

 बैंक ऑफ महाराष्ट्र Bank of Maharashtra भारत सरकार का उद्यम एक परिवार एक बैंक	अंचल कार्यालय- भुवनेश्वर, प्रथम तल, दूरसंचार भवन, यूनिट-9, रूपाली स्क्वायर के पास, भुवनेश्वर, -751022	
	Zonal Office - Bhubaneswar First Floor, Door Sanchar Bhavan, Unit IX, Near Rupali Square, Bhubaneswar -751022	
Email Id: dzmbbsr@mahabank.co.in & Contact No. 0674-2540006		
प्रधान कार्यालय: लोकमंगल, 1501, शिवाजीनगर, पुणे - 411005 Head Office: LOKMANGAL, 1501, SHIVAJINAGAR, PUNE - 411005		

Annexure-B

Terms and Conditions for sale of assets through online e-auction on under SARFAESI Act

Date of E- Auction: for Sr No 1 to 7 on 16.06.2026 and 8 to 15 on 29.06.2026 between 1.00 P.M. to 5.00 P.M with auto extension for 5 minutes in case bid is placed within last 5 minutes							
Last date & time for submission of Bid/Deposit of EMD and Proof: for Sr No 1 to 7 on 14.06.2026 and Sr No 8 to 15 on 28.06.2026 up to 5.00 P.M.							
Date & Time of inspection of property: for Sr No 1 to 7 from 02.06.2026 to 10.06.2026 and for Sr No 8 to 15 from 03.06.2026 to 12.06.2026 between 11.00 A.M to 05.00 P.M							
Sl	Branch & Phone No.	Name of Borrowers/Guarantors & Address	Amount Due	Description of the property	Possession Type	Reserve Price / Earnest Money Deposit/ Bid Increment	Last date of bid submission with EMD (DD/MM/YY YY)
1	Bhubaneswar (1182)	Mr. Satyabrata Nayak, Mrs. Swarupa Mohanty Flat No-701, Block -A, Sai Samu Heritage, P S Chandaka, No 48, Tehsil Bhubaneswar, Dist - Khurda Nagar, Bhubaneswar -751001	Rs.41,56,937/- as on 22.04.2024 plus future interest thereon	Equitable mortgage of Residential Property (Land and Building) situated atb Flat No-701, 7 th Floor, Block -A, Sai Samu Heritage, Mouza Gothapatana, P S Chandaka, No 48, Tehsil Bhubaneswar, Dist - Khurda, Odisha- 751003 (A Residential Flat/ Apartment consisting of 3 Rooms, admeasuring Area: 1132 sq. ft.), Standing in the name of Mrs. Swarupa	Symbolic	Rs.65,35,800.00 /-. EMD - 6,53,580.00/- Bid Increment - Rs.50,000.00/-	14.06.2026 up to 5.00 P.M.

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Name of Bidder	Signature of Bidder	Date



				Mohanty, Bounded by East: Road, West: Plot No. 770, North: Plot No.: 756, South: Plot No.: 763/ Symbolic			
2	Bhubaneswar (1182)	1) BorrowerM/ s. Clarion E Service Pvt. Ltd., Address: Plot No.: 551/2172, Samantarapur, Old Town, Bhubaneswar - 751002 / Managing Director/Guarantor: Mr. Bibhuti Bhusan Pradhan, S/o.: Mr. Brajabandhu Pradhan, Address: At/PO.: Olla, Puri, Odisha- 752014/ Directors/Guarantors: A) Mr. Dipak Kumar Jena, S/o.: Mr. Sharatughna Jena, Address: At/PO: Talajanga, Puri, Odisha- 752002, B) Mr. Kishore	Rs.1,32, 22,921. 00/- as on 16.06.2 023 Plus future interest thereon	Equitable Mortgage of residential land and building situated at Mouza -Orakal, Survey No/Khata No. - 183/39, Plot No. 310/496, Tehsil - Pipili, Dist. Puri, Area Ac.0.6100 dec (2671.6 sq. ft) bounded by: North: land of Raj Kishore Behura & Braja Kishore Behura; South: Land of Shridhar Nayak; East: Road; West: land of Mr. Gurubari Sethi	Symbolic	Rs.1,22,27,400/ - lakhs. EMD - Rs.12,22,740/- Bid increment: Rs.50,000/-	up to 5.00 P.M.

