

 बैंक ऑफ महाराष्ट्र Bank of Maharashtra भारत सरकार का उद्यम <i>एक परिवार एक बैंक</i> प्रधान कार्यालय : 'लोकमंगल', 1501, शिवाजीनगर, पुणे - 411005. H. O.: 'Lokmangal', 1501, Shivajinagar, Pune - 411005.	Bank of Maharashtra Asset Recovery Branch, Kolkata McLeod House, 3, N.S. Road, Kolkata-700001 Email : brmgr1458@bankofmaharashtra.bank.in, bom1458@bankofmaharashtra.bank.in	
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**Terms and Conditions for e-auction/sale of the secured assets under the SARFAESI Act on
16.06.2026**

**Sale notice published on 23.05.2026
Newspapers: BUSINESS STANDARD AND AAJKA**

Date of E- Auction: 16.06.2026 between 11 A.M. to 3 P.M. with auto extension for 5 minutes for Sr. No.1-7.
Last date & time for submission of Bid/Deposit of EMD and Proof: 16.06.2026 upto 10:30 A.M./As per baanknet rules
Date & Time of inspection of property: 10.06.2026 to 15.06.2026 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 d) Bid Increase Amount
1	Tamluk Kanchghar Prop: Mr. Rabindra Nath Pathak (Br. Manager: Mr. Pravin Kumar Mahto Mob. 7001580134)	Rs.52,34,519/- (Rs. Fifty Two Lakhs Thirty Four Thousand Five Hundred Nineteen Only) Plus unapplied interest thereon @ applicable rate w.e.f. 19.04.2024 and other charges	Equitable Mortgage of Land admeasuring 6 Decimal along with Building situated at J.L. No. 144, Plot No.- 69 (RS) 4108 , (LR)Khatian No. 52/1 (RS), 3446 (LR), Mouza-Padumbasan, P.S.- Tamluk, Dist.- Purba Mednipur, W.B.- 7216136 owned by Shri. Mr. Madhusudhan Pathak On the North : House of Shri. Durgapada Panja (Plot No. 68) On the South : Baram Path after that Shri Sudhangsu On the East : House of Malay Kanti Das. On the West : Vacant Land of Pabitra Paul (Plot No. 70)	a) Constructive b) Reserve Price: Rs.76,72,000/- (Rs. Seventy Six Lakhs Seventy Two Thousand Only) c) EMD – Rs.7,67,200/- (Rs. Seven Lakhs Sixty Seven Thousand Two Hundred Only) d) Bid Increase Amount – Rs.35,000/-



			Encumbrances: SA is pending in DRT Kolkata.	
2	M/S MISHRA BROTHERS Partners & Guarantors: . Mr. Uday Mishra, Mr. Satish Mishra, Mr. Basant Mishra and Mr. Ashok Kumar Mishra Branch. ARB, Kolkata Br. Manager: Mr. Pravin Kumar Mahto Mob. 7001580134	Rs.76,96,509 (Rs. Seventy Six Lakhs Ninety Six Thousand Five Hundred Only) Plus unapplied interest @ applicable rate w.e.f. 07.08.2024 and other charges	Equitable Mortgage of freehold residential land measuring 3 cottahs more or less along with 2 storied RCC Building consisting of ground floor of 589 Sq. ft. situated at Mouza Jagatipota J.L No. 3 L.R. Plot No. 7, R.S. Dag No. 5/48, R.S. & L.R. Khatian No. 23/1, scheme plot No B -162,P.S. & A.D.S. R Sonarpur, South 24 Parganas registered in the name of Shri Uday Mishra, Shri Basant Kumar Mishra, Shri satish Mishra, Shri Ashok Kumar Mishra vide Registered sale Deed dated 13. 03. 2018 recorded as Book No. 1, Vol. No. 1901 -2018, pages 76460 to 76504 being no 190101845 for the year 2018 registered before ARA-1, Kolkata	a) Constructive b) Reserve Price- Rs.50,09,000 /- (Rs. Fifty Lakhs Nine Thousand Only) c) EMD – Rs. 5,00,900 /- (Rs. Five Lakhs Nine Hundred Only) d) Bid Increase Amount – Rs.35,000/-
3	M/s Khalifah Poly Products LLP Mr. Mohammed Arish Shamsi Mrs Khizra Ghilman M/s MD Properties : Propr. Mr. Mohammed Arish Shamsi Br. Manager: Mr. Pravin Kumar Mahto	Rs. 1,70,94,174/- (Rs. One Crore Seventy Lakhs Ninety Four Thousand One Hundred Seventy Four Only) Plus unapplied interest @ applicable rate w.e.f. 09.09.2024 and other charges	Equitable mortgage of all piece and parcel of Flat on 3rd floor Measuring 500 sq.ft North East side of four storied Building Situated at mouza Khanpur JL No. 46,EP No 685, SP No. 346, CS Plot Plot No. 229(P) , Premises No.170/321, PS- Jadavpur, Netaji Subhash Chandra Bose road Assessee no 210980649740 under the Jurisdiction of Kolkata Municipal corporation ward No 98 Bourough no X P/S Jadavpur,Dist. South 24 Parganas Kolkata 700092(WB) in the name of MD Properties through its partner Md. Arish Shamsi and Khizre Ghilman. Property bounded as On the North : E P No 684 On the South : E P No 686 On the East : E P No 689 On the West : Colony Road	a) Constructive b) Reserve Price- Rs. 14,82,000/- (Rs. Fourteen Lakhs Eighty Two Thousand Only) c) EMD – Rs. 1,48,200/- (Rs. One Lakhs Forty Eight Thousand Two Hundred Only) d) Bid Increase Amount – Rs.35,000/-



