

 बैंक ऑफ महाराष्ट्र Bank of Maharashtra नामदारों का उद्देश एक परिवार एक बैंक	नोएडा अंचल कार्यालय B 192/A, सेक्टर - 52, नोएडा - 201301 NOIDA Zonal Office, B 192/A, Sector - 52 Noida - 201301 Email- legal_noi@mahabank.co.in, dzmnoida@mahabank.co.in	
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AX68/Legal/SARFAESI/Auction/2026-27/

Date: 02.05.2026

Sl. No	Name of Borrower	Amount Due	Short description of the immovable property with known encumbrances	Reserve Price
				EMD Amt.
				Bid Increase Amt
AGRA M.G.RD BRANCH				
1	1 M/s Inayat Shoe Co. Prop. Mr. Sadiq Khan Add: 48/31, Khatehna Road, Lohamandi Near Pulse Hospital, Agra UP-282002.	Rs. 52,55,772.00/- + interest and other charges / expenses w.e.f. 02.05.2026	Property: Residential Property No. 19/9A/1 West North Part situated at Mauja Khatenda Lohamandi Ward Tehsil & District Agra under ownership of Mrs. Shakila W/o Hanif having area admeasuring 209.02 Sq. Mtr. and bounded as follows: North: Property of Others East: House of Grover West: Passage and Exit 22' Wide South: Property of Others (SYMBOLIC POSSESSION)	Rs. 1,28,00,000.00
	Rs. 12,80,000.00			
	Rs. 10,000.00			
2	1. M/s SHRISTHI ENTERPRISES Prop. Rishabh Aggarwal Add: C-7, Sarla Bagh Extension, Dayalbagh Agra	Rs. 37,55,120.00/- + interest and other charges / expenses w.e.f. 02.05.2026	Property: Equitable Mortgage of Property located at House on Plot No. 7, Nagar Nigam Number 37D/SE-7, at Sarla Bagh Extension Dayalbagh, Tehsil & District Agra -282005 having area admeasuring 66.88 Sq. Mtr. and bounded as follows: North: Plot No. 8 constructed house of Mamta Kulshreshta East: RS Bagh Colony West: Exit and Road 20 Ft. Wide South: Plot No. 6 constructed house of Maya Khushwah (SYMBOLIC POSSESSION)	Rs. 37,00,000.00
	Rs. 3,70,000.00			
	Rs. 10,000.00			
3	1.LIFE SCIENCES PHARMACIA Prop. Mr. Sachin Sharma S/o Ramveer Sharma Add: Gali No. 5, Uma Kunj Colony, Heera Lal Nagar Mauza Baburpur Agra U.P. 282007	Rs. 11,98,615.09/- + interest and other charges / expenses w.e.f. 02.05.2026	Property: Equitable Mortgage of Property No. 17A, Khasra No. 450, Heera Lal Nagar, Gali No. 5, Uma Kunj, Mauza Babarpur, Agra, UP which is under ownership of Mrs. Rajvati W/o Ramveer Sharma and bounded as follows: North: 20' Feet wide Road East: Plot No. 16	Rs. 24,50,000.00
	Rs. 2,45,000.00			
	Rs. 10,000.00			

