: Mr. Pravin Kumar Mahto) Mob. 7001580134	Rs.52,34,519/- (Rs. Fifty Two Lakhs Thirty Four Thousand Five Hundred Nineteen Only) Plus unapplied interest thereon @ applicable rate w.e.f. 19.04.2024 and other charges	Equitable Mortgage of Land admeasuring 6 Decimal along with Building situated at J.L. No. 144, Plot No.- 69 (RS) 4108 , (LR)Khatian No. 52/1 (RS), 3446 (LR), Mouza- Padumbasan, P.S.- Tamluk, Dist.- Purba Mednipur, W.B.- 7216136 owned by Shri. Mr. Madhusudhan Pathak On the North : House of Shri. Durgapada Panja (Plot No. 68) On the South : Baram Path after that Shri Sudhangsu On the East : House of Malay Kanti Das. On the West : Vacant Land of Pabitra Paul (Plot No. 70) Encumbrance: SA/19/2026 at DRT I, Kolkata	a) Constructive b) Reserve Price: Rs.76,72,000/- (Rs. Seventy Six Lakhs Seventy Two Thousand Only) c) EMD – Rs. 7,67,200/- (Rs. Seven Lakhs Sixty Seven Thousand Two Hundred Only) D) Bid Increment : 10,000/-
3	M/S MISHRA BROTHERS Partners & Guarantors: . Mr. Uday Mishra, Mr. Satish Mishra, Mr. Basant Mishra and Mr. Ashok Kumar Mishra Branch. ARB, Kolkata (Br. Manager: Mr. Pravin Kumar Mahto) Mob. 7001580134	Rs.76,96,509 (Rs. Seventy Six Lakhs Ninety Six Thousand Five Hundred Only) Plus unapplied interest @ applicable rate w.e.f. 07.08.2024 and other charges	Equitable Mortgage of freehold residential land measuring 3 cottahs more or less along with 2 storied RCC Building consisting of ground floor of 589 Sq. ft. situated at Mouza Jagatipota J.L No. 3 L.R. Plot No. 7, R.S. Dag No. 5/48, R.S. & L.R. Khatian No. 23/1, scheme plot No B -162,P.S. & A.D.S. R Sonarpur, South 24 Parganas registered in the name of Shri Uday Mishra, Shri Basant Kumar Mishra, Shri satish Mishra, Shri Ashok Kumar Mishra vide Registered sale Deed dated 13. 03. 2018 recorded as Book No. 1, Vol. No. 1901 -2018, pages 76460 to 76504 being no 190101845 for the year 2018 registered before ARA-1, Kolkata Encumbrance: SA/975/2024 at DRT III, Kolkata	a) Constructive b) Reserve Price- Rs.50,09,000 /- (Rs. Fifty Lakhs Nine Thousand Only) c) EMD – Rs. 5,00,900 /- (Rs. Five Lakhs Nine Hundred Only) d) Bid Increment : 10,000/-
4	Mr. Sudhir Shaw Mrs. Bobby Shaw	Rs.26,69,271.75 (Rs. Twenty Six Lakhs Sixty Nine	Equitable Mortgage of all piece and parcel of Flat No. 301, Third Floor(G+III) storied Residential	a) Constructive

	Guarantor- Mr. Pradeep Kumar Shaw Branch. ARB, Kolkata (Br. Manager: Mr. Pravin Kumar Mahto) Mob. 7001580134	Thousand Two Hundred Seventy one and Seventy Five Paise Only) Plus unapplied interest@ applicable rate w.e.f. 18.05.2023 and other charges	Building with super Built up area 1100 Sq.ft, 159, Netaji Subhash Road, Ward No -24, Dag No-178, R.S. Khatian No 71, Mouza-Bantra, Halderpara P.O.-Shibpur, P.S.- Bantra, Dist.- Howrah -700102 On the North : By Premise 152 NS Road On the South : By NS Road On the East : By 158 and 157 NS Road On the West : By 163/2 NS Road Encumbrance: SA/262/2024 at DRT I, Kolkata	b) Reserve Price - Rs. 38,38,000/- (Rs. Thirty Eight Lakhs Thirty Eight Thousand Only) c) EMD – Rs. 3,83,800/- (Rs. Three Lakhs Eighty Three Thousand Eight Hundred Only) d) Bid Increment : 10,000/-
5	M/S Subhash Gupta & Co. Prop. : Mr. Subhash Gupta Branch. ARB, Kolkata (Br. Manager: Mr. Pravin Kumar Mahto) Mob. 7001580134	Rs.66,82,176/- (Rs. Sixty Six Lakhs Eighty Two Thousand One Hundred Seventy Six Only) Plus unapplied interest w.e.f. 31.08.2024 and other charges	1. Equitable Mortgage of Flat no. 201, 2nd floor, admeasuring about 1012 Sq. ft super built-up area at building known as "Radhika View" lying and situated at 35, Nil Ratan Mukherjee Rd, P.S- Shibpur, War No. 26, Dist.- Howrah owned by Mr. Subhash Gupta and Mr. Sambhunath Gupta bounded as below: North: Property of Basudev Mishra South: Nil Ratan Mukherjee Rd East: 33, Nil Ratan Mukherjee Rd South: Vacant Land. 2. Equitable Mortgage of Shop No-3, admeasuring about 165.6 sq. ft. including super built up, on ground Floor in G+ 3 building lying and situated at Holding No. 9, Dayal Banrajee Road, P. S- Shibpur, Municipal, Ward No-32, Howrah-711102 in the name of Mr.Subhash Gupta, Bounded by as follows: North: 4' ft wide common path South: Other showroom East: Flat of Tapan Adhikary South: Dayal Banerjee Rd 3. Equitable Mortgage of Garage admeasuring about 316 sq. ft	a) Constructive b) Reserve Price:- Rs. 30,65,000/- (Rs. Thirty Lakhs Sixty Five Thousand Only) c) EMD – Rs.3,06,500/- (Rs. Three Lakhs Six Thousand Five Hundred Only) d) Bid Increment : 10,000/- a) Constructive b) Reserve Price:- Rs. 9,21,000/- (Rs. Nine Lakhs Twenty One Thousand Only) c) EMD – Rs.92,100/- (Rs. Ninety Two Thousand One Hundred Only) d) Bid Increment : 10,000/-



