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Bank of Maharashtra
अंचल कार्यालय (राँची)
प्रथम तल्ला, निदान भवन, करमटोली रोड, मोराबादी, राँची - 834 008
ZONAL OFFICE (RANCHI)
1st floor, Nidaan Bldg, Karamtoli Road, Morabadi, Ranchi – 834 008
ईमेल/E-mail: dzmranchi@bankofmaharashtra.bank.in,
zmranchi@bankofmaharashtra.bank.in

YEAR OF DEPOSITS
FY 2026-27

Terms and Conditions for e-auction/sale of the secured assets under the SARFAESI Act on 18.08.2026; Sale notice published on 16.07.2026 in Newspapers: Prabhat Khabar & Times of India

Date of E- Auction: 18.08.2026 between 10 A.M. to 5 P.M. with auto extension for 5 minutes
Last date & time for submission of Bid/Deposit of EMD and Proof: 18.08.2026 upto 10:00 AM/As per E-Bikray rules
Date & Time of inspection of property: 14.08.2026 to 17.08.2026 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.	Prajema Industries Private Limited (CIN : U43213WB2023PTC262466) Reg Office - Unit No. 50 & 51, Jodhpur Gardens Kolkata, West Bengal – 700045 Directors:- i. Mrs. Amrita Pritam ii. Mr. Ratan Kumar iii. Mr. Kailash Prasad iv. Mrs. Baby Devi v. Mrs. Anita Sinha vi. Mrs. Jushi Kumari	₹ 4,86,92,330/- (Rupees Four Crores Eighty Six Lakhs Ninety Two Thousand Three Hundred Thirty Only) Plus unapplied interest future interest as per applicable rate	**Collateral Security :** 1. Equitable Mortgage of Property situated at Mouza No. 169, Khata No. 12, Plot No. 103,104,107 & 108 land admeasuring 41.25decimal of Raiyati Land situated in Mouza Tilakraidih PS Gobindpur, Chowki Sadar sub registry office Dhanbad. Boundaries: North – Part of Plot No. 105 and part of Plot No. 107 & 108 South – Proposed Road East - Smt Kanchan Chourasia West Smt Anupama Choudhary 2. Equitable Mortgage of Sale Deed No. 1636 dated 25.04.2018 and Sale Deed No. Property situated at Mouza No 104, Old Khata No. 56, New Khatan No. 109, Old Plot No. 249 & 250, New Plot No. 307 Land admeasuring 08decimal,	a) Open Land b) ₹ 2,08,82,700/- (Rupees Two Crores Eight Lakhs Eighty Two Thousand Seven Hundred only) c) ₹ 20,88,270/- (Rupees Twenty Lakhs Eighty Eight Thousand Two Hundred Seventy only) a) Commercial Plot b) ₹ 1,87,33,500/- (Rupees One Crores Eighty Seven Lakhs Thirty Three Thousand Five Hundred only) c) ₹ 18,73,350/- (Rupees Eighteen

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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 (>=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://ebkray.in). 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: Bank of Maharashtra Ranchi Zonal Office, Account No. 60485858583, Branch Name: Morabadi , Ranchi IFSC Code: MAHB0002328**. 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.

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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 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.

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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 also 30 days (thirty days) notice/15 days' (Fifteen days) notice required under SARFAESI Act to the above borrower/guarantor.

i. Disputes, if any, shall be within the jurisdiction of Mumbai 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: 17.07.2026
Place: Ranchi

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अंचल कार्यालय
रांची
Zonal Office
Ranchi
Bank of Maharashtra

Dy. Zonal Manager & Authorized Officer,
Bank of Maharashtra, Ranchi Zone.