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	Tula Ram Sharma Add: Gali No. 5, Uma Kunj Colony, Heera Lal Nagar Mauza Baburpur Agra U.P. 282007		West: 24' Ft. Wide Road South: Plot No. 17 owned by Dinesh Chand (SYMBOLIC POSSESSION)	
BARAILLY BRANCH				
4	Mr Ayub Ahmad S/o Mr Ahmad Ali Address: Gurukul International School, Part of Khasra No 255 to 260, Partapur Jeevan Sahai, Munshi Nagar, Bareilly 243001 Also at: Part of Khasra No. 255 to 260, Partapur Jeevan Sahai, Bareilly-243001 Mrs Nasim Jahan W/o Mr Ayub Ahmad Address: Gurukul International School, Part of Khasra No 255 to 260, Partapur Jeevan Sahai, Munshi Nagar, Bareilly 243001	Rs 37,10,917.00 plus interest thereon at contractual rate in the account number w.e.f. 02.05.2026	Equitable Mortgage of all pieces and Parcels of Land together with buildings and structures / residential block constructed on Khasra No 255 to 260, Munshi Nagar, Partapur, Jeevan Sahai, Bareilly admeasuring 83.61 sq mtr owned by Mrs.Naseem Jahan W/O Mr.Ayub Ahmad and Mr.Ayub Ahmad S/O Mr.Ahmad Ali and bounded as follows: East – Rasta 20 Feet Wide; West – House of Shaqeel Ahmad; North – House of Gupta ji; South – Rasta 14, Feet Wide (SYMBOLIC POSSESSION)	Rs: 22,55,000.00 Rs: 2,25,500.00 Rs. 10,000.00
GHAZIABAD BRANCH				
5	1.M/s Ashoka Builders (Prop -Mr. Rakesh Kumar Yadav S/o Late Kanwar Singh Yadav) Add: 398 Vivekanand Nagar Ghaziabad UP 201002 2.Mr. Rakesh Kumar Yadav S/o Late Kanwar Singh Yadav, Prop. M/s Ashoka Builders. Add: 398 Vivekanand Nagar Ghaziabad UP 201002 3.Smt. Jyoti Yadav W/o Mr. Rakesh Yadav Add: 398 Vivekanand Nagar Ghaziabad UP 201002	Rs 23,06,636.30/- plus interest thereon at contractual rate in the account number w.e.f. 02.05.2026	Property: House No. 398 Sector No IV situated at, Vivekanand Nagar Ghaziabad UP 201001 admeasuring 38.018 sq mtrs with construction of Ground , first and second floor with the constructed thereon in the name of Mr. Rakesh Yadav s/o Late Sh. Kanwar Sain Yadav and Mrs. Jyoti Yadav w/o Sh. Rakesh Yadav d bounded as follows: East: Plot no: Road West: House no. 427 North: House no. 397 South: House no. 399 (SYMBOLIC POSSESSION)	Rs: 61,00,000.00 Rs: 6,10,000.00 Rs. 10,000.00



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6	1.M/s Kohinoor Furniture Add: Prop- Mr. Gaurav Jindal Shop No -413, Ramtey Ram Road Near Dasna Gate, Ghaziabad. 2. Mr. Gaurav Jindal S/o Krishan Murari Jindal H No 2 nd F-79 Nehru Nagar, Ghaziabad 201001 3. Mr. Mayank Jindal (Guarantor) H No 2 nd F-79 Nehru Nagar, Ghaziabad 201001	Rs 18,93,003.53/- plus interest thereon at contractual rate in the account number w.e.f. 02.05.2026	Property: Equitable mortgage of plot no. 65 ,khasara no.1270, village Kanauj, Pargana Dasna Ghaziabad ,Uttar Pradesh with area 190.00 SQ yards(158.59 SQ. metre) In the name of Mr. Gaurav Jindal. bounded as follows: East: Field West: 25ft wide road North: 25ft wide road South: Plot no. 64 (SYMBOLIC POSSESSION)	Rs: 9,00,000.00 Rs: 90,000.00 Rs. 10,000.00
7	1.M/s B P Food Products Private Limited Add: In front of IITM College, Near Hazira Police Station, Morena Link Road, Gwalior-474015 & C-11, Azadpur, C Block, New Sabzi Mandi, Delhi-110033(As per Udyam Adhar Certificate) 2. Mr. Girraj Bansal S/o Sh. Radheyshyam Bansal Add: Director of M/s B. P. Food Products Private Limited D-5/A GULMOHAR CITY BEHIND NEW COLLECTRATE CITY CENTRE GWALIOR GWALIOR -474006 3. Mr. Ketan Bansal S/o Sh.Girraj Bansal Director of M/s B. P. Food Products Private Limited D-5/A GULMOHAR CITY BEHIND NEW COLLECTRATE CITY CENTRE GWALIOR GWALIOR -474006	Rs. 20,29,76,256.00/- plus interest thereon at contractual rate in the account w.e.f. 02.05.2026	Equitable Mortgage of commercial Property situated M. H. No. 467 & 468, Lashkar, Ward No. 43, Behind Police Chowki, Sarafa Bazar, Lashkar, Gwalior, Madhya Pradesh having area 158.92 Sq. Mtr. In the name of Mr. Girraj Bansal. bounded as follows: East: Property of Mehta Ji West: Property of Pawan Sethhi Ji North: Property of Pawan Sethhi Ji South: Main Road Sarafa Bazaar (Physical Possession/Open Plot)	Rs: 15,40,00,000.00/- Rs: 1,54,00,000.00/- Rs. 50,000.00/-
INDIRAPURAM, GHAZIABAD BRANCH				
8	1.Mr. Gaurav Bansal Prop- M/s Kishori Trading Company Address: Second Floor, House No. 1024 Tower -1, Ace Golfshire, Noida Sec-150, Noida, District: Gautam Buddha Nagar U.P.-201301 2. Mr. Girraj Bansal Address: D-5A Gulmohar City Putlighar Road dupura Morar Behind New Collectorate Gwalior Madhya Pradesh 474006 3. Mr. Ketan Bansal Address: D-5A Gulmohar City Putlighar Road Adupura Morar Behind New Collectorate Gwalior Madhya Pradesh 474006	Rs. 5,36,51,738.00/- plus interest thereon at contractual rate in the account w.e.f. 02.05.2026	Property No. 1: Residential PLOT NO 69 SURVEY NO 93/2 (Min-1) 96/(Min-1) and 97/2 (Min-1) at Municipal House No. – 7983, Ward no. 60-C-69, Sai Sarovar , James Public School , back side of Collectorate Mauza-Allapur admeasuring 931.53 Sq. Ft., Gwalior in the name of Girraj Bansal S/O Radhe Shyam Bansal. Bounded as follows: On or towards the North: Plot No.68 On or towards the East: General Access to colony On or towards the West: Property others. On or towards the South: Plot No.70 (PHYSICAL POSSESSION/OPEN PLOT) Property No. 2: Residential PLOT NO 70 SURVEY NO 93/2 (Min-1) 96/(Min-1) and 97/2 (Min-1) at Municipal House No. – 7983, Ward no. 60-C-70, Sai Sarovar , James Public School , back side of Collectorate Mauza-Allapur admeasuring 1122.25 Sq. Ft., Gwalior in the name of Girraj Bansal S/O Radhe Shyam Bansal Bounded as follows: On or towards the North: Plot No 69	Rs: 72,00,000.00 Rs: 7,20,000.00 Rs. 10,000.00 Rs: 85,00,000.00 Rs: 8,50,000.00 Rs. 10,000.00

