



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra

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
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AX9/Recovery/E Auction /2026-27

13.05.2026

Terms and Conditions for e-auction/sale of the secured assets under the SARFAESI Act on
05.06.2026

Sale notice published on 15.05.2026

Newspapers: BUSINESS STANDARD & EI SAMAY

Date of E- Auction: 05.06.2026 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: 05.06.2026 upto 10:30 A.M./As per baanknet rules

Date & Time of inspection of property: 25.05.2026 to 03.06.2026 between 11 AM to 3 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
1	M/s Aarna Febrics Prop: Mrs. Mousumi Roy Guarantor- Mr. Sukesh 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 Sukesh 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 Sukesh 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; On or Towards South: By property of Sachin Ghosh and Ranjit Ghosh;	a) Constructive b) Reserve Price: Rs. 1,98,54,000/- (Rs. One Crore Ninety Eight Lakhs Fifty Four Thousand Only) c) EMD – Rs. 19,85,400/- (Rs. Nineteen Lakhs Eighty Five Thousand Four Hundred Sixty Only)

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2	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. 43,35,300/- (Rs. Forty Three Lakhs Thirty Five Thousand Three Hundred Only) c) EMD – Rs. 4,33,530/- (Rs. Four Lakhs Thirty Three Thousand Five Hundred Thirty Only)
3	M/s Jupiter Jute Supplier, Prop. Mr. Amit Kumar Modi (Deceased)) Guarantor- Baijnath Modi (Deceased) and Ajay Modi, Bijay Modi, Mrs Saroj Modi. Branch. ARB, Kolkata Br. Manager: Mr. Praveen Mahto Mob. 7001580134	Rs.2,97,88,975/- (Rs. Two Crore Ninety Seven Lakhs Eighty Eight Thousand Nine Hundred Seventy Five Only) Plus interest thereon @ applicable rate w.e.f. 10.03.2023 and other charges	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 Bengal Assessee No 110570101249, Bounded as North: Premises No 9/1 Beliaghata Road East: House of Others South: 9A, 9B and 9C West: 30 feet wide Beliaghata Road	a) Constructive b) Reserve Price:- Rs. 35,91,900/- (Rs. Thirty Five Lakhs Ninety One Thousand Nine Hundred Only) c) EMD – Rs. 3,59,190/- (Rs. Three Lakhs Fifty Nine Thousand One Hundred Ninety Only)
4	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. 28,93,500/- (Rs. Twenty Eight Lakhs Ninety Three Thousand Five Hundred Only) c) EMD – Rs. 2,89,350/- (Rs. Two Lakhs Eighty Nine Thousand Three Hundred Fifty Only)
5	M/s Shyam Sundar Traders, Prop. Mrs Lalita Sadhu, Guarantor- Mr Dhruba Das Sadhu Branch. ARB, Kolkata	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	a) Constructive b) Reserve Price- Rs.1,00,17,900/- (Rs. One Crore Seventeen Thousand Nine Hundred only) c) EMD – Rs. 10,01,790/- (Rs. Ten Lakhs One Thousand Seven Hundred Ninety Only)

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			name of Mr. Subhash Gupta and Mr. Sambhunath Gupta vide sale deed no. 01289/2012.	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)
8.	Mr. Mohammed Rafsan Jani Laskar & Mrs. Ayesha Khatun-Borrowers Branch. ARB, Kolkata Br. Manager: Mr. Praveen Mahto Mob. 7001580134	Rs. 38,10,764/- (Rs. Thirty Eight Lakhs Ten Thousand Seven Hundred Sixty Four only) Plus unapplied interest @ applicable rate w.e.f. 29.04.2024 and other charges.	Equitable Mortgage of Bastu land admeasuring 7 satak and (G+1) storied Building constructed thereon situated P.S.- Diamond Harbour, Mouza- Kamarpole, J.L. No.- 73, R.S. & L.R. Dag No. 4905, L.R. Khatian No.- 3472, corresponding L.R. Khatian No. - 8707, Vill- Mohanpur, P.O.- Sarisha, P.S.- Purulia coastal, PIN Code- 743368, Dist.- South 24 Parganas under the Jurisdiction and Panchayat limits of Kamarpole Gram panchayat Diamond harbour-II Block, West Bengal On the North : 10 ft. Wide Kancha Common passage. On the South : Vacant Land On the East : Vacant Land of Tousif Mondal On the West : Dag No. 4905	a) Constructive b) Reserve Price- Rs. 45,82,800/- (Rs. Forty Five Lakhs Eighty Two Thousand Eight Hundred Only) c) EMD – Rs.4,58,280/- (Rs. Four Lakhs Fifty Eight Thousand Two Hundred Eighty only)
9	M/s Royal Trading Prop.- Mr.SK Ramjan- Borrower Branch. ARB, Kolkata Br. Manager: Mr. Praveen Mahto Mob. 7001580134	Rs.48,39,315.79 (Rupees Forty Eight Lakhs Thirty Nine Thousand Three Hundred Fifteen and Seventy Nine paise only) plus unapplied interest@ applicable rate w.e.f. 10.03.2025 and other charges.	All piece and parcel of land admeasuring 26 decimal commercial plot in the name of Mr. Sheikh Ramjan bearing JL No. 334, Khatian No. 141(s), 122(H), New L.R. No 325, Plot No. 503 situated being and lying at Mouza - Ram Nagar, P.S. Kharagpur Local under Khelar Gram Panchayat Kharagpur Paschim Medinipur Sub Dist. Kharagpur W.B.-721301 Bounded as follows : On or towards the North : Vacant land of Shri Satya Biswas On or towards the East : Kharagpur Kontai Road On or towards the West : Vacant land of Shri Satya Biswas On or towards the South : Vacant land of SK Gora	a) Constructive b) Reserve Price- 23,40,000/- (Rs. Twenty Three Lakhs Forty Thousand only) c) EMD – 2,34,000/- (Rs. Two Lakh Thirty Four Thousand only)
10	M/s Shree Shree Baba Loknath Bramhachri Enterprise- Prop.- Mr. Biswajeet Mukherjee & Mrs. Krishna	Rs.2,35,60,142.70 (Rs. Two Crore Thirty Five Lakhs Sixty Thousand One Hundred Forty Two and Seventy Paise Only) Plus unapplied	Factory Land including Plant & machineries 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.	a) Constructive b) Reserve Price- Rs. 1,43,88,000/- (Rs. One Crore Forty Three Lakh Eighty Eight Thousand Only)