			including super built up, ground floor in G+ 3 Building lying and situated at Holding No. 22, Baje Shibpur, 2 nd Bye Lane, P.S- Shibpur, Ward No. 32 of HMC, 9, Banerjee Rd, Howrah-711102 in the name of Mr. Subhash Gupta and Mr. Sambhunath Gupta vide sale deed no. 01289/2012.	a) Constructive b) Reserve Price:- Rs. 19,13,000/- (Rs. Nineteen Lakhs Thirteen Thousand Only) c) EMD – Rs.1,91,300/- (Rs. One Lakh Ninety One Thousand Three Hundred Only) d) Bid Increment : 10,000/-
6	Mr. Bijay Sarkar Mrs. Moumi Bose Sarkar Branch. ARB, Kolkata (Br. Manager: Mr. Pravin Kumar Mahto) Mob. 7001580134	Rs.37,99,050/- (Rs. Thirty Seven Lakhs Ninety Nine Thousand Fifty Only) Plus unapplied interest @ applicable rate w.e.f. 13.09.2023 and other charges	Equitable Mortgage of Land admeasuring about 1 Cottah, 15 Chittak, 14 Sq.ft. including single storied Building admeasuring 739 Sq.ft. lying and situated at Mouza- Abdalpur, J.L. No. 53, Re Su No. 35, Touzi No. 146, Pargana Anwarpur, R.S. and L.R. Dag No. 337/1148 under L.R. Khatian No. 3323 and 3324, Holding No. 84/1/2, Ramkrishnapally ward No. 11, P.O.- Abdalpur, P.S.- Madhyamgram, W.B.- 700155 bounded as follows : On the North : Plot No DD-3 On the South : Wide common passage On the East : Wide common passage On the West : 8" Wide common passage Encumbrance: SA/916/2025 at DRT III, Kolkata	a) Constructive b) Reserve Price:- Rs. 27,27,000/- (Rs. Twenty Seven Lakhs Twenty Seven Thousand Only) c) EMD – Rs.2,72,700/- (Rs. Two Lakh Forty Two Thousand Four Hundred Only) d) Bid Increment : 10,000/-



7	M/s Khalifah Poly Products LLP Mr. Mohammed Arish Shamsi Mrs Khizra Ghilman M/s MD Properties : Propr. Mr. Mohammed Arish Shamsi (Br. Manager: Mr. Pravin Kumar Mahto) Mob. 7001580134	Rs. 1,70,94,174/- (Rs. One Crore Seventy Lakhs Ninety Four Thousand One Hundred Seventy Four Only) Plus unapplied interest @ applicable rate w.e.f. 09.09.2024 and other charges	Equitable mortgage of all piece and parcel of Flat on 3rd floor Measuring 500 sq.ft North East side of four storied Building Situated at mouza Khanpur JL No. 46, EP No 685, SP No. 346, CS Plot Plot No. 229(P) , Premises No.170/321, PS- Jadavpur, Netaji Subhash Chandra Bose road Assessee no 210980649740 under the Jurisdiction of Kolkata Municipal corporation ward No 98 Bourough no X P/S Jadavpur, Dist. South 24 Parganas Kolkata 700092(WB) in the name of MD Properties through its partner Md. Arish Shamsi and Khizre Ghilman. Property bounded as : On the North : E P No 684; On the South : E P No 686; On the East : E P No 689; On the West : Colony Road;	a) Constructive b) Reserve Price- Rs. 14,82,000/- (Rs. Fourteen Lakhs Eighty Two Thousand Only) c) EMD – Rs. 1,48,200/- (Rs. One Lakhs Forty Eight Thousand Two Hundred Only) d) Bid Increment : 10,000/-
8	Mr. Mohammed Arish Shamsi (Br. Manager: Mr. Pravin Kumar Mahto) Mob. 7001580134	Rs. 30,59,574/-(Rs. Thirty Lakhs Fifty Nine Thousand Five Hundred Seventy Four Only) Plus unapplied interest @ applicable rate w.e.f. 12.08.2024 and other charges	Equitable Mortgage on residential Flat no 3C Measuring about 1200 Sq.ft. , SBUA on the 3rd floor of a four storied building situated at Mouza Khanpur JL no 46, E P no 685, SP no 346 C S Plot no 229(p) Premises No 170/321 , PS: Jadavpur, Netaji Subhash Chandra Bose road Assessee no 210980649740 under the Jurisdiction of Kolkata Municipal Corporation Ward no 98 Bourough no X P/S Jadavpur Dist South 24 Parganas Kolkata 700092 (WB) in the name of Mohd. Arish Shamsi. Property bounded as On the North : E P No 684 On the South : E P No 686 On the East : E P No 689 On the West : Colony Road	a) Constructive b) Reserve Price - Rs. 44,47,000/- (Rs. Forty Four Lakhs Forty Seven Thousand Only) c) EMD – Rs. 4,44,700/- (Rs. Four Lakhs Forty Four Thousand Seven Hundred Only) d) Bid Increment : 10,000/-
9	Mr. Amal Routh	Rs. 23,73,450/-(Rs. Twenty Three	Equitable Mortgage of Flat No.G-1 admeasuring about 1000 Sq.ft.	a) Constructive