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		Kumar Chhotaray, S/o.: Mr. Golakha Bihari Chhotaray, Address: At/PO: Orakol, Pipili, Puri, Odisha- 752014 2) Borrower: M/s. BBP & Associates, Prop.: Mr. Bibhuti Bhusan Pradhan, S/o.: Mr. Brajabandhu Pradhan, Guarantor: Mr. Kishore Kumar Chhotaray, S/o.: Mr. Golakha Bihari Chhotaray, Address: At/PO.: Orakol, Pipili, Puri, Odisha- 752104					
3	Bhubaneswar (1182)	M/s. Sai Swarna Bazar Grocery Trading, Prop.: Mrs. Madhusmita Khatel, 2) Mrs. Madhusmita Khatel, Guarantors: 1) Mrs.	Rs.2,11, 06,338. 90/- as on 28.11.2 023 Plus future interest thereon	Land & Building Consisting of Mouza: Dasbatia, Tahasil: Bhubaneswar, Dist.: Khurda bearing Property No. 1) Khata No.: 18, Plot No.: 100, Sarad 2, Area: Ac.0.041 Dec, Mutation Khata No.: 75/604, Plot No.: 100/826, Area: Ac.0.041	Symbolic	Rs.2,28,97,000/- - EMD - Rs.22,89,700/- Bid Increment - Rs.50,000.00/-	14.06.2026 up to 5.00 P.M.

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		Swarnalata Mohanty, 2) Mr. Sushil Kumar Mohanty,		Dec, Gharabari, Bounded by East: Land of Swarnalata Mohanty, West: Prasant Kumar Mohanty, North: Land of Prasant Kumar Mohanty, South: Road, Property No. 2) Khata No.: 18, Plot No.: 100, Sarad 2, Area: Ac.0.180 Dec, Mutation Khata No.: 75/596, Plot No.: 100/818, Area: Ac.0.180 Dec, Gharabari, Bounded by East: Land of Prasant Kumar Mohanty, West: Road, North: Plot No.: 97 & 109, South: Plot No.: 98 & 99.			
4	Berhampur (1670)	Mr. Umesh Chandra Madhi S/o- Mr. Satyabajee Madhi, Mrs. Namita Kumari Behera W/o Mr. Umesh Chandra Madhi, both are, at Mouza - Ambagada, Dwarika Nagar, Near Canal, 900 mts from main Road, 900 mts from Rajarani Dream Home Apartment,	O/L Rs. 21,90,286.00/- as on 04.05.2024 plus future interest thereon	All those pieces and parcels of Land situated being and lying at Mouza - Ambagada, village Dwarika Nagar, in the registration Dist. Ganjam, Sub Dist. Berhampur, admeasuring area 871 Sq. ft. and bearing CTS/Survey Nos. Plot No. 676/2495, Khata No. 220/1515 owned by Mrs. Namita Kumari Behera.	(Physical)	Rs 25,95,000/- EMD- Rs.2,59,500/- Bid increment - 50,000/-	14.06.2026 up to 5.00 P.M.

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		Plot No. 676/2495, Khata No. 220/1515, Berhampur, Dist - Ganjam Odisha - 760001					
5	Baripada (2166)	M/s. Pramila Traders Through Its Proprietor - Mr. Pankaj Kumar Dwibedi, Mr. Pankaj Kumar Dwibedi Mr. Sukanta Acharya all are at At- Bireswarpur Thana - Badsahi, Mayurbhanj- 757075	O/L Rs. 25,77,2 93.50 as on 21.06.2 024, plus future interest thereon	All those pieces and parcels of land & Building situate being and lying at village Bireswarpur in the registration Dist. Mayurbhanj Sub-Dist. Baripada admeasuring 7405.2Square Feet and bearing CTS/Survey Nos. khata no 87/42 plot no 345 and 346 and within the jurisdiction of the Sub Registrar Sub Registrar Baripada.	Symbolic	Rs.36,01,800/- EMD- Rs.3,60,180/- Bid increment - 50,000/-	14.06.2026 up to 5.00 P.M.
6	Bhubane swar (1182)	Mr. Umesh Chandra Mishra (Deceased), through his legal heirs Mrs. Bhagyalaxmi Dash At. Flat No.401, 4 th Floor, From Project "AYUSH AARALYN" Plot	Rs.39,2 7,120.6 4 /- as on 27.02.2 024 plus future interest thereon	Flat no.401, 4 th Floor, Block-A, Measuring Super Built up Area of 1717 /Sq. ft, Plot no.549/2757,549/ 2162,549/2202, With Corresponding Khata No.474/979,474/ 360,474/403, Mouza-Patia, Bhubaneswar, Khurdha-751024	Symbolic	Rs.70,68,000/- EMD - Rs.7,06,800 Bid Increment - Rs.50,000.00/-	14.06.2026 up to 5.00 P.M.