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	Mukherjee-Guarantor Branch. ARB, Kolkata Br. Manager: Mr. Pravin Kumar Mahto Mob. 7001580134	interest from 29.01.2024 onwards @ applicable rate and other charges	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.	c) EMD – Rs. 14,38,800/- (Rs. Fourteen Lakh Thirty Eight Thousand Eight Hundred Only)
11	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. 25,38,900/- (Rs. Twenty Five Lakhs Thirty Eight Thousand Nine Hundred Only) c) EMD – Rs. 2,53,890/- (Rs. Two Lakhs Fifty Three Thousand Eight Hundred Ninety only)
			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. 25,38,900/- (Rs. Twenty Five Lakhs Thirty Eight Thousand Nine Hundred Only) c) EMD – Rs. 2,53,890/- (Rs. Two Lakhs Fifty Three Thousand Eight Hundred Ninety only)
			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. 36,07,200/- (Rs. Thirty Six Lakh Seven Thousand Two Hundred Only) c) EMD – Rs.3,60,720/- (Rs. Three Lakh Sixty Thousand Seven Hundred Twenty Only)
12	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. 29,34,900/- (Rs. Twenty Nine Lakhs Thirty Four Thousand Nine Hundred Only) c) EMD – Rs.2,93,490/ (Rs. Two Lakhs Ninety Three Thousand Four Hundred Ninety Only)

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13

M/s Binapani
Traders
Prop: Mr. Sourav
Gain

Mrs. Sabita Gain

(Br. Manager: Mr.
Pravin Kr. Mahto
Mob. 7001580134

Rs. 4,40,00,780/-
(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.

Dag No.	Measurement(in Satak)
106	10
97	12
94	20
117	21
107	4
116	8
Total Plots	6 75 Satak

Registered Mortgage of Hotel Property
measuring 5 satak, along 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.

Dag No.	Measurement(in Satak)
116	3
113	2
Total	5 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)





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14	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	1.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 uhdre 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 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. 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	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). a) Constructive b) Reserve Price- Rs. 1,15,21,800/- (Rs. One Crore Fifteen Lakh Twenty one Thousand Eight Hundred only) c) EMD – Rs. 11,52,180/- (Rs. Eleven Lakh Fifty Two Thousand One Hundred Eighty Only).
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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.

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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 **05.06.2026** 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://ebkray.in>) 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.ebkay@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://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://ebkay.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://baanknet.com>). Details of which are available on the e-auction portal.



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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.

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 बैंक ऑफ महाराष्ट्र Bank of Maharashtra भारत सरकार का अधिन 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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14. Inspection of Property/Immovable Assets:

- 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.
- Bidders shall inspect the property/Assets and satisfy themselves regarding the physical nature, condition, extent, etc of the property/Assets.
- 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:

- 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.
- 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.

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Bank of Maharashtra

भारत सरकार का बैंक
एक परिवार एक बैंक

प्रधान कार्यालय : 'लोकमंगल', 1501, शिवाजीनगर, पुणे - 411005.
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legal_cal@mahabank.co.in
recovery_cal@mahabank.co.in



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e. 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.
- 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:

- 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.
- 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.
- 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:

- 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.
- 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.
- 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.
- 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:

- 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.
- 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:

- 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

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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.

- No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained.
- Sale Confirmation/Sale Certificate shall be collected in person or through an authorized person.
- 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.
- 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.
- The deposit made by the successful-bidder, pending execution of Sale Certificate, will be kept in non-interest bearing deposit account.
- No request for return of deposit either in part or full/cancellation of sale will be entertained.

24. Return of EMD:

- 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.
- 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:

- 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.
- 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.
- 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.
- Bidders shall be deemed to have read and understood all the conditions of sale and are bound by the same.
- No counter-offer/conditional offer/conditions by the bidder and/or successful-bidder will be entertained.
- 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.

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Bank of Maharashtra

भारत सरकार का विभाग
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- 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 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.

Place: Kolkata


CM ARB & Authorized Officer
