

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

Date: 30.05.2026

Sl. No	Name of Borrower	Amount Due	Short description of the immovable property with known encumbrances	Reserve Price EMD Amt. Bid Increase Amt
INDIRAPURAM BRANCH				
1	1 Mr. Amit Mohan Jaiswal (Borrower) S/O Sriram Jaiswal House No -323, 2nd Floor, H block, Govindpuram, Ghaziabad . 2. Mrs. Minakshi Jaiswal (Borrower) W/O Mr. Amit Mohan Jaiswal House No -323, 2nd Floor, H block ,Govindpuram, Ghaziabad	Rs 12,24,138.00 + interest and other charges / expenses w.e.f. 04.12.2023	Equitable Mortgage of residential Flat no T-1, Third floor with roof rights ,plot no 12 and 12(A), Kesav Kunj ,Khasra No 1614 village sadarpur ,Ghaziabad SYMBOLIC POSSESSION	Rs 18,50,000.00 Rs 1,85,000.00 Rs. 10000.00
MORADABAD BRANCH				
2	M/s Fitman Tailors Proprietor: - Mohd Arif S/O Mohd Noor Address:- Harthala Sharafat Nagar Sonakpur Moradabad Post and Tehsil Moradabad Pin code 244001 Mrs. Mehsar Jahan W/O Mohd Arif Address- Kanth Road, Haddi Mill ke Piche, Sarafat Nagar, Moradabad, District Moradabad, UP. Pin code 244001 Mohd Arif S/O Mohd Noor Address- Harthala, Sharafat Nagar, Sonakpur, Moradabad, District Moradabad, UP. Pin code 244001	Rs. 14,23,472.59 plus interest thereon at contractual rate in the account w.e.f. 16.12.2024	Equitable Mortgage of Property situated at Gatta No 589 , Village Sonakpur , Milak Bhola Singh, District Moradabad , Uttar Pradesh. Pin Code- 244001 Land admeasuring 35.00 sq mtr owned by Smt. Meshar Jahan W/o Mohd Arif and bounded as follows: East- Property Smt Naima Khatoon; West- Rasta 12' wide common; North- Rasta Kham 15' wide; South- Rasta Kham 12' wide SYMBOLIC POSSESSION	Rs: 14,59,000.00 Rs. 1,45,900.00 Rs. 10,000.00
MUZAFFARNAGAR BRANCH				
3	M/s Bathla Medical Store Proprietor: - Chirag Bathla Address:- 136 B, MAIN ROAD, DWARKAPURI, Muzaffarnagar, Uttar Pradesh, 251001 Mr. Chirag Bathla Address- 656, Lane	Rs. 2,24,97,886.00/- plus interest thereon at contractual rate in the account w.e.f. 09.02.2026	Property No. 1: All those pieces and parcel of Residential house situated at Mohalla Shiv Nagar, Part of Khasra No. 973, Rakba Village Sarwat (Bahar Haddood) Pargana & Tehsil Sadar, Distt. Muzaffarnagar admeasuring 124.30 Square Meters and bearing CTS/Survey Nos. 973 registered in the name of Mr. Chirag Bathla and Bounded as follows: North: PLOT OF GUARAV; East: PLOT OF DINESH &	Rs: 1,35,00,000.00 Rs. 13,50,000.00 Rs. 20,000.00