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		No.549/2757,549/2162,549/2202 With Corresponding Khata no.474/979,474/360,474/403		(Together with the building and structures/residential block constructed thereon admeasuring 1717 sq. ft (carpet) i.e.1717 Sq. Ft (buildup) in aggregate consisting of 3BHK on floor/s and all the fixture annexed			
7	Baleswar (1991)	1. M/s. N R Multi Service, Through its Proprietor-- Mr. Girija Sankar Nayak, S/o.: Nanda Kishore Nayak, At: Bagudi, PO.: Mahumuhan, Soro, Balasore-756045 2. Mr. Girija Sankar Nayak At: Bagudi, PO.: Mahumuhan, Soro,	Rs.36,84,844.81/ as on 29.04.2023- plus Future Interest thereon..	1) All those pieces and parcels of the property situated at Plot No.: 325/1276, Khata No.: 324/364, corresponding to Khata No.: 324/167, corresponding to Khata No.: 260, Area: Ac.0.0202 Dec., Mouza: Utarasara Unit-5, P.S.: Soro, under Jurisdiction of SRO: Soro, Baragada, Dist.:Balasore, Standing in the name of Mr. Girija Sankar Nayak, S/o.: Nanda Kishore Nayak, Bounded by East: Plot No.: 620, West: Road, North: Plot of G S Nayak, South: Rest of Plot No.: 325, 2) All those pieces and parcels of the property situated	Physical	Rs51,92,000/- EMD Rs.5,19,200/- Bid Increment— Rs. 50,000/-	14.06.2026 up to 5.00 P.M.

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		Balasore-756045		at Plot No.: 325/1266, Khata No.: 324/352, corresponding to Khata No.: 324/167, corresponding to Khata No.: 260, Area: Ac.0.040 Dec., Mouza: Utarasara Unit-5, P.S.: Soro, under Jurisdiction of SRO: Soro, Baragada, Dist.: Balasore, standing in the name of Mr. Girija Sankar Nayak , S/o.: Nanda Kishore Nayak, Bounded by East: Plot No.: 620, West: Road, North: Rest of Plot No.: 325, South: Rest of Plot No.: 325, Total Area of Both property: Ac.0.0602 Dec			
8	Baleswar (1991)	Mrs. Shantilata Patri, W/o Mr. Sadananda Patri, At - Muruna (Dhobagadia), PO - Gobindapur, PS - Simulia, District - Balasore, Odisha - 756126	Rs.25,14,211.44/- as on 29.11.2025 Plus future interest thereon	Equitable Mortgage of All those pieces and parcels of residential land and building situates at Mouza - Muruna, PS - Simulia, Registration District Balasore, Khata No. 660/293, Plot No.-18, P.S. No. 136, Gharbari, A.c. 0.11 dec. corresponding	Symbolic	Rs.38,83,000.00/- EMD - Rs.3,88,300/-	28.06.2026 up to 5.00 PM

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		2. Mr. Sadananda Patri At - Muruna (Dhobagadia), PO - Gobindapur, PS - Simulia, District - Balasore, Odisha - 756126		to Khata No. - 573.			
9	Titlagarh (2138)	1. Mr. Lilamaya Sahu, S/o Mr. Keshari Sahu AT - Kursud PO - Kursud, Sindhekela Dist. - Balangir - 767035 2. Mrs. Sujata Sahu W/o Mr. Keshari Sahu AT - Kursud PO - Kursud, Sindhekela Dist. - Balangir - 767035	Rs. 14,96,041.78/- as on 10.06.2025 plus future interest thereon	All those pieces and parcels of residential property situate being and lying at Mouza/Village - Kursud, Tahasil - Titlagarh, PS - Sindhekela, PS No - 45, PO - Kursud, bearing CTS/Survey Nos. HN No.- 275/383, Plot No.- 986/2126, admeasuring area 0.080 Dec, Kissam Gharabari eka, owned by Mrs. Sujata Sahu, W/o - Keshari Sahu	Symbolic	Rs. 22,76,000/- EMD - Rs. 2,27,600/-	28.06.2026 up to 5.00 PM
10	Cuttack (1229)	1. Mr. Prabhansu Sekhar Bhuyan, S/o Narayan Bhuyan,	Rs. 30,54,521.00 as on 11.12.2025, plus	Equitable Mortgage of All those pieces and parcels of residential land situate and lying at Mouza -	Symbolic	Rs. 19,77,000/- EMD - Rs. 1,97,700/-	28.06.2026 up to 5.00 PM