	Branch. ARB, Kolkata Br. Manager: Mr. Pravin Kumar Mahto Mob. 7001580134	Lakhs Seventy Three Thousand Four Hundred Fifty Only) Plus unapplied interest @ applicable rate w.e.f. 01.07.2024 and other charges	along with parking area admeasuring about 185 sq. ft on the Ground floor of G+3 storied building, known as Pratima Apartment, situated at Mouza-Baranagar, J.L. No.- 5 R.S. No-5, Touzi No- 1068/2833, L.R Dag no. 1569, 1570, 1571 L.R. Khatian No.- 14538, 14539, Rajendranath chatterjee Road, P.S.-Baranagar, Dist.- North 24 Parganas, Kolkata- 700035 On the North : 22IA & 22, R.N.C. Road; On the South : 21, R.N.C Road; On the East : 53/39 & 53/38, B. Sarani; On the West : 17'ft. wide Road; Encumbrance: TSA/28/2025 at DRT II, Kolkata	b) Reserve Price – Rs. 31,50,000/- (Rs. Thirty One Lakh Fifty Thousand only) c) EMD – Rs. 3,15,000/- (Rs. Three Lakhs Fifteen Thousand Only) d) Bid Increment : 10,000/-
10	M/s Balai Construction Branch. ARB, Kolkata (Br. Manager: Mr. Pravin Kumar Mahto) Mob. 7001580134	Rs. 26,22,364/- (Rs. Twenty Six Lakhs Twenty Two Thousand Three Hundred Sixty Four Only) Plus unapplied interest @ applicable rate w.e.f. 21.03.2024 and other charges	Equitable Mortgage of Land admeasuring 07 Decimal or 3049 Sq.ft along with two storied residential cum commercial building situated at village Kripakhali, PO- Kultali bearing L.R. Dag No. 175, 176, LR Khatian No. 23490 (Now) JL No.03, Dakshin Barasat and bounded as On the North : Sali land of Muktaram Halder; On the South : Sali land of Lilamoy Halder and Own Land of Mr. Ashok Halder; On the East : Sali land of Kr Sardar; On the West : 6' ft wide road;	a) Constructive b) Reserve Price – Rs. 19,80,000/- (Rs. Nineteen Lakhs Eighty Thousand Only) c) EMD – Rs. 1,98,000/- (Rs. One Lakh Ninety Eight Thousand only) d) Bid Increment : 10,000/-
11	M/s R K Jewellers Prop. Mrs. Anoyara Bibi Branch. ARB, Kolkata	Rs. 28,71,672 /- (Rs. Twenty Eight Lakhs Seventy One Thousand Six Hundred Seventy Two Only) Plus unapplied interest	All those piece and parcel of land admeasuring about 3.50 Decimal together with the building constructed thereon situated being and lying at Village Mouza- Khoskhana in the registration Dist.- Purba Medinipur PS-Tamluk bearing	a) Constructive b) Reserve Price- Rs. 37,75,000/- (Rs. Thirty Seven Lakhs

	(Br. Manager: Mr. Pravin Kumar Mahto) Mob. 7001580134	@ applicable rate w.e.f. 21.04.2025 and other charges	JL No 87, Plot No 55 (RS & LR) Khatian No 68 (RS) & 41 (LR). The property is bounded as follows: On or Towards North: House of Rabibul Khan On or Towards East: House of Alfajuddin Khan & Golam Khan On or Towards West: Panchayat Road On or Towards South: Pond of Ansuddin Khan and House. Encumbrance: SA/570/2025 at DRT II, Kolkata	Seventy Five Thousand Only c) EMD – Rs. 3,77,500/- (Rs. Three Lakhs Seventy Seven Thousand Five Hundred Only) d) Bid Increment : 10,000/-
12	BANERJEE HP GAS SERVICE PROP. INDRAJIT BANERJEE Branch. ARB, Kolkata (Br. Manager: Mr. Pravin Kumar Mahto) Mob. 7001580134	Rs. 63,19,233.44 (Rs. Sixty Three Lakhs Nineteen Thousand Two Hundred Thirty Three Only) Plus unapplied interest @applicable rate w.e.f 31.01.2025 and other charges	All that pieces and parcel of the property at AMRABATI Apartment, admeasuring 162 sq. ft(carpet) i.e. 207.00(built up)sq ft.consisting of a self contained shop rooms and constructed located at Mouza:Jogtala, Ward No-28, Holding No:A1-27/11 New,B.B.T Road, JL No:17, RS & LR Dag No: 509,510 & 514 ,RS Khatian No:28,85,283& 414 ,LR Khatian No: 989,639,35 within the limits of Maheshtala Municipality Bounded as On the North : By Budge Budge Trunk Road On the South : By boundary wail and thereafter the property of Dhananjoy Dutta & other On the East : By property of Dhananjoy Dutta and Nurul Arnin & others On the West : By property of shyamalkumar chandra & others.	a) Constructive b) Reserve Price- Rs.12,29,000/- (Rs. Twelve Lakh Twenty Nine Thousand only) c) EMD – Rs. 1,22,900/- (Rs. One Lakh Twenty Two Thousand Nine Hundred only) d) Bid Increment : 10,000/-
13	M/s New Jasmine Fire Wood Suppliers Mr. Ansar Ali Sekh	Rs. 24,48,171 (Rs. Twenty Four Lakhs Forty Eight Thousand Two Hundred Seventy One Only) Plus unapplied interest	Equitable Mortgage of land and two storied residential building admeasuring about 09.11 satak at Mouza: Rameshwarbati, J.L. No:108, RS & LR Dag No. 202, RS Khatian No: 129, LR Khatian No. 161/1, Corresponding LR Khatian	a) Constructive b) Reserve Price- Rs.36,39,000/- (Rs. Thirty Six Lakh