	Mob. 7001580134			
4	Mr. Mohammed Arish Shamsi Br. Manager: Mr. Pravin Kumar Mahto Mob. 7001580134	Rs. 30,59,574/- (Rs. Thirty Lakhs Fifty Nine Thousand Five Hundred Seventy Four Only) Plus unapplied interest @ applicable rate w.e.f. 12.08.2024 and other charges	Equitable Mortgage on residential Flat no 3C Measuring about 1200 Sq.ft. , SBUA on the 3rd floor of a four storied building situated at Mouza Khanpur JL no 46, E P no 685, SP no 346 C S Plot no 229(p) Premises No 170/321 ., PS: Jadavpur, Netaji Subhash Chandra Bose road Assessee no 210980649740 under the Jurisdiction of Kolkata Municipal Corporation Ward no 98 Bourough no X P/S Jadavpur Dist South 24 Parganas Kolkata, 700092 (WB) in the name of Mohd. Arish Shamsi. Property bounded as On the North : E P No 684 On the South : E P No 686 On the East : E P No 689 On the West : Colony Road Encumbrances: Not Known.	a) Constructive b) Reserve Price - Rs. 44,47,000/- (Rs. Forty Four Lakhs Forty Seven Thousand Only) c) EMD – Rs. 4,44,700/- (Rs. Four Lakhs Forty Four Thousand Seven Hundred Only) d) Bid Increase Amount – Rs.35,000/-
5	Mr. Amal Routh Branch. ARB, Kolkata Br. Manager: Mr. Pravin Kumar Mahto	Rs. 23,73,450/- (Rs. Twenty Three Lakhs Seventy Three Thousand Four Hundred Fifty Only) Plus unapplied interest @ applicable rate w.e.f. 01.07.2024 and other charges	Equitable Mortgage of Flat No.G-1 admeasuring about 1000 Sq.ft. along with parking area admeasuring about 185 sq. ft on the Ground floor of G+3 storied building, known as Pratima Apartment, situated at Mouza-Baranagar,J.L. No.- 5 R.S. No-5,Touzi No-1068/2833, L.R Dag no. 1569,1570,1571 L.R. Khatian No.- 14538, 14539, Rajendranath chatterjee Road, P.S.-Baranagar, Dist.- North 24 Parganas, Kolkata-700035 On the North : 22IA & 22, R.N.C. Road On the South : 21, R.N.C Road	a) Constructive b) Reserve Price – Rs. 31,50,000/- (Rs. Twenty Eight Lakh only) c) EMD – Rs.3,15,000/- (Rs. Three Lakhs Fifteen Thousand Only) d) Bid Increase Amount – Rs.35,000/-