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		At: Sidheswarpur, Cuttack, Odisha-754100 2.Mrs. Archhana Bhuyan, D/o Mr. Durga Charan Nayak Address: Sidheswarpur Cuttack, Odisha-754100	future interest thereon	Aradiapada, Village – Mahidharpada, PS - Barang, Tahsil – Barang, Cuttack Sadar, Registration Dist. Cuttack, CTS/Survey/Khata No. 288/250, Plot No- 1/329 admeasuring 1742 Sq. Ft. (A0.040 Dec) owned by Mr. Prabhansu Sekhar Bhuyan			
11	Cuttack (1229)	1.M/s Karmakar Gold Plators Through its prop – Mr. Ranjit Karmakar At: B No 13 H No 13, 1 Alamchand Bazar, Balu Bazar, Chandini chowk Cuttack, 753 002, Odisha. 2.Mr. Ranjit Karmakar, At: B No 13 H No 13, 1 Alamchand Bazar Balu Bazar, Chandini chowk Cuttack,	Rs.32,28,353.17/- as on 14.11.2025 plus future interest thereon	All those pieces and parcels of Land situate being and lying at Khata No. 1044 & 183; Plot No. 1048[P], Mouza: Cuttack Sahar; Unit 14; Near Fish Market; Naya Sarak; PO: Balu Bazar; Lalbag; Cuttack - 753002; Odisha admeasuring area A0.015 decimals [A0.0095 decimals + A0.0055 decimals] or 653.40 Sft., in the registration Dist. Cuttack, Sub Dist. Cuttack, owned by Mr. Ranjit Karmakar	Symbolic	Rs.37,50,000/- EMD – Rs.3,75,000/-	28.06.2026 up to 5.00 PM

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		753002, Odisha 3.Mrs. Chaina Karmakar, At: B No 13 H No 13, 1 Alamchand Bazar Balu Bazar, Chandini chowk Cuttack, 753002, Odisha Also, at: Unit 14, Near Fish Market, Nayasarak, PO – Balu Bazar, Lalbag, Cuttack- 753002					
12	Cuttack (1229)	M/s Sagun Suman Variety Store Through its prop – Mr. Ashok Kumar Behera, At – 777/20, Jobra Majhi Sahi, Jobra, Cuttack – 753003. 2.Mr. Ashok Kumar Behera, At – 777/20,	Rs 36,43, 206.86 /- as on 10.06. 2025 plus future interes t thereo n	All those pieces and parcels of Land situate being and lying at Mouza – Cuttack Sahar, Unit No. 25, Jobra Majhi Sahi, Tehsil – Cuttack, PS – Cuttack Sadar, Plot No. 674, covered under Khata No.777/20, admeasuring area 2395.80 Sq. Ft., or 0.055 Dec, in the registration Dist. Cuttack, Sub	Symbolic	Rs.98,88,000/- EMD- Rs.9,88,000/-	28.06.2026 up to 5.00 PM

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		Jobra Majhi Sahi, Jobra, Cuttack – 753003		Dist. Cuttack, owned by Mr. Ashok Kumar Behera			
13	Cuttack (1229)	1. Mr. Bijay Kumar Sahoo, S/o Bishnu Charan Sahoo, At – Buxi Bazar, Ganga Mandir Gali, Cuttack Sadar, Cuttack, Odisha- 753001 2. Mr. Sanjay Kumar Sahoo, S/o Bishnu Charan Sahoo At – Buxi Bazar, Ganga Mandir Gali, Cuttack Sadar, Cuttack, Odisha- 753001--- Guarantor 3. Mr. Bibekanand a Sahoo S/o Bishnu Charan Sahoo, At – Buxi Bazar, Ganga	Rs. 31,34, 539.30 /- as on 06.09. 2025 plus future interes t thereo n	All those pieces and parcels of residential land situated and lying at Mouza – Cuttack Town Unit -14, Nayasadak, Thana – Lalbag, Thana No-4, Tahsil – Cuttack, Tahasil No 214, Registration Dist. Cuttack, CTS/Survey/Kha ta No. 515, Plot No- 575 admeasuring area AC0.147 Dec and Plot No 576 area AC0.004 Dec, total area AC0.151 Dec, Kisam – Gharabari, owned by Mr. Bijay Kumar Sahoo, Sanjay Kumar Sahoo, Bibekananda Sahoo & Paramananda Sahu	Symbolic	Rs. 255.70 lakhs. EMD – Rs.25,57,000	28.06.2026 up to 5.00 PM