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			On or towards the East: General access to colony On or towards the West: Property others On or towards the South: Plot No 71 (PHYSICAL POSSESSION/OPEN PLOT) Property No. 3: Residential PLOT NO 71 SURVEY NO 93/2 (Min-1) 96/(Min-1) and 97/2 (Min-1) at Municipal House No. – 7983, Ward no. 60-C-71, Sai Sarovar , James Public School , back side of Collectorate Mauza-Allapur admeasuring 1143.78 Sq. Ft., Gwalior in the name of Girraj Bansal S/O Radhe Shyam Bansal. Bounded as follows: On or towards the North: Plot No 70 On or towards the East: General access to colony On or towards the West: Property others On or towards the South:Plot No 72 (PHYSICAL POSSESSION/OPEN PLOT) Property No. 4: Residential PLOT NO 72 SURVEY NO 93/2 (Min-1) 96/(Min-1) and 97/2 (Min-1) at Municipal House No. – 7983, Ward no. 60-C-72, Sai Sarovar , James Public School , back side of Collectorate Mauza-Allapur admeasuring 1165.00 Sq. Ft., Gwalior in the name of Girraj Bansal S/O Radhe Shyam Bansal Bounded as follows: On or towards the North: Plot No 71 On or towards the East: General access to colony On or towards the West: Property others On or towards the South: Plot No.73 (PHYSICAL POSSESSION/OPEN PLOT)	Rs: 87,00,000.00 Rs: 8,70,000.00 Rs. 10,000.00 Rs: 90,00,000.00 Rs: 9,00,000.00 Rs. 10,000.00
SASNI GATE ALIGARH BRANCH				
9	1.Mr. Shan Mohd S/O Lal Mohd Add:- 151, Saray Kutub, Ashik Ali Road, Tin Wali Masjid, Koil, Aligarh-202001 Also At- House bearing Nagar Nigam no. 11/4313, Part of Khasra No. 3131, 3132, 3134,3135 and 3137, Turkman Gate, Noor Masjid Wali Gali, Koil, Aligarh-202001. 2. Mrs. Nagina W/O Shan Mohd Add: 151, Saray kutub, Ashik Ali Road, Tin Wali Masjid, Koil, Aligarh-202001	Rs. 38,60,027/- plus interest thereon plus interest thereon at contractual rate in the account w.e.f. 02.05.2026	Property: Residential property bearing Nagar Nigam no. 11/4313 which is part and parcel of kharsra no 3131, 3132, 3134, 3135 and 3137 at Mohalla Turkman gate, Noor Masjid Wali Gali, Kasba Koil-2, Near nagla Ashiq Ali, Pargana and Tehsil- Koil, District- Aligarh, Pin code-202001 admeasuring Land- 100.00 Sq. Yard or 83.61 sq.mt Bounded as follows:- East.- House of illu West. -House of Madeena North –Road 15 feet wide South. -Plot of Sonu (SYMBOLIC POSSESSION)	Rs. 27,00,000/- Rs. 2,70,000/- Rs. 10,000/-