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	No.6, Village sarwat New Gandhi colony, Muzaffarnagar-251002 Mr. Pramod Kumar Bathla Address- 656, Lane No.6, Village sarwat New Gandhi colony, Muzaffarnagar-251002 Mrs. Pramod Kumar Bathla Address- 656, Lane No.6, Village sarwat New Gandhi colony, Muzaffarnagar-251002		HOUSE OF ROHTASH SHARMA; West: RASTA 20' WIDE South: PLOT OF OTHER PERSON (PHYSICAL POSSESSION) Property No. 2: All those pieces and parcel of Residential house west faced situated at Mohalla Madan Puri, Part of Khasra No. 988, Rakba Village Sarwat (Bahar Hadood) Pargana & Tehsil Sadar, Distt. Muzaffarnagar admeasuring 44.59Square Meters and bearing CTS/Survey Nos. 988 registered in the name of Mr. Pramod Kumar Badhla & Mrs. Alka rani and Bounded as under: North: PROPERTY OF RAJ SHARMA; East: PROPERTY OF OTHER PERSONS; West: RASTA 20' WIDE South: PROPERTY OF RAJENDRA KUMAR AND SURENDRA KUMAR (PHYSICAL POSSESSION)	Rs: 48,00,000.00 Rs. 4,80,000.00 Rs. 10,000.00
4	M/S Gurtez Infrabuild LLP Partners : a. Mr. Harvinder Singh (Deceased) Mr. Karan Narang (Legal Heir of Deceased Mr. Harvinder Singh) Ms. Gurleen Kaur (Legal Heir of Deceased Mr. Harvinder Singh through natural Guardian (Mother) Mr. Deepti Kaur) Master. Gurtez Singh (Legal Heir of Deceased Mr. Harvinder Singh through natural Guardian (Mother) Mr. Deepti Kaur)	Rs 1,00,26,740.93 + interest and other charges / expenses w.e.f. 03.04.2025	Property 1: All those pieces and parcel Free Hold residential house constructed at Municipal No. 288 Old, New No. 282, Mohalla Indra Colony, Gali No. 1, Roorkee Road, Muzaffarnagar measuring 87.80 Sq. mtr owned by Shri Harvinder Singh S/o Jasveer Singh and Bounded as under:: East: House Mukesh; West: House of B.D.Tyagi; North: 12 Ft Wide Road; South: House of Anil Jindal advocate (PHYSICAL POSSESSION)	Rs. 30,00,000.00 Rs. 3,00,000.00 Rs. 10,000.00
SASNI GATE ALIGARH BRANCH				
5	Mr. Nasim Khan S/O Mohd. Sagir Address:- 173, Turkman Gate, Super Colony, Tin Wali Masjid, Koil, Aligarh-202001 Also At- House at part of khasra No 19 and 20, Ashik Ali Road, Mullapara, Bhujpura, Koil, Aligarh-202001 Mrs. Salma W/O Nasim Khan Add: 173, Turkman Gate, Super Colony, Tin Wali Masjid, Koil, Aligarh-202001	Rs. 19,53,284.00 plus interest thereon at contractual rate in the account number w.e.f. 23.09.2025	Residential Property at part and parcel of Kharsra No 3131, 3132, 3137, 3134, 3135, measuring 70 Sq. Yrds i.e. 58.53 Sq. Mtr. Situated at Ashik Ali Road, Kasba Koil-IInd, Mullahpara Bhujpura (Inside Awadi), Pargana & Tehsil Koil, District Aligarh Pin code-202001 owned by Mr. Nasim Khan S/o Mr. Mohd Sagir and bounded as follows:- East: Passage 15 Ft. Wide; West: House of Other; North: Plot of Shabnam; South: Plot of Arif and Husan Bano SYMBOLIC POSSESSION	Rs: 9,00,000.00 Rs: 90,000.00 Rs. 10,000.00
SHAHJAHANPUR BRANCH				