	Branch. ARB, Kolkata (Br. Manager: Mr. Pravin Kumar Mahto) Mob. 7001580134	@applicable rate w.e.f 20.02.2024 and other charges	No:421 within the limits of Fatepur Gram Panchayat, Vill.- Kantakhali, P.O.-Fatepur,P.S.: Falta, Dist: South 24 Parganas , PIN: 743513, West Bengal, Property in the name of Mr. Ansar Ali Sekh vide Gift Deed no 2375/1991. Bounded as follows: On or towards the North : House of Samsur Sk. On or towards the East: House of Abdul kasem Jamader. On or towards the west: 16ft. wide Village On or towards the South: House of Abul Hossain Sk. Encumbrance: SA/328/2025 at DRT III, Kolkata	Thirty Nine Thousand only) c) EMD – Rs. 3,63,900/- (Rs. Three Lakh Sixty Three Thousand Nine Hundred only) d) Bid Increment : 10,000/-
14	Ashok Halder (Prop. Sayan Enterprises) Lilamay Halder (Guarantor) Branch. ARB, Kolkata (Br. Manager: Praveen Mahto) Mob.9765870446	Rs.24,98,758/- (Twenty Four Lakh Ninety Eight Thousand Seven Hundred Fifty Eight Only)plus unapplied interest @applicable rate from 21.03.2024	Piece and parcel of 2 storied Residential building constructed on 08 decimal converted from salti to bastu land and lying situated at Vill & Mouza- Kripakhali, Block & PS - Kultali, PO - Kripakhali, Panchayat: Kundakhali Godabar, bearing RS JL NO 134, LR Khatian NO 264/2, RS & LR Dag No.177 in the District of south 24 pgns Encumbrance: SA/721/2025 at DRT III, Kolkata	a) Constructive b) 29,13,000.00 (Twenty Nine Lakh Thirteen Thousand Only) c) 2,91,300.00 (Two Lakh Ninety One Thousand Three Hundred Only) d) Bid Increment : 10,000/-
15	M/s Roy Suppliers Prop: Mr. Sukesh Roy Guarantor- Mrs. Mousumi Roy Branch. ARB, Kolkata (Br. Manager: Mr. Pravin Kumar Mahto) Mob. 7001580134)	Rs.2,77,87,849.64 (Rs. Two Crore Seventy Seven Lakhs Eighty Seven Thousand Eight Hundred Forty Nine and Sixty four Paise Only) Plus interest thereon @ applicable rate w.e.f. 02.09.2023 and other charges	All the pieces and parcels of land admeasuring 5.5 satak (bastu land) with structure in the name of Mr. Sukesh Roy S/o Late Hemanta Kumar Roy situated being and lying at village/Mouza- Garjee P.S- Bhadreshwar under Chandannagore Municipal Corporation Ward No 29, LR Khatian No 100, RS and Current LR Dag No 439 under ADSRO Chandannagore P.O Bighati Dist Hooghly Pin 712124 West Bengal.The property is bounded as follows:	a) Constructive b) Reserve Price:- Rs. 55,05,000/- (Rs. Fifty Lakhs Five Thousand Only) c) EMD – Rs. 5,50,500/- (Rs. Five Lakhs Fifty Thousand Five Hundred Only) d) Bid Increment : 10,000/-



			On or Towards North: By land of Sambhu Bagani; On or Towards East: By land of RS & LR 439; On or Towards West: By Pond; On or Towards South: By 7ft wide common passage;	
16	M/s Aarna Febrics Prop: Mrs. Mousumi Roy Guarantor- Mr. Suresh Roy (Br. Manager: Mr. Pravin Kumar Mahto) Mob. 7001580134	Rs.2,03,52,449.40 (Rs. Two Crore Three Lakhs Fifty Two Thousand Four Hundred Forty Nine and Forty Paise Only) Plus interest thereon @ applicable rate w.e.f. 30.08.2023 and other charges	1. All those pieces and parcels of factory land admeasuring 1.75 Cottah (approx.) with structure in the name of Mr. Mousumi Roy W/o Suresh Roy situated being and lying at Village/ Mouza- Garjee P.S- Bhadreswar under Chandannagore Municipal Corporation Ward No 28, JL No 6, LR Khatian No 4/1, 34,64,404/1, 492, 630 R S and L R Dag No 483 & 484 under ADSRO Chandannagore P.O- Bighati Dist Hooghly Pin 712124 West Bengal. 2. All those pieces and parcels of factory land admeasuring 33.94 Cottah (approx.) with structure in the name of Mr Mousumi Roy W/o Suresh Roy situated being and lying at Village/Mouza- Garjee P.S – Bhadreswar under Chandannagore Municipal Corporation Ward No 28, JL No 6, LR Khatian No 4/1, 34,64,404/1, 492, 630 RS and LR Dag No 484 & 485 under ADSRO Chandannagore P.O- Bighati Dist Hooghly Pin 712124 West Bengal. Total area of the property is 35.69 Cottah (approx.) and the same is bounded as follows: On or Towards North: By property of Manimala Ghosh; On or Towards East: By property of Jaydeb Ghosh; On or Towards West: By Road;	a) Constructive b) Reserve Price: Rs.2,31,86,000/- (Rs. Two Crore Thirty One Lakhs Eighty Six Thousand Only) c) EMD – Rs. 23,18,600/- (Rs. Twenty Three Lakhs Eighteen Thousand Six Hundred Only) d) Bid Increment : 10,000/-