	Mob. 7001580134		On the East : 53/39 & 53/38, B. Sarani On the West : 17'ft. wide Road Encumbrances: Not Known.	
6	BANERJEE HP GAS PROP. INDRAJIT BANERJEE Branch. ARB, Kolkata Br. Manager: Mr. Pravin Kumar Mahto Mob. 7001580134	Rs. 63,19,233.44 (Rs. Sixty Three Lakhs Nineteen Thousand Two Hundred Thirty Three Only) Plus unapplied interest @applicable rate w.e.f 31.01.2025 and other charges	All that pieces and parcel of the property at AMRABATI Apartment, admeasuring 162 sq. ft(carpet) i.e. 207.00(built up)sq ft.consisting of a self contained shop rooms and constructed located at Mouza:Jogtala, Ward No-28, Holding No;A1-27/11 New,B.B.T Road, JL No:17, RS & LR Dag No: 509,510 & 514 ,RS Khatian No:28,85,283& 414 ,LR Khatian No: 989,639,35 within the limits of Maheshtala Municipality Bounded as On the North : By Budge Budge Trunk Road On the South : By boundary wail and thereafter the property of Dhananjoy Dutta & other On the East : By property of Dhanonjoy Dutta and Nurul Arnin & others On the West : By property of shyamalkumar chandra & others.	a) Constructive b) Reserve Price- Rs.12,29,000/- (Rs. Twelve Lakh Twenty Nine Thousand only) c) EMD – Rs. 1,22,900/- (Rs. One Lakh Twenty Two Thousand Nine Hundred only) d) Bid Increase Amount – Rs.35,000/-
7	FFCM FOODS PVT LTD. Directors- Mr. Rahul Kabasi & Mrs. Chaitali Banerjee Guarantors- Mrs. Swapna Roy Chowdhury Branch. ARB, Kolkata	Rs.49,87,557/- (Rs. Forty Nine Lakhs Eighty Seven Thousand Five Hundred Fifty Seven Only) Plus unapplied interest w.e.f. 19.04.2023 and other charges	Registered Mortgage of all piece and parcel of residential flat being no. C/406, block-C on the fourth floor of a five storied residential cum commercial building measuring 1770.00 sq. ft super built up area more or less in the housing complex known as "G. C ROYCHOWDHURY TOWER" in mouza-belghoria, JL no-3, RS No-17, Touzi Number 172 appertaining to CS Khatian No. 403, 377,1175, RS khatian no. 1852 under C.S/R.S Dag Number 13910, being premises number 139, Feeder Road, Kolkata 700056, Holding Number 663, Ward Number 20 within the local limits of Kamarhati Municipality, North 24 parganas in the name of Smt. Chaitali Banerjee and Smt. Swapna Roy Chowdhury.	a) Constructive b) Reserve Price- Rs.51,61,500/- (Rs. Fifty One Lakh Sixty One Thousand Five Hundred only) c) EMD – Rs. 5,16,150/- (Rs. Five Lakh Sixteen Thousand One Hundred Fifty only) d) Bid Increase Amount – Rs.35,000/-