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6	M/S Shan Zari Arts (Partnership Company) Partners- Mohd. Tanveer S/o Mohd. Nasir Ullah Mrs. Shahana Begum W/o Mohd. Nusrat Kureshi Address: Mohalla Mahmand Haddaf, near Baccha Jail, Shahjahanpur UP 242001 Mrs. Shahana Begum W/o Mohd Nusrat Kureshi Partner of M/S Shan Zari Arts Address: Mohalla Mahmand Haddaf, near Baccha Jail, Shahjahanpur UP 242001 Mohd Tanveer S/o Mohd Nasir Ullah Partner of M/S Shan Zari Arts Address: Mohalla Mahmand Haddaf, near Baccha Jail, Shahjahanpur UP 242001	Rs. 21,29,605.00 plus interest thereon at contractual rate w.e.f. 16.12.2024	All the piece and parcel of land and Building situated at Serial No./ T.P No. 843, Mohalla Mamudi Tehsil Sadar Shahjahanpur, UP Pin code 242001 area admeasuring 134.56 square meters belonging to Mohd. Raseed Kureshi S/o Mr. Babu Kureshi and Bounded as follows:- East:- Arajai Azim Uddin Khan and Rais Uddin Khan West:- Rasta 12 feet Kaccha North:- Arajai Rais Uddin Khan South:- Arajai Azim Uddin Khan & Arazai Smt Shabana SYMBOLIC POSSESSION	Rs. 14,25,000.00 Rs. 1,42,500.00 Rs. 10,000.00
7	M/S Warsi Bakery Prop Mr. Imran Hasan Khan Address: 156 A Chowk Ala Khan Shahjahanpur UP 242001 Mr. Imran Hasan Khan S/O Mr. Matloob Hasan Khan Address: 156 A Chowk Ala Khan Shahjahanpur UP 242001 Mr. Ishtiyak Ali S/o Mr. Sardar Mohammad Address: Mohalla Baduzai Peshwari near Dada Miya Ki Dargah, Shahjahanpur, UP 242001	Rs. 14,82,698.00 plus interest thereon at contractual rate w.e.f. 16.12.2024	Land and Building constructed at T.P. No. 115 at Chowk Ala Khan Shahjahanpur UP Pin code 242001 area admeasuring 71.47 Square meters Owned by Mr. Imran Hasan Khan S/O Mr. Matloob Hasan Khan and Mr. Zubair Hussain Khan S/O Mr. Matloob Hasan Khan and Bounded as under:- East:- House of Mrs Sayara Begum West:- House of Mrs Sayara Begum North:- C C Lane South:- House of Mr Neetu SYMBOLIC POSSESSION	Rs. 25,60,000.00 Rs. 2,56,000.00 Rs. 10,000.00
SIKANDRA AGRA BRANCH				
8	Shri Saurabh Kajal Proprietor of M/s Kajal Cosmetic Address: Nai Abadi Bich Ka Ukharra Rajpur Chung, Agra UP -282001 Mr. Mukesh Kajal Address: Nai Abadi Bich Ka Ukharra Rajpur Chungi, Agra UP - 282001	Rs. 14,22,672/- plus interest thereon at contractual rate w.e.f. 06.07.2021	Residential Property constructed over part of Khasara No. 155, Mauza- Ukkarra, Behind Shanti Farm House, Agra belonging to Mr Mukesh Kumar and Bounded as follows: North- Plot of Rakesh East- Rasta 18 Feet Wide West- Plot South-Plot SYMBOLIC POSSESSION	Rs 19,64,000.00 Rs 1,96,400.00 Rs. 10000.00
9	M/s Rashid Iron Works Prop. Mr. Rashid Khan S/o Mr. Vahid khan Add-1: House No. 44A/NN/P- 44, Plot No. 54 C Vishalkunj Mauza Bodla Agra UP- 282007 Add-2: HS No. 54 C Nitesh Nagar Bodla Dehtora Road Agra UP- 282007 Add-3: Nagar Nigam No. 44A/NNP- 54 Plot No. 54 C Khasra No. 466 Mauza Bodla	Rs. 10,12,763.00 plus interest thereon at contractual rate w.e.f. 16.12.2024	Residential House Property situated at Nagar Nigam No. 44A/NN/P- 54, Plot No. 54C, Khasra No. 466 Mauza Bodla Nitesh Nagar near Vishal Kunj Teshil and Dist. Agra UP- 282007 area Admeasuring 78.59 Square Meters owned by Mrs. Anwari Begum W/o Mr. Abdul Wahid and Bounded as follows:- East:- Plot no.54-D Chinga West:- House No.54-A Khajan Singh North:- Rasta 9 Mtr. wide	Rs 16,80,000.00 Rs 1,68,000.00 Rs. 10000.00