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		Mandir Gali, Cuttack Sadar, Cuttack, Odisha- 753001, 4. Mr. Paramanan da Sahu S/o Dayananda Sahu At – Buxi Bazar, Ganga Mandir Gali, Cuttack Sadar, Cuttack, Odisha- 753001					
14	Cuttack (1229)	1.Mr. Smruti Ranjan Routray S/o Late Dharanidha r Routray, At- Harianta, Choudwar Tangi, Cuttack, Odisha- 754025 2.Mrs. Arati Gadanayak W/o Mr. Smruti Ranjan Routray At- Harianta,	Rs 57,04, 085.46 /- as on 21.07. 2025 plus future interes t thereo n	All those pieces and parcels of residential land & building situates and lying at Mouza/Village – Harianta, PS - Tangi, Tahsil – Jagatpur/Tangi Choudwar, Cuttack, Registration Dist. Cuttack, CTS/Survey/Kha ta No. 597/785, Plot No- 663/2367 admeasuring 1960.20 Sq. Ft. owned by Mr. Smruti Ranjan Routray	Symbolic	Rs.76.40 lakhs. EMD – Rs.7,60,400	28.06.2026 up to 5.00 PM

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		Choudwar Tangi, Cuttack, Odisha- 754025					
15	Bhadrak (2034)	1. Mrs. Pravat Nalini Nayak, W/o – Pramod Kumar Nayak, At – Tesinga Badabansta, Bhadrak, Odisha – 756121, 2. Mr. Kiran Kumar Nayak, S/o – Pramod Kumar Nayak, At – Tesinga Badabansta, Bhadrak, Odisha – 756121	Rs.801 1013.1 7/- as on 05.04. 2026 plus future interes t thereo n	All those pieces and parcels of Commercial Property consisting of shops, admeasuring 9209 sq. ft, lying and situates at Mouza – Dabeswar, Tahasil Bhadrak, SRO Bhandaripokhari, bearing S. No /Gat No/CTS No/Plot No – 767/859/865, Khata No. 79/61 in the name of Mrs. Pravat Nalini Nayak & Kiran Kumar Nayak	Symbolic	Rs.126.56 lakhs. EMD – Rs.12,65,600/-	28.06.2026 up to 5.00 PM

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 Securitization 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 Sr. No. 1 to 7, and 29.06.2026 for Sr No 8 to 15 for mentioned properties between 1.00 P.M to 5.00 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 Rs.50,000.00/- 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, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East. Mumbai – 400037; (contact Phone & Toll-Free Numbers 91 8291220220). The

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intending Bidders/Purchasers are required to participate in the e-auction process at e-auction service provider's website <https://Baanknet.com> This Service Provider 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://psballiance.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://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 Authorized 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 Authorized Officer, Bank of Maharashtra, through RTGS/NEFT in Account Name: BOM E AUCTION, Account No. **60406895006** Maharashtra, through RTGS/NEFT in Account Name: BOM E AUCTION, Account No. **60406895006** Branch name: Bhubaneswar Branch, IFSC Code **MAHBH0001182** 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 Authorized 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.

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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 Authorized Officer. For prior appointment please contact Mr. Debdas Mahapatra (Authorized Officer)
- b. Bidders shall inspect the properties/Assets and satisfy themselves regarding the physical nature, condition, extent, etc of the properties/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.

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Name of Bidder	Signature of Bidder	Date



16. Submission of bid forms:
- Bids shall be submitted online only, within time and on or before the last date and time given in the sale notice.
 - 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.
 - 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.
 - 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.
 - Bidders staying abroad/NRIs/PIOs/Bidders holding dual citizenship must submit photo page of his/her valid Indian Passport.
 - 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.
 - 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.
 - 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:
- Online auction sale will start automatically on and at the time given in the public sale notice/Tender Document.
 - 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.
 - 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.
 - Bidders are advised to enter their bid accordingly keeping in mind the five minutes duration.
 - No complaint on time-factor or paucity of time for bidding will be entertained.
19. Online Bidding:
- Auction/ bidding will be only online bidding through the portal provided by the service provider.
 - 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.
 - Bidders are cautioned to be careful while entering their bid amount and to check for alteration, if any, before confirming the same.

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- 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.50.00 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.

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- 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 statutory 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 Authorized 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 Authorized 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.

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Name of Bidder	Signature of Bidder
	Date

- d. Bidders shall be deemed to have read and understood all the conditions of sale and are bound by the same.
- e. No counteroffer/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' notice/15 days' notice required under SARFAESI Act to the above borrower/guarantor.
- i. Disputes, if any, shall be within the jurisdiction of Orissa 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.

Place: Bhubaneswar
Date: 29.05.2026


Authorized Officer
Bank of Maharashtra



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