	Br. Manager: Mr. Pravin Kumar Mahto Mob. 7001580134			
8	M/S Techsecure Technologies Pvt. Ltd Directors- Mr. Sanjay Kumar & Mrs. Kavita Bhattacharya Branch. ARB, Kolkata Br. Manager: Mr. Pravin Kumar Mahto Mob. 7001580134	Rs.38,72,749.78 (Rupees Thirty Eight Lakhs Seventy Two Thousand Seven Hundred Forty Nine and Seventy Eight paise only) plus unapplied interest@ applicable rate w.e.f. 27.02.2025 and other charges.	Shop at Dumdum Shop No. 05, 153 Sq. ft. Ground Floor Situated at Mouza Sultanpur, khatian No. 11,Dag No. 2967, JL No. 10, RS No. 148, Touzi No. 172, P.S. Dumdum, North 24 Parganas ,Municipality South Dumdum Holding No. 510, in the name of Shri Sanjay Kumar, PK Guha Road Kolkata -700028 On the North : PK Guha Road On the South : By Kalipada Bhattacharjee On the East : By Mukul Bhattacharjee On the West : By Mina Pal Encumbrances: Not Known.	a) Constructive b) Reserve Price- 8,64,000/- (Rs. Eight Lakhs Sixty Four Thousand only) c) EMD – 86,400/- (Rs. Eighty Six Thousand Four Hundred only) d) Bid Increase Amount – Rs.10,000/-
9	M/s Balai Construction Borrower- Mr. Asim Halder Branch. ARB, Kolkata Br. Manager: Mr. Pravin Kumar Mahto Mob. 7001580134	Rs. 26,22,364/- (Rs. Twenty Six Lakhs Twenty Two Thousand Three Hundred Sixty Four Only) Plus unapplied interest @ applicable rate w.e.f. 21.03.2024 and other charges.	Equitable Mortgage of Land admeasuring 07 Decimal or 3049 Sq.ft along with two storied residential cum commercial building situated at village Kripakhali, PO- Kultali bearing L.R. Dag No. 175, 176, LR Khatian No. 23490(Now) JL No.03, Dakshin Barasat and bounded as On the North : Sali land of Muktaram Halder; On the South : Sali land of Lilamoy; Halder and Own Land of Mr. Ashok Halder; On the East : Sali land of Kr Sardar; On the West : 6' ft wide road; Encumbrances: Not Known.	a) Constructive b) Reserve Price- Rs. 19,80,000/- (Rs. Nineteen Lakhs Eighty Thousand Only) c) EMD – Rs.1,98,000/- (Rs. One Lakhs Ninety Eight Thousand only) d) Bid Increase Amount – Rs.20,000/-

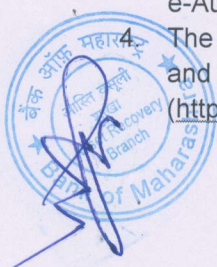


10	M/s New Jasmine Fire Wood Suppliers Mr. Ansar Ali Sekh Branch. ARB, Kolkata Br. Manager: Mr. Pravin Kumar Mahto Mob. 7001580134	Rs. 24,48,171 (Rs. Twenty Four Lakhs Forty Eight Thousand Two Hundred Seventy One Only) Plus unapplied interest @applicable rate w.e.f 20.02.2024 and other charges	Equitable Mortgage of land and two storied residential building admeasuring about 09.11 satak at Mouza: Rameshwarbati, J.L. No:108, RS & LR Dag No. 202, RS Khatian No: 129, LR Khatian No. 161/1, Corresponding LR Khatian No:421 within the limits of Fatepur Gram Panchayat, Vill.- Katakhal, P.O.-Fatepur,P.S.: Falta, Dist: South 24 Parganas , PIN: 743513, West Bengal, Property in the name of Mr. Ansar Ali Sekh vide Gift Deed no 2375/1991. Bounded as follows: On or towards the North : House of Samsur Sk. On or towards the East: House of Abdul kasem Jamader. On or towards the west: 16ft. wide Village On or towards the South: House of Abul Hossain Sk. Encumbrances: SA/328/2025 at DRT III, Kolkata	a) Constructive b) Reserve Price- Rs.36,39,000/- (Rs. Thirty Six Lakh Thirty Nine Thousand only) c) EMD – Rs. 3,63,900/- (Rs. Three Lakh Sixty Three Thousand Nine Hundred only) d) Bid Increment : 20,000/-
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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.

1. Nature and Object of Online Sale:

- The online e-auction sale is with the object of Free and Fair Sale, Transparency and for achieving best-possible recovery of public money.
 - The sale is governed by the Provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and Security Interest (Enforcement) Rules, 2002 and the following specific terms and conditions.
- The auction sale will be On-line E-Auction / Bidding through website <https://baanknet.com> on **16.06.2026** for mentioned properties between **11 A.M. to 3 P.M., with unlimited extension of 5 minutes time in case of receipt of bid in last 5 minutes.** Bidders shall improve their offers in multiple of amount as mentioned in Sale Notice during online bidding of the property.
 - Platform (<https://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.ebkray@psballiance.com, Contact Phone & Toll Free Numbers Phone: +91 8291220220). The intending Bidders/Purchasers are required to participate in the e-auction process at e-auction service provider's website <https://baanknet.com>. This Service Provide will also provide online demonstration/training on e-Auction on the portal.
 - 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.
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.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 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.
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 Authorized 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 Authorized 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 Branch Manager of respective branch mentioned in the sale notice.
- b. Bidders shall inspect the property/Assets and satisfy themselves regarding the physical nature, condition, extent, etc of the property/Assets.
- c. Bidders are bound by the principle of caveat emptor (Buyer Beware).