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	Nitesh Nagar near Vishal Kunj Tehsil and Dist. Agra UP- 282007 Add-4: Nai Abadi Kyshpura Basti Agra UP- Mrs. Anwari Begum W/o Mr. Abdul Wahid 1. Add-1: House No. 44A/NN/P-44, Plot No. 54 C Vishalkunj Mauza Bodla Agra UP- 282007 Add-2: HS No. 54 C Nitesh Nagar Bodla Dehtora Road Agra UP- 282007 Add-3: Nagar Nigam No. 44A/NNP- 54 Plot No. 54 C Khasra No. 466 Mauza Bodla Nitesh Nagar near Vishal Kunj Tehsil and Dist. Agra UP- 282007 Add-4: Nai Abadi Kyshpura Basti Agra UP- 282002		South:- House No. 54B Siraj. SYMBOLIC POSSESSION	
ALIGARH BRANCH				
10	1.Mohd Nisar Prop. of M/s N.D Products ADD: Bhoop singh Gali Koil, Aligarh-202001 Also at: H. No. 444/1, Mullahpara Bhujpura Koil, Aligarh-202001 2.Mrs. Saliman w/o Mr. Mohd Nisar ADD: H. No 444/1, Mullahpara Bhujpura Koil, Aligarh-202001	Rs 20,71,897.25 + interest and other charges / expenses w.e.f. 04.12.2023	Residential property on part of khet no 333 minj kasba koil Mullapura Bhujpura P&T Koil, Aligarh area 83.61 Sq. mtr. in name of Mrs. Saliman, bounded as below:- North – Measurement 20 ft after house Nasir, East - Measurement 45 ft after house Rajuddin, South- Measurement 20 ft after Rasta 9 ft wide, West- Measurement 45 ft after house Nasir. (PHYSICAL POSSESSION)	Rs: 20,00,000.00 Rs 2,00,000.00 Rs. 10000.00
11	1.Mr Adal Singh (Proprietor M/S Shiv Shakti Soap Grah Udyog Add: Devi Ka Nagla Quarsi Bypass Asadpur Kayam Near S.G.D. Memorial Public School, Near Haija Hospital Aligarh- 202001 2.Mrs Neeraja Devi W/o Mr Mr Adal Singh Add: Devi Ka Nagla Quarsi Bypass Asadpur Kayam Near S.G.D. Memorial Public School, Near Haija Hospital Aligarh -202001	Rs.12,46,315.52 plus interest thereon in on contract rate w.e.f. 16.12.2024	Residential property situated at khet no 542 situated at Nagla devi Moza Asadpur kyam tehsil Koil Aligarh ad meas. 167.22 sq mt in name of Mrs Neeraja Devi and bounded as under- North : Plot Munni Devi and plot Bali , South : Road 15 feet wide East : Plot Ramesh Chandra Sharma , West : Road 25 feet wide (SYMBOLIC POSSESSION)	Rs. 26,00,000/- Rs. 2,60,000/- Rs. 10,000/-
FIROZABAD BRANCH				
12	1. M/s Bhagwati Traders Properitor Mr Anup Kumar Sharma, (Borrower) Sirsa Road, Gadhyantola Sirsaganj, Dist: Firozabad Uttar Pradesh-283203 2. Mr Sita Ram Sharma S/o Mr Manbhavan Lal Sharma (Guarantor) H.No-15,Gandhi Mandi, Sirsaganj, Firozabad, Uttar Pradesh-283203 3. Mr Anup Kumar Sharma S/o Mr Lal Kumar Sharma, Arya Nagar,Peagu Road, Firozabad, Uttar Pradesh- 283203 4. Mr Anup Kumar Sharma S/o Mr Lal Kumar Sharma c/o	Rs 17,73,694.00 + interest and other charges / expenses w.e.f. 24.01.20219	Land together with the buildings and structures/ residential block at 33/1, Mohalla Neem Wala Chauraha,Doodh Wali Gali,Firozabad Owned by – Mr.Sita Ram Sharma S/o Mrt.Manbhavan Lal Sharma bounded as:- East-Property of Bablu Telang West- Gali 6 mtr wide North- Owners Property South-Property of Mr Ambika Prasad (PHYSICAL POSSESSION)	Rs 17,50,000.00 Rs 1,75,000.00 Rs. 10000.00