			On or Towards South: By property of Sachin Ghosh and Ranjit Ghosh;	
17	M/s NEEDS Prop: Mr. Utpal Mandal Guarantor- Mrs. Priyanka Ray Mandal Branch. ARB, Kolkata (Br. Manager: Mr. Pravin Kumar Mahto) Mob. 7001580134	Rs.1,93,08,881.60 (Rs. One Crore Ninety Three Lakhs Eight Thousand Eight Hundred Eighty One and Sixty Paise Only) Plus interest thereon @ applicable rate w.e.f. 24.04.2023 and other charges	Equitable mortgage of Land and Building comprising of Residential Flat at Mouza: Kora, J.L. No. 27, R.S. Khatian No. 182 and 112, L.R. Khatian No. 1825 and 806 at present 4864, R.S. and L.R. Dag No 1817 Holding No. 24/11, Kora Babu Para Road, Madhyamgram, Dist: North 24 Parganas, PIN- 700130, in the name of Mrs. Priyanka Ray Mondal Bounded as follows: On or towards the North: Property of H Choudhary & K Choudhary; On or towards the East: Property Plot No.01; On or towards the West: 10 Ft Wide Road (Babupara south); On or towards the South: Others Property;	a) Constructive b) Reserve Price- Rs. 43,36,000/- (Rs. Forty Three Lakhs Thirty Six Thousand Only) c) EMD – Rs. 4,33,600/- (Rs. Four Lakhs Thirty Three Thousand Six Hundred Only) d) Bid Increment : 10,000/-
18	FFCM FOODS PVT. LTD. Directors- Mr. Rahul Kabasi & Mrs. Chaitali Banerjee Guarantor- Mrs. Swapna Roy Chowdhury Branch. ARB, Kolkata (Br. Manager: Mr. Pravin Kumar Mahto) Mob. 7001580134	Rs.49,87,557/-(Rs. Forty Nine Lakhs Eighty Seven Thousand Five Hundred Fifty Seven Only) Plus unapplied interest w.e.f. 19.04.2023 and other charges	Registered Mortgage of all piece and parcel of residential flat being no. C/406, block-C on the fourth floor of a five storied residential cum commercial building measuring 1770.00 sq. ft super built up area more or less in the housing complex known as "G. C ROYCHOWDHURY TOWER" in mouza-belghoria, JL no- 3, RS No-17, Touzi Number 172 appertaining to CS Khatian No. 403, 377,1175, RS khatian no. 1852 under C.S/R.S Dag Number 13910, being premises number 139, Feeder Road, Kolkata 700056, Holding Number 663, Ward Number 20 within the local limits of Kamarhati Municipality, North 24 parganas in the name of Smt. Chaitali Banerjee and Smt. Swapna Roy Chowdhury.	a) Constructive b) Reserve Price - Rs. 51,62,000/- (Rs. Fifty One Lakhs Sixty Two Thousand Only) c) EMD – Rs. 5,16,200/- (Rs. Five Lakhs Sixteen Thousand Two Hundred Only) d) Bid Increment : 10,000/-
19	M/s Jupiter Jute Supplier Prop. Mr. Amit Kumar Modi (Deceased)) Guarantor- Bajinath Modi	Rs.2,97,88,975/-(Rs. Two Crore Ninety Seven Lakhs Eighty Eight Thousand Nine Hundred Seventy Five Only) Plus	Municipal Premises No 9D, Beliaghata Road, Beliaghata, Post-Beliaghata, PS-Entally, Kolkata 700015 under the jurisdiction and municipal limit of Ward No 57 of Kolkata Municipal Corporation, West	a) Constructive b) Reserve Price:- Rs. 35,92,000/- (Rs. Thirty Five Lakhs Ninety Two Thousand Only)