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10	1.Mrs. Munni Begam W/O Yaseen Add: - Kalwari, Sharafat Dairy ke Barabar Patli Gali me, In front of Sabir Kirana Store, Saray Kutub, Koil, Aligarh-202001 Also At- House at part of Khasra No. 32, Mullapara, Bhujpura, Koil, Aligarh-202001 2. Mr. Harun S/O Yaseen Add: Kalwari, Sharafat Dairy Ke Barabar Patli Gali me, In front of Sabir Kirana Store, Saray Kutub, Koil, Aligarh-202001	Rs. 19,03,519/- plus interest thereon plus interest thereon at contractual rate in the account w.e.f. 02.05.2026	Property: Residential Property at part of Khasra No. 32, Mauza Mullapara, Bhujpura, Pargana and Tehsil- Koil, District- Aligarh, Pin code-202001 admeasuring Land- 50.00 Sq. Yard or 41.80 sq.mt owned by Mrs. Munni Begam W/o Yaseen and bounded as follows:- East- Plot of Banne Khan West – Raasta 10 ft wide North –Plot of Shahbuddin South -Plot of others (SYMBOLIC POSSESSION)	Rs. 13,00,000/- Rs. 1,30,000/- Rs. 10,000/-
SHAHJAHANPUR BRANCH				
11	1.Mrs. Sushila Bharti W/o Mr. Babu Ram Bharti R/o 165, Anandpuram Colony, Near Gandhak Factory, Bibi Jai Chauraha, Shahjahanpur-242001 2. Mr. Babu Ram Bharti S/o Mr. Loka Ram R/o 165, Anandpuram Colony, Near Gandhak Factory, Bibi Jai Chauraha, Shahjahanpur-242001	Rs. 18,97,360/- plus interest thereon plus interest thereon at contractual rate in the account w.e.f. 02.05.2026	Property: Mortgage of all parcel and pieces of land and building constructed at TP no. 440, (admeasuring 106.60 Sq. Mtr.), Bibi Jai Chauraha, Shahjahanpur. (Owner: Mrs. Sushila Bharti). Bounded as: East: Dr. Manju Mishra, West: CC paver Block Lane, North: Mr. Raghuveer, South: CC paver Block Lane (SYMBOLIC POSSESSION)	Rs. 24,00,000/- Rs. 2,40,000/- Rs. 10,000/-
SIKANDRA AGRA BRANCH				
12	1.Mr. Umesh Kumar S/o Mr. Mohan Jaggi Proprietor M/s Nitin Hotel & Residency Address – Ighah Colony Kishan Garh Agra 282001 Also at: Old Idgah Colony Agra 282001 Also at: 53/48A Kishan Garh Idgah Colony Agra 282001 Also at: 12A Kishangarh Idgah Colony Agra 282001	Rs. 29,34,576.96/- plus interest thereon plus interest thereon at contractual rate in the account w.e.f. 02.05.2026	Property: Residential House bearing Nagar Nigam No. 53/48A at Nagla Kishan Garh Idgah Colony in Khasra no 1534 Lohamandi ward Sadar Tehsil & District Agra Admeasuring 122.91 Sq. meter, Owned by Mr.Umesh Kumar Jaggi S/o Shri Mohan Lal Jaggi bounded as per sale deed- North: - Property of Satyapal South:- Exit and road 08 Feet Wide East: - Renukadham West:- Property of Rakesh Jolly (SYMBOLIC POSSESSION)	Rs. 50,00,000/- Rs. 5,00,000/- Rs. 10,000/-