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	Dr. Prem Shankar Chaudhary, Arya Nagar, Peau road, Dist Firozabad			
13	1. M/s Maa Durga Enterprises Prop. Mr. Sunil Pandey S/o Late Mr. Balram Pandey Address- Near Jain Mandir, Jain Nagar Kheda, Firozabad 2. Mrs. Lilawati w/o Late Mr. Balram Pandey, Address- Near Jain Mandir, Jain Nagar Kheda, Firozabad 3. Mr. Bobby pandey S/o Late Mr. Balram Pandey Address- Near Jain Mandir, Jain Nagar Kheda, Firozabad 4. Mr. Rajesh Pandey S/o Late Mr. Balram Pandey, Address- Near Jain Mandir, Jain Nagar Kheda, Firozabad 5. Mr. Dinesh Pandey S/o Late Mr. Balram Pandey, Address- Near Jain Mandir, Jain Nagar Kheda, Firozabad	Rs 11,69,000.00 + interest and other charges / expenses w.e.f. 16.12.2022	Equitable Mortgage of Housing property at 240/3, Jain Nagar Kheda, Tehsil & Distt. Firozabad admeasuring 74.32 sq. mtr. owned by 1. Mr. Sunil Pandey S/o Late Mr. Balram Pandey 2. Mrs. Lilawati w/o Late Mr. Balram Pandey 3. Mr. Bobby pandey S/o Late Mr. Balram Pandey 4. Mr. Rajesh Pandey S/o Late Mr. Balram Pandey 5. Mr. Dinesh Pandey S/o Late Mr. Balram Pandey and bounded as follows- On or towards the North – Property of others , On or towards the East – Rasta 12' wide, On or towards the West – Prop of Smt Pancho Devi , On or towards the South – Prop of Panna Lal SYMBOLIC POSSESSION	Rs 30,80,000.00 Rs 3,08,000.00 Rs. 10000.00
SAHARANPUR BRANCH				
14	M/s Ayushi Bag Address:- 1st Floor, Krishna Market, Kishanpura Saharanpur, Post and Tehsil Saharanpur District Saharanpur UP Pin code 247001 Mr. Mukesh Kapoor S/O Mr. Sudarshan Lal Kapoor Prop. of M/s Ayushi Bag Address:- 1st Floor, Krishna Market, Kishanpura Saharanpur, Post and Tehsil Saharanpur District Saharanpur UP Pin code 247001 Mr. Sanjay Babbar S/O Late Mr. H L Babbar Address:- House No. 5, Kishanpura Saharanpur, Post and Tehsil Saharanpur District Saharanpur UP Pin code 247001	Rs. 12,34,665/- plus interest thereon at contractual rate in the account w.e.f. 21.01.2025	Equitable Mortgage of Property situated at Second Floor, Building Bearing part of M.P.L No. 14/1237 situated at Mohalla Kishanpura, Saharanpur Post and Tehsil Saharanpur District Saharanpur UP pin code 247001 area admeasuring 111.11 Square Yard i.e. 92.90 Square feet without roof rights owned by Mr. Mukesh Kapoor and Bounded as follows- East- Road West- Property of Jawala Electricals North- Rasta Gali South- Property of Mahender Pal Singh & others (SYMBOLIC POSSESSION)	Rs: 42,50,000.00 Rs: 4,25,000.00 Rs. 10,000.00
15	AMAAN CONSTRUCTION Prop:- Mr. Mohamed Shahvej S/O Zaher Ahmed Address:- 1- Gali No 8/4 Peer Wali Gali Ibrahimabad Saharanpur Post and Tehsil Saharanpur District Saharanpur Pin code 247001 Mrs. Uzma Parveen W/O	Rs. 14,78,365 plus interest thereon at contractual rate in the account w.e.f. 12.02.2024	Southern Part of Plot Pertaining to Khasra No 324 Min Dara Ali Swad ?Bairon Dar Abadi Sir Sayyed Ahmed Colony Saharanpur Post and Teshil Saharanpur District Saharanpur pin code 247001 in the Name of Mohd Adil Khan Land Admeasuring :-100.00 sq Yard Boundaries E- Way 15'0 Wide W- Plot Of Peer Ji N- Remainin Part of Plot No 2&3 of Tanjim	Rs. 26,00,000.00 Rs. 2,60,000.00 Rs. 10,000.00