	(Deceased) and Ajay Modi, Bijay Modi, Mrs Saroj Modi. Branch. ARB, Kolkata (Br. Manager: Mr. Praveen Mahto) Mob. 7001580134	interest thereon @ applicable rate w.e.f. 10.03.2023 and other charges	Bengal Assessee No 110570101249	c) EMD – Rs. 3,59,200/- (Rs. Three Lakhs Fifty Nine Thousand Two Hundred Only d) Bid Increment : 10,000/-
20	M/s R S Industry, Prop. Mrs Papri Saha Guarantor- Mr. Pankaj Saha Branch. ARB, Kolkata (Br. Manager: Mr. Praveen Mahto) Mob. 7001580134	Rs. 2,37,81,324/- (Rs. Two Crore Thirty Seven Lakhs Eighty One Thousand Three Hundred Twenty Four Only) Plus interest thereon @ applicable rate w.e.f. 30.05.2023 and other charges	Flat No D5 on the Fourth Floor measuring 673 sq. ft. (covered area 841 sq. ft.) of the residential building located on holding no 33 Rabindra Sarani Ranaghat Municipality Ward No 5, P.O-Ranaghat Dist-Nadia Pin- 741201 West Bengal	a) Constructive b) Reserve Price- Rs. 28,94,000/- (Rs. Twenty Eight Lakhs Ninety Four Thousand Only) c) EMD – Rs. 2,89,400/- (Rs. Two Lakhs Eighty Nine Thousand Four Hundred Only) d) Bid Increment : 10,000/-
21	M/s Shyam Sundar Traders, Prop. Mrs Lalita Sadhu, Guarantor- Mr Dhruba Das Sadhu Branch. ARB, Kolkata (Br. Manager: Mr. Pravin Kr. Mahto) Mob. 7001580134	Rs. 1,60,67,755/- (Rs. One Crore Sixty Lakhs Sixty Seven Thousand Seven Hundred Fifty Five Only) Plus interest thereon @applicable rate w.e.f 13.03.2023 and other charges	All land measuring about 16 Satak along with a two storied building admeasuring 4650 sqft and Oil Mill erected on Mouza-Atghora, JL No 64, Touzi 23 L.R R.S Khatian No 361/1, L.R Dag No 550,549 and 560, L.R Khatian No 2619 under Haroa Gram Panchayat, PS Haroa Dist North 24 Parganas, PIN 743425 Encumbrance: SA/603/2023 at DRT III, Kolkata	a) Constructive b) Reserve Price – Rs. 1,00,18,000/- (Rs. One Crore Eighteen Thousand only) c) EMD – Rs. 10,01,800/- (Rs. Ten Lakhs One Thousand Eight Hundred Only) d) Bid Increment : 10,000/-
22	M/s Srijani Enterprise; Prop.- Mr. Biswajit Saha Mr. Biswajit Saha	Rs. 41,29,678/- (Rs. Forty One Lakhs Twenty Nine Thousand Six Hundred and Seventy Eight Only) Plus Unapplied Interest @	All that piece and parcel of land admeasuring about 01 Cottah 07 Chhitak 18 Square foot with single storied residential building admeasuring 1053 sqft, Mouza- Muragacha, PS -Ghola, Dist-North 24 Parganas, J L No 30, Re. Su No. 78, Touzi No 212/213, Dag No 512,	a) Constructive b) Reserve Price- Rs. 22,68,000/- (Rs. Twenty Two Lakh Sixty Eight Thousand Only)



	(Br. Manager: Mr. Pravin Kr. Mahto Mob. 7001580134)	applicable rate with monthly rest w.e.f. 22.04.2025 + Other expenses	R S Khatian No 140, L R Khatian No 145 On the North: House (1 Storied) of Chand Kumar Saha (Formerly Fatik Ghosh) On the South: 6 ft Wide Common Passage On the East: House (1 Storied) of Renubala Das. On the West: 6 ft wide Common Passage.	c) EMD – Rs. 2,26,800/- (Rs. Two Lakh Twenty Six Thousand Eight Hundred Only) d) Bid Increment : 10,000/-																
23.	Mr. Sk Mohmmad Hasanujjaman Mrs. Sabina Yesmin (Br. Manager: Mr. Pravin Kr. Mahto Mob. 7001580134)	Rs. 35,41,012/- (Rs. Thirty Five Lakhs Forty One Thousand and Twelve Only) Plus Unapplied Interest @ 9.45% with monthly rest w.e.f. 11.01.2025 + Other expenses	All that pieces and parcel of the property consisting of land measuring 3.75 satak (Decimal) situated at Mouza – Mohanpur, J.L. No. 85, L.R. Dag No. 146, L.R. Khatian No. 1660, Block – Diamond Harbour, PS- Diamond Harbour, Dist - South 24 Parganas Bounded: On the North: Land in Dag No. 4916; On the South: Land in Dag No. 147; On the East: Land in Chand Nagar Mouza Dag No. 333; On the West: 12 Feet wide Road	a) Constructive b) Reserve Price- Rs.35,63,000/- (Rs. Thirty Five Lakh Sixty Three Thousand Only) c) EMD – Rs. 3,56,300/- (Rs. Three Lakh Fifty Six Thousand Three Hundred Only) d) Bid Increment : 10,000/-																
24	M/s Binapani Traders Prop: Mr. Sourav Gain Mrs. Sabita Gain (Br. Manager: Mr. Pravin Kr. Mahto Mob. 7001580134)	Rs.4,40,00780/- (Rupees four crores Forty lakhs seven Hundred Eighty only) plus unapplied future interest applicable rate w.e.f 05.09.2023 and other charges	Registered Mortgage of all the piece and parcel of the petrol pump land measuring about 75 sataks (Decimal) at Mouza- Kabilpur, JL No. 336, P.S.- Debra , Dist.- Paschim Medinipur under following Dag No. <table><tr><th>Dag No.</th><th>Measurement(in Satak)</th></tr><tr><td>106</td><td>10</td></tr><tr><td>97</td><td>12</td></tr><tr><td>94</td><td>20</td></tr><tr><td>117</td><td>21</td></tr><tr><td>107</td><td>4</td></tr><tr><td>116</td><td>8</td></tr><tr><td>Total 6 Plots</td><td>75 Satak</td></tr></table> Registered Mortgage of Hotel Property measuring 5 satak ,along	Dag No.	Measurement(in Satak)	106	10	97	12	94	20	117	21	107	4	116	8	Total 6 Plots	75 Satak	a) Constructive b) Reserve Price- Rs.3,80,39,000/- (Rs. Three crores Eighty Lakh Thirty Nine Thousand only) c) EMD – Rs. 38,03,900 /- (Rs. Thirty Eight Lakh Three Thousand Nine Hundred only) d) Bid Increment : 10,000/-
Dag No.	Measurement(in Satak)																			
106	10																			
97	12																			
94	20																			
117	21																			
107	4																			
116	8																			
Total 6 Plots	75 Satak																			