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13	1.Mrs. Shalu D/O karan Singh, Proprietor of M/S G K Traders ADD: House No. 31, Jatin Green, Dayal Bagh, Agra UP 282005 Also at: 589 Nagla Arjun Bag Semra Agra UP 283126 2.Mr. Karan Singh ADD: 589 Nagla Arjun Bag Semra Agra UP 283126	Rs. 22,62,151.00/- plus interest thereon plus interest thereon at contractual rate in the account w.e.f. 02.05.2026	Property: Equitable Mortgage of the Property situated at Unit / Shop No. 01, Ground Floor, Hanuman Nagar, Lohamandi Ward Agra UP area admeasuring 18.58 square meters owned by Mrs. Shalu D/O Mr. Karan Singh and bounded as following:- East – Unit No. 2 West – Open Sky North – Corridor & Stairs / Exit of Property South – Others property (SYMBOLIC POSSESSION)	Rs. 22,60,000/- Rs. 2,26,000/- Rs. 10,000/-
14	1.Mr Abdul Samad S/o Majahar Address: House No 327 and 328, Sector 11A, Pandit Deendayal Upadhyay Puram, Avas Vikas Colony, Sikandra Yojna, Agra 2.Mrs Noori C/o Mr. Abdul Samad Address 1: House No 786/11, Sector -11, Avas Vikas Colony, Sikandra Yojana, Agra Address 2: 285 Near Badi, Masjid, Runkata, Agra-282007 Address 3: House No 327 and 328, Sector 11A, Pandit Deendayal Upadhyay Puram, Avas Vikas Colony, Sikandra Yojna, Agra	Rs. 25,49,903.88/- plus interest thereon plus interest thereon at contractual rate in the account w.e.f. 02.05.2026	Property: Equitable Mortgage of residential property situated at House No 327 and 328, Sector 11A, Pandit Deendayal Upadhyay Puram, Avas Vikas Colony, Sikandra Yojna, Agra under ownership of Mr. Abdul Samad and bounded as follows: East: House No. 329/11 West: House No. 326/11 North: Passage South: House No. 320/11 (SYMBOLIC POSSESSION)	Rs. 28,00,000/- Rs. 2,80,000/- Rs. 10,000/-
VAISHALI, GHAZIABAD BRANCH				
15	1. Om Shri Shubh Labh Agrifresh Private Limited Prop. Mr. Girraj Bansal Address: C-11, New Sabzi Mandi, Azadpur, Delhi- 110033 2.Mr. Girraj Bansal S/o Sh. Radhe Shyam Bansal Address: D-5/A Gulmohar City, Behind New Collectrate, City Centr Gwalior – 474006 2.Mr. Ketan Bansal S/o Sh. Girraj Bansal Address: D-5/A Gulmohar City, Behind New Collectrate, City Centr Gwalior - 474006	Rs. 5,06,31,463.00/- plus interest thereon plus interest thereon at contractual rate in the account w.e.f. 02.05.2026 Rs. 2,14,78,019.47/- plus interest thereon plus interest thereon at contractual rate in the account w.e.f. 02.05.2026	Property 1: Flat No. 1024 on 2nd floor Tower- T1, Ace Golfshire, Sports City, Plot No. SC-01/A5, Sector 150, Noida Distt. Gautam Budh Nagar, UP area admeasuring 1195 sq. ft. or 111.02 sq. m. having owned by Mr. Girraj Bansal S/o Sh. Radhe Shyam Bansal Boundaries: East – Stairs/Open below West – Flat No. 1023 North – Open Below South – Entry/Corridor (SYMBOLIC POSSESSION) Property 2: Flat No. 2011 on 1st floor Tower- T2, Ace Golfshire, Sports City, Plot No. SC-01/A5, Sector 150, Noida Distt. Gautam Budh Nagar, UP area admeasuring 1855 sq. ft. or 172.33 sq. m. having owned by Mr. Girraj Bansal S/o Sh. Radhe Shyam Bansal Boundaries: East – Flat No. T-2/2014 West – Open below North – Entry/Corridor South – Open below (SYMBOLIC POSSESSION)	Rs. 1,17,00,000/- Rs. 11,70,000/- Rs. 10,000/- Rs. 1,67,00,000/- Rs. 16,70,000/- Rs. 10,000/-