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	Mohd Tanzeem Address:- House No 11/6231 Peer Wali Gali No 12 Ibrahimabad Saharanpur post And Tehsil Saharanpur District Saharanpur pin Code 247001		Ahmed S- Plot No 1 of other Person (SYMBOLIC POSSESSION)	
16	Borrower: Mr Abdul Khalik S/o Mr Mohd Haneef Address:- Azad Colony Gali No 10 Saharanpur Post and Tehsil Saharanpur District Saharanpur Pin code 247001 Guarantor: Mr. Imran Ali S/O Mr Abdul Ali Saifi Address:- House No 11/7492/1/3 Shah Bilol Thana Mandi Saharanpur District Saharanpur Pin code 247001	Rs 16,03,648.00 + interest and other charges / expenses w.e.f. 03.05.2017	All the Pieces and Parcels of Land Together with the Building and Structures/Residential Block Constructed on House Bearing MPL No 11/7492/1/3 Situated At Mohalla Shahbilol, Opp. Old Police Station , Mandi Saharanpur Post and Tehsil Saharnapur District Saharanpur Pin Code 247001 area Admeasuring :-57.73 Sq. Yards owned by Mr Imran Ali and Property Bounded as under: - East:- Way 8 Feet Wide, West:- House of Abdul Gani, North:- House of Mohd. Ahmad , South:-House of Other Person. SYMBOLIC POSSESSION	Rs. 24,50,000.00 Rs. 2,45,000.00 Rs. 10,000.00
Date of E- Auction: 20.06.2026 between 1.00 p.m. to 5.00 p.m with auto extension for 10 minutes in case bid is placed within last 10 minutes				

1. Nature and Object of Online Sale:

- The online e-auction sale is with the object of Free and Fair Sale, Transparency and for achieving best-possible recovery of public money.
- The sale is governed by the Provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and Security Interest (Enforcement) Rules, 2002 and the following specific terms and conditions.

2. The auction sale will be On-line E-Auction / Bidding through website <https://baanknet.com> on 20.06.2026 for mentioned property between 1:00 P. M. to 5: 00 p.m, with unlimited extension of 10 minutes time in case of receipt of bid in last 10 minutes.

3. Platform <https://baanknet.com> for e-auction will be provided by e auction service provider **M/s PSB alliance** having its Registered office at **Unit 1, 3rd floor, VIOS Commercial Tower, Near Wadala Truck Terminal , Wadala east, Mumbai-400037 (contact no.-8291220220 & E-mail- support.BAANKNET@psballiance.com and psba@psballiance.com)**. The intending Bidders/Purchasers are required to participate in the e-auction process at e-auction service provider's website <https://baanknet.com> This Service Provide will also provide online demonstration/training on e-Auction on the portal.