			with structure (hotel building) situated at Mouza- Kabilpur, JL No. 336,P.S.- Debra , Dist.- Paschim Medinipur adjacent to petrol pump property under Dag No.									
			<table><tr><th>Dag No.</th><th>Measurement(in Satak)</th></tr><tr><td>116</td><td>3</td></tr><tr><td>113</td><td>2</td></tr><tr><td>Total</td><td>5 Satak</td></tr></table>	Dag No.	Measurement(in Satak)	116	3	113	2	Total	5 Satak	
Dag No.	Measurement(in Satak)											
116	3											
113	2											
Total	5 Satak											
25	Mr. Suvankar Bhunia – Borrower Mr. Sankar Prasad Bhunia - Guarantor (Br. Manager: Mr. Pravin Kumar Mahto Mob. 7001580134)	Rs 28,21,474.13 (Rs. Twenty Eight Lakh Twenty one Thousand Four Hundred Seventy Four and Thirteen Paise Only) Plus unapplied interest @applicable rate w.e.f 29.05.2023 and other charges	Land and Building in the name of Suvankar Bhunia at Jangichak,Laxmichak,Kharagpur local ,Paschim Mednipur, PIN- 721301 at Mouza-Sankoa,J.L. No. 398, Khatian No. 205/1, Plot No. 1619,1620, Deed No. 879/2016 dated 11.01.2016. Encumbrance: SA/609/2024 at DRT II, Kolkata	a) Constructive b) Reserve Price- Rs.16,08,000 /-(Rs. Sixteen Lakh Eight Thousand Only) c) EMD – Rs.1,60,800/- (Rs. One Lakh Sixty Thousand Eight Hundred Only) d) Bid Increment : 10,000/-								
26	Mr. Alamgir Hossain- Borrower Mrs. Nazmira Bibi- Borrower (Br. Manager: Mr. Pravin Kumar Mahto Mob. 7001580134)	Rs. 22,99,466 (Rs. Twenty Two Lakh Ninety Nine Thousand Four Hundred Sixty Six Only) Plus unapplied interest @applicable rate w.e.f 10.10.2022 and other charges	Commercial three storied building situated on land admeasuring 4743 sqft (total built up area of building 12760 sqft on 3 floors) at mouza Harapara, JL No 81, Touzi No 13, RS and LR Dag No 1112 and 1119 under LR Khatian No 3144 along with link passage of Dag Nos 639,637,640 and 641 under Beraberia Gram Panchayat village Harpara, Post Beraberia, PS Amdanga Dist North 24 Parganas WB 700121 near Ramkrishna Sarada Mission Moyna Madhabpur Road. On or towards the North: Land of Noor Islam & Ajit Kr Ghosh On or towards the East: Land of Mozaffar Hossain On or towards the West: Dwelling Shed of Samsul Haque & Land of Golam Hossain. On or towards the South: Madhabpur Moyna & House of	a) Constructive b) Reserve Price- Rs.1,96,85,000 /- (Rs. One Crore Ninety Six Lakh Eighty Five Thousand Only) c) EMD – Rs.19,68,500/- (Rs. Nineteen Lakh Sixty Eight Thousand Five Hundred Only) d) Bid Increment : 10,000/-								

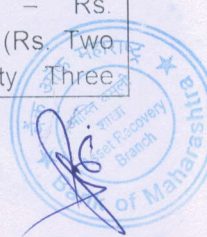


			Fazer Ali, 10' wide pucca panchayat road. Encumbrance: SA/244/2023 at DRT III, Kolkata	
27	M/s Tapati Enterprise Proprietor Mr. Sujit Sardar Guarantor- Mr. Jayanta Roy (Br. Manager: Mr. Pravin Kumar Mahto Mob. 7001580134)	Rs. 6,97,52,055/- (Rs. Six Crore Ninety Seven Lakhs Fifty Two Thousand Fifty Five Only) Plus Unapplied Interest @ applicable rate with monthly rest w.e.f. 22.04.2025 + Other expenses	All that piece and parcel of Danga at present Bastu land measuring 2 Kattas 15 Chattacks 31 sft. more or less together with two storied pucca building having covered area 1400 sft or less with all easement right of pucca road out of 5 decimals out of total land admeasuring 109 decimals regarding C.S Dag No 270, R.S Dag No 294, L. R Dag No. 300, under R.S Khatian No 238, L.R Khatian No. 332, lying or situated at Mouza-Malancha, J.L No 78, Sub registration Office at Sonarpur, Rayathi Dhakali Sattya Bisistha, Pargana Medanmalla under Rajpur Sonarpur Municipality, Ward No 22, Holding No 61, PS Sonarpur Dist-24 Parganas(South) together with all sorts of easement, right, title and interest attached therein and thereto. On the North: 12 ft wide common passage. On the South: Land of Others. On the East: Land of Others. On the West: N. S. Road 40 feet. Free Hold property in the name of Mr. Sujit Sardar Encumbrance: SA/379/2025 at DRT I, Kolkata	a) Constructive b) Reserve Price- Rs. 85,13,000/- (Rs. Eighty Five Lakh Thirteen Thousand only) c) EMD – Rs. 8,51,300/- (Rs. Eight Lakh Fifty One Thousand Three Hundred Only). D) Bid Increment : 10,000/-
			2.All those pieces and parcel of Land situate being and lying at and in the registration District South 24 Parganas, Mouza Panchgachiya, PS Baruipur, Vill Gocharan Dag No 761, 762,763, 776, 792, 794, 795,796, 797 Khatian No 667, JL No 88 admeasuring 14374.80 square feet (33 Decimals) with one storied structure measuring 1782 Sq. Ft. Super Built Up area. On the North: By House of Others/Shop. On the East: By Wide Baruipur-Kulpi Road.	a) Constructive b) Reserve Price- Rs. 1,15,22,000/- (Rs. One Crore Fifteen Lakh Twenty Two Thousand only) c) EMD – Rs. 11,52,200/- (Rs. Eleven Lakh Fifty Two Thousand Two Hundred Only).