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			Property 3: Flat No. 4042 on 4th floor Tower- T4, Ace Golfshire, Sports City, Plot No. SC-01/A5, Sector 150, Noida Distt. Gautam Budh Nagar, UP area admeasuring 2095 sq. ft. or 194.63 sq. m. having owned by Mr. Girraj Bansal S/o Sh. Radhe Shyam Bansal Boundaries: East – Entry/Corridor West – Open Space North – Open Space South – Open Space (SYMBOLIC POSSESSION)	Rs. 1,99,00,000/- Rs. 19,90,000/- Rs. 10,000/-
			Property 4: Flat No. 4041 on 4th floor Tower- T4, Ace Golfshire Noida Sports City, Plot No. SC-01/A5, Sector 150, Noida Distt. Gautam Budh Nagar, UP area admeasuring 2095 sq. ft. or 194.63 sq. m. having owned by Mr. Girraj Bansal S/o Sh. Radhe Shyam Bansal Boundaries: East – Entry/Corridor West – Open Space North – Open Space South – Open Space (SYMBOLIC POSSESSION)	Rs. 2,10,00,000/- Rs. 21,00,000/- Rs. 10,000/-
DEORI ROAD AGRA BRANCH				
16	1.Mrs Sheenu Verma W/o Umesh Verma Add: House no 48, Dehtora, Bodla, Sikandara, Agra (U.P.) 282001 Add: House at Plot no/Gata no 2021, Shekhar Dham Colony, Mauza Raybha, Tehsil Kirawali and Distt. Agra 2. Mr Umesh Verma S/o Mahaveer Prasad Verma Add: House No 48, Dehtora, Bodla, Sikandara, Agra (U.P.) 282001 Add: House at Plot no/Gata no 2021, Shekhar Dham Colony, Mauza Raybha, Tehsil Kirawali and Distt. Agra	Rs. 8,35,195.44/- plus interest thereon plus interest thereon at contractual rate in the account w.e.f. 02.05.2026	Property 1: Property situated at Gata No 2021, Mauza Raibha, Tehsil Kirawali Distt. Agra admeasuring 33.44 sq mtr and bounded as follows:North: Others Land; East: 15 feet wide Rasta; West: Open Land of Bhim ;South : Plot Property 2: Property situated at Gata No 2021, Mauza Raibha, Tehsil Kirawali Distt. Agra admeasuring 91.97 sq mtr and bounded as follows:North: Open land ;East:15 feet wide Rasta;West: Open land of Ravi kumar Sharma;South: Open Land of others Property No. 1 & No. 2 are joint Property and combined area will be of 125.41 Sq. Mtr. (SYMBOLIC POSSESSION)	Rs. 11,80,00,000/- Rs. 1,18,000/- Rs. 10,000/-
Date of E- Auction: 16.06.2026 between 1.00 p.m. to 5.00 p.m with auto extension for 10 minutes in case bid is placed within last 10 minutes				

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1. Nature and Object of Online Sale:

- a. The online e-auction sale is with the object of Free and Fair Sale, Transparency and for achieving best-possible recovery of public money.
 - b. 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 16.06.2026 for mentioned property between 1:00 P. M. to 5: 00 p.m., with unlimited extension of 10 minutes time in case of receipt of bid in last 10 minutes.
3. Platform <https://baanknet.com> for e-auction will be provided by e auction service provider M/s PSB alliance having its Registered office at Unit 1, 3rd floor, VIOS Commercial Tower, Near Wadala Truck Terminal , Wadala east, Mumbai-400037 (contact no.-8291220220 & E-mail- support.BAANKNET@psballiance.com and psba@psballiance.com). 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://baanknet.com> 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://baanknet.com> 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://baanknet.com>. 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 the registered with the service provider).

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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: Earnest Money ,Account No. 60371082155, Branch name: Noida Sector 62, IFSC Code – MAHB0001340**. 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:

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- 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 **Mr . Umesh R Ghodke (Mob. No.- 8888825822, 8528221703, 9552758600).**
- 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.
- 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 multiples 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/Tender Document.
- 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.

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- 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:

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- 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. The authorised officer can take any decision in the interest of bank.

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 thirty days' notice/15 days' notice required under SARFAESI Act to the above borrower/guarantor.
- i. Disputes, if any, shall be within the jurisdiction of **concerned** 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.

प्राधिकृत अधिकारी सरफेसी अधिनियम
Authorised Officer SARFAESI ACT

बैंक ऑफ महाराष्ट्र / Bank of Maharashtra

Place: Noida

Date: 02.05.2026

(Umesh R Ghodke)

Chief Manager & Authorised officer
Bank of Maharashtra

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