4. The intending participants of e-auction may download free of cost, copies of Sale Notice, Terms and Conditions of e-auction, Help Manual on operational part of e-Auction from e-Bikray portal <https://baanknet.com>.

5. The intending Bidders / Purchasers are requested to register on portal <https://baanknet.com> using their mobile number and email id. Further, they will upload the requisite KYC documents. Once the KYC documents are

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verified by e-auction service provider (may take 2-3 working days), the intending Bidders/Purchasers has to transfer the EMD amount using online mode in his Global Wallet. Only after having sufficient EMD in his Wallet, the interested bidder will be able to bid on the date of e-auction.

6. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through only one mode i.e. NEFT (After generation of Challan from <https://baanknet.com> in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Bank. Payment of EMD by any other mode such as Cheque will not be accepted. Bidders not depositing the required EMD online, will not be accepted. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest.
7. Bidders may give offers either for one or for all the properties, as the case may be. In case of offers for more than one property, bidders will have to deposit the EMD for each property. Bidder's Global Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding.
8. It is the responsibility of intending Bidder(s) to properly read the Sale Notice, Terms and Conditions of e-auction, Help Manual on operational part of e-auction and follow them strictly.
9. In case of any difficulty or need of assistance before or during the e-auction process may contact authorized representative of our e-auction service provider <https://baanknet.com>. Details of which are available on the e-auction portal.
10. After finalization of e-auction by the Authorised Officer, only successful bidder will be informed by our above referred service provider through SMS/email. (On mobile no/email address given by 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: Earnest Money ,Account No. 60371082155, Branch name: Noida Sector 62, IFSC Code – MAHB0001340**. In case of failure to deposit the amounts as per above within the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and Authorised Officer shall have the liberty to conduct fresh auction/sale of the property & the defaulting bidder shall not have claim over the forfeited amount and property.
13. **Caution to bidders:**
 - a. Property is sold on "AS IS WHERE IS", "AS IS WHAT IS" AND "WHATEVER THERE IS" basis after taking Physical/ Symbolic possession of the properties.
 - b. To the best of knowledge and information of the Authorised Officers, there are no encumbrances on the properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction, physical area of property, and claims / rights / dues / affecting the property, prior to submitting their bid. Further the bidder/purchaser should make their own inquiries regarding any statutory liabilities, arrears of tax, claims etc. by themselves before making the bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation on the part of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer / Secured Creditor shall not be responsible in any way for any claims / rights / dues.

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- c. The Bank does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the property offered for sale or for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/local authority/Co-operative Housing Society or any other dues, taxes, levies, fees, transfer fees if any in respect of and/or in relation to the sale of the said property. Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.
- d. Bidders are advised / cautioned to verify the concerned Revenue Records/ other Statutory authorities such as Sales Tax/Excise/Income Tax etc. and shall satisfy themselves regarding the nature, description, condition, encumbrance, lien, charge, statutory dues, etc over the property before submitting their bids.
- e. Bidders are advised to go through all the terms and conditions of sale and also in the corresponding public sale notice in the details before submitting the bid and participating in the online bidding/auction.
- f. Statutory dues/liabilities etc., due to the Government/Local Body, if any, shown in the sale notice/tender document shall be borne by the purchaser(s).
- g. The notice for sale is also being published in vernacular. The English version shall be final if any question of interpretation arises.

14. Inspection of Property/Immovable Assets:

- a. Property/Assets can be inspected on the date(s) given in the public sale notice, and on any other at the discretion of Authorised Officer. For prior appointment please contact **Mr . Umesh R Ghodke (Mob. No.- 8888825822, 8528221703,9552758600).**
- b. Bidders shall inspect the property/Assets and satisfy themselves regarding the physical nature, condition, extent, etc of the property/Assets.
- c. Bidders are bound by the principle of caveat emptor (Buyer Beware).