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			On the West: By House of Others. On the South: By House of Others (Used as Garage) Freehold property in the name of Mr. Jayanta Roy Encumbrance: SA/379/2025 at DRT I, Kolkata	D) Bid Increment : 10,000/-
28	Mrs Papri Saha, Guarantor- Mr. Pankaj Saha Branch. ARB, Kolkata (Br. Manager: Mr. Pravin Kumar Mahto) Mob. 7001580134	Rs 24,52,906/-(Rs. Twenty Four Lakhs Fifty Two Thousand Nine Hundred Six Only) Plus interest thereon @applicable rate w.e.f 30.05.2023 and other charges	Flat No D-3, 4th Floor, Holding No 33, Rabindra Sarani under Ranaghat Municipality, RS Dag No 1536, 1538/5573, 1537/5574, LR Dag No 8912 under ward no 5, PO and PS Ranaghat, Dist Nadia, Pin No 741201, West Bengal.	a) Constructive b) Reserve Price - Rs. 29,35,000/- (Rs. Twenty Nine Lakhs Thirty Five Thousand Only) c) EMD - Rs. 2,61,000/- (Rs. Two Lakhs Sixty One Thousand Only) d) Bid Increment : 10,000/-
29	Mr. Pankaj Saha, Guarantor- Mrs Papri Saha Branch. ARB, Kolkata (Br. Manager: Mr. Pravin Kumar Mahto) Mob. 7001580134	Rs 67,70,313/-(Rs. Sixty Seven Lakhs Seventy Thousand Three Hundred Thirteen Only) Plus interest thereon @applicable rate w.e.f 30.04.2023 and other charges	Flat No D-1, 4th Floor, Holding No 33, Rabindra Sarani under Ranaghat Municipality, RS Dag No 1536, 1538/5573, 1537/5574, LR Dag No 4920, 4922,4923 under ward no 5, PO and PS Ranaghat, Dist Nadia, Pin No 741201, West Bengal.	a) Constructive b) Reserve Price - Rs. 25,39,000/- (Rs. Twenty Five Lakhs Thirty Nine Thousand Only) c) EMD - Rs. 2,53,900/- (Rs. Two Lakhs Fifty Three Thousand Nine Hundred only) d) Bid Increment : 10,000/-
			Flat No C-1, 3rd Floor, Holding No 33, Rabindra Sarani under Ranaghat Municipality, RS Dag No 1536, 1538/5573, 1537/5574, LR Dag No 4920, 4922,4923 under ward no 5, PO and PS Ranaghat, Dist Nadia, Pin No 741201, West Bengal	a) Constructive b) Reserve Price - Rs. 25,39,000/- (Rs. Twenty Five Lakhs Thirty Nine Thousand Only) c) EMD - Rs. 2,53,900/- (Rs. Two Lakhs Fifty Three Thousand Only)



			Thousand Nine Hundred only) d) Bid Increment : 10,000/-
		Flat No GB on the Ground Floor in the G+6 storied building 748 sqft SBUA premises No 365, Mouza Shyamnagar (New), Krishnapur (Old), JL No 17(Old), 32/20(New), C.S/R.S Dag No 2475, Municipal Holding No 590(New), 379(Old) under South Dumdum Municipality. PO Bangur Avenue, Dumdum Park, PS Lake Town, North 24 Parganas, Kolkata 700055	a) Constructive b) Reserve Price- Rs. 36,07,000/- (Rs. Thirty Six Lakh Seven Thousand Only) c) EMD - Rs. 3,60,700/- (Rs. Three Lakh Sixty Thousand Seven Hundred Only) d) Bid Increment : 10,000/-

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.

2. The auction sale will be On-line E-Auction / Bidding through website (<https://baanknet.com>) on **17.03.2026** for mentioned properties between **11 A.M. to 5 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.

3. 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.ebkray@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://ebkgray.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://ebkgray.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://ebkgray.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 e-Auction, Account No.60136836726, Branch Name: N.S. Road, Kolkata, IFSC Code: MAHB0000455**. 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.
- 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.



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- 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.



- 22. Default of Payment:**

- 23. Sale Certificate / Payment of Stamp Duty:**

24. Return of EMD:

- 25. Stay/Cancellation of Sale:**

26. Delivery of Title Deeds:

27. Delivery of possession:

27. D

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 15 days' (Fifteen days) notice required under SARFAESI Act to the above borrower/guarantor.
- i. Disputes, if any, shall be within the jurisdiction of Kolkata 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: 06/02/2026.

Place: Kolkata.


Chief Manager ARB & Authorized Officer,
Bank of Maharashtra