15. Inspection of Title Deeds:

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

16. Submission of bid forms:

- a. Bids shall be submitted online only, within time and on or before the last date and time given in the sale notice.
- b. Bidders may give offers either for one or for all the properties. In case of offers for more than one property bidders will have to deposit the EMD for each property.
- c. Intending bidder should hold a valid e-mail id. All the correspondences will be done through E-mail. Interested bidders should have their own arrangements for internet service. Internet connectivity and other paraphernalia requirements shall have to be ensured by the bidders themselves.
- d. Bids form shall be duly filled in with all the relevant details. The bidders should upload scanned copies of PAN card and proof of residential address, while submitting e-tender/bid form. The bidders other than individuals should also upload proper mandate for e bidding.
- e. Bidders staying abroad/NRIs/PIOs/Bidders holding dual citizenship must submit photo page of his/her valid Indian Passport.
- f. Incomplete/unsigned bids without EMD remittance details will be summarily rejected. NRI Bidders must necessarily enclose a copy of Photo page of his/her Passport.
- g. Only copy of PAN Card, Passport, Voter's ID, Valid Driving License or Photo Identity Card issued by Govt. and PSU will be accepted as the identity document and should be submitted along with the bid form.



- h. Original Identity Document copy of which is submitted along with the bid form must be produced on demand.

17. Bid Multiplier:

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

18. Duration of Auction sale:

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

19. Online Bidding:

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

20. Declaration of successful bidder:

- a. Highest bidder will be declared the successful bidder and sale will be confirmed in his favour in consultation of Secured Creditor. Intimation to this effect will be given through e-mail by service provider/Bank.
- b. Highest bid will be provisionally accepted on "subject to approval" basis and the highest bidder shall not have any right/title over the property until the sale is confirmed by the Authorized Officer.
- c. All intimations to bidder/auction purchaser will be primarily through e-mail by the service provider/Bank. Date of sending e-mail will be considered as date of intimation. If no intimation reaches, bidders are expected to take efforts to find out status from the Bank. Non-receipt of intimation should not be an excuse for default/non-payment.

21. Deposit of purchase price:

- a. The bidder declared successful, shall pay, immediately on the same day after such declaration, a deposit of 25% (less EMD already paid) on the amount of his purchase money.
- b. In case of the auction-sale proceeding and concluding beyond the banking transaction hours, the deposit of 25% of purchase price (less EMD already paid) shall be remitted before 5.00 p.m. of the next working day.



- c. The balance amount of purchase money shall be paid on or before the fifteenth day from the date of the sale or within such period as may be extended, for the reason to be recorded, by the Authorized 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 Authorized Officer of the Bank.

23. Sale Certificate / Payment of Stamp Duty:

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

24. Return of EMD:

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

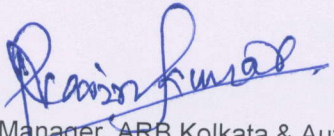
27. Delivery of possession:

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.
- d. Bidders shall be deemed to have read and understood all the conditions of sale and are bound by the same.
- e. No counter-offer/conditional offer/conditions by the bidder and/or successful-bidder will be entertained.
- f. The Borrowers attention is invited to the provisions of sub-section 8 of section 13 of the Act in respect of time available, to redeem the secured asset.
- g. Particulars specified in respect of the property in the public notice have been stated to the best of the information of the Authorized Officer/Bank and Bank would not entertain any claim or representation in that regard from the bidders.
- h. This publication is also 15 days' (Fifteen days) notice required under SARFAESI Act to the above borrower/guarantor.
- i. Disputes, if any, shall be within the jurisdiction of Kolkata Courts only.
- j. Words and expressions used herein above shall have the same meaning as assigned to them in SARFAESI Act, 2002, and the Rules framed thereunder.

Date: 23.05.2026
Place: Kolkata.


Chief Manager, ARB Kolkata & Authorized Officer,
Bank of Maharashtra, Kolkata