15. Inspection of Title Deeds:

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

16. Submission of bid forms:

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

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- g. Only copy of PAN Card, Passport, Voter's ID, Valid Driving License or Photo Identity Card issued by Govt. and PSU will be accepted as the identity document and should be submitted along with the bid form.
- h. Original Identity Document copy of which is submitted along with the bid form must be produced on demand.

17. Bid Multiplier:

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

18. Duration of Auction sale:

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

19. Online Bidding:

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

20. Declaration of successful bidder:

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

21. Deposit of purchase price:

- a. The bidder declared successful, shall pay, immediately on the same day after such declaration, a deposit of 25% (less EMD already paid) on the amount of his purchase money.
- b. In case of the auction-sale proceeding and concluding beyond the banking transaction hours, the deposit of 25% of purchase price (less EMD already paid) shall be remitted before 5.00 p.m. of the next working day.
- c. The balance amount of purchase money shall be paid on or before the fifteenth day from the date of the sale or within such period as may be extended, for the reason to be recorded, by the Authorised Officer.
- d. It shall be the responsibility of the successful bidder to remit the TDS @ 1% as applicable u/s 194 1-A if the aggregate of the sums credited or paid for such consideration is Rs. 50 lakhs or more. TDS should be filed

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online by filling form 26QB & TDS certificate to be issued in form 16 B. The purchaser has to produce the proof of having deposited the income tax into the government account.

22. Default of Payment:

- a. Default of payment of 25% of bid amount (less EMD) on the same day or the next working day as stated in para 21 above and 75% of balance bid amount within the stipulated time shall render automatic cancellation of sale without any notice and Bank will be entitled to resale the property.
- b. The EMD and any other monies paid by the successful bidder shall be forfeited by the Authorised Officer of the Bank.

23. Sale Certificate / Payment of Stamp Duty:

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

24. Return of EMD:

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

25. Stay/Cancellation of Sale:

In case of stay of further proceedings by DRT/DRAT/High Court or any other Court, the auction may either be deferred or cancelled and persons participating in the sale shall have no right to claim damages, compensation or cost for such postponement or cancellation. The authorised officer can take any decision in the interest of bank.

26. Delivery of Title Deeds:

The title deeds and other documents related to the property and deposited with the Bank for creation of Equitable Mortgage shall be delivered to the Successful bidder/Auction Purchaser, on execution of the Sale Certificate.

27. Delivery of possession:

All expenses and incidental charges there-to shall be borne by the auction purchaser.

28. Other Conditions:

- a. The Authorised Officer will be at liberty to amend/ modify/ delete any of the conditions as may be deemed necessary in the light of facts and circumstances of each case.
- b. The Bank has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale/modify any terms and conditions of the sale without any prior notice and assigning any reason.
- c. The Authorised Officer reserves the right to accept or reject all or any bid or bids without assigning any reason and to postpone or cancel the sale without assigning any reason.
- d. Bidders shall be deemed to have read and understood all the conditions of sale and are bound by the same.
- e. No counter-offer/conditional offer/conditions by the bidder and/or successful-bidder will be entertained.

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- f. The Borrowers attention is invited to the provisions of sub-section 8 of section 13 of the Act in respect of time available, to redeem the secured asset.
- g. Particulars specified in respect of the property in the public notice have been stated to the best of the information of the Authorized Officer/Bank and Bank would not entertain any claim or representation in that regard from the bidders.
- h. This publication is also thirty days' notice/15 days' notice required under SARFAESI Act to the above borrower/guarantor.
- i. Disputes, if any, shall be within the jurisdiction of **concerned** Courts only.
- j. Words and expressions used herein above shall have the same meaning as assigned to them in SARFAESI Act, 2002, and the Rules framed thereunder.

Place: Noida

Date: 30.05.2026



(Umesh R Ghodke)

Chief Manager & Authorised officer
Bank of Maharashtra

