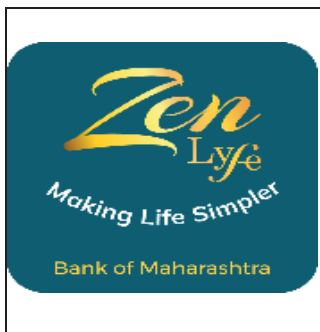


	 RECOVERY DEPARTMENT KOLKATA अंचल कार्यालय – कोलकाता, 3, एन एस रोड, मैकल्योड हाउस कोलकाता –700001 Zonal Office - Kolkata, 3, N. S. Road, McLeod House, 1st Floor, Kolkata West Bengal Pin – 700001 ई-मेल/e-mail:cmrecovery_cal@bankofmaharashtra.bank.in legal_cal@bankofmaharashtra.bank.in Ph+91-7005397104 www.bankofmaharashtra.bank.in	
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**Terms and Conditions for e-auction/sale of the secured assets under the SARFAESI Act 2002
on 25.08.2026**

**Sale notice published on 02.08.2026
Newspapers: Financial Express & Aajkal.**

Date of E- Auction: 25.08.2026 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: 25.08.2026 upto 10:30 A.M./As per e-Bikray rules				
Date & Time of inspection of property: 11.08.2026 to 20.08.2026 between 11 AM to 5 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 Increment
1.	M/s Tatini (Prop: Mrs. Paramita Bose) 16 Bidhan Pally Garia Kolkata – 700084 West Bengal Mr. Dhiman Bose - Guarantor 16 Bidhan Pally Garia Kolkata – 700084 West Bengal Branch: New Alipore Branch Manager: Mr. Smruti Ranjan Barik Ph No. 8917387486	Rs. 12,85,943/ (Rupees Twelve Lakh Eighty Five Thousand Nine Hundred Forty Three Only) plus future interest @ applicable rate from the date of said demand notice i.e., 03.07.2024	Equitable Mortgage residential property 16B Bidhanpally PO-Garia P.S Bansdroni Garia Kolkata 700084 constructed on land admeasuring 02 cattah 7 Chittak Mouza-Kamdhari , J L No 49, R S Khatian No 432, C s&RS Dag No 3, EP No 16, S P No 19, C.S plot no. 3P, JL No 49 under ward No.112 West Bengal., in the district of 24 south Parganas. Being bounded as below On or towards the North: by rest part of this land On or towards the East: By land of Manindranath Neogi On or towards the west: 9'6" wide road On or towards the South: By pond Encumbrances : SA 257/2025	a) Constructive b) Rs.45,18,000/- (Rupees Forty Five Lakh Eighteen Thousand Only) c) Rs.4,51,800.00 (Rupees Four Lakh Fifty One Thousand Eight Hundred Only) Bid Increment: Rs. 25,000/-
2.	Mr. Rakesh Gupta PROP- M/S LAXMI ELECTRICALS	Rs.13,95,012.00 (Rupees Thirteen Lakhs Ninety-Five	Registered mortgage of flat measuring 1755 sq ft situated at c/o OM Radha Niwas, Ground Floor of	a) Constructive b) Rs. 49,47,000/- (Rupees Forty-Nine

Restricted

	Debidanga, Champasari main road, Near Auto Stand, Siliguri District- Darjeeling (WB) 734003 Branch: Siliguri Branch Manager: Abhijeet Parashar Ph No. 8340542312	Thousand and Twelve only) plus future interest and other charges @ applicable rate from the date of demand notice i.e., 13.05.2023)	G=2Storied residential Building, Tea Auction Road, Satyajit nagar, Green Park, Mallguri, Behind Hotel Cloud-9, LR Khaitan No 208, Mouza Uajnu PS AND PO- Pradhan Nagar, Siliguri, Dist- Darjeeling, WB, PIN- 734003 Encumbrances : Not known	Lakh Forty-Seven Thousand Only) c) Rs.4,94,700/-Four Lakh Ninety-Four Thousand Seven Hundred Only) Bid Increment: Rs.20,000/-
3.	1.M/S Sayan Enterprise Vill- Kripakhali, Block – Kultali, P.O- Kripakhali, Panchayat- Kundakhali Godabar, Dist- South 24 Parganas, Wb- 743338 2.Mr Ashok Halder Vill-Kripakhali, Block – Kultali, P.O- Kripakhali, Panchayat- Kundakhali Godabar, Dist- South 24 Parganas, Wb- 743338 Borrowers 3.Mr Lilamay Halder Vill-Kripakhali, Block – Kultali, P.O- Kripakhali, Panchayat- Kundakhali Godabar, Dist- South 24 Parganas, Wb- 743338 Guarantor Branch: Asset Recovery Branch Manager: Pravin Kr. Mahto Mob. 7001580134	Rs.24,98,758/- (Twenty Four Lakh Ninety Eight Thousand Seven Hundred Fifty Eight Only)plus unapplied interest @applicable rate from 21.03.2024	Equitable Mortgage of all piece and parcel of 2 storied Residential building constructed on 08 decimal converted from salti to bastu land and lying situated at Vill & Mouza- Kripakhali, Block & PS- Kultali, PO- Kripakhali, Panchayat: Kundakhali Godabar, bearing RS JL NO 134, LR Khatian NO 264/2,, RS & LR Dag No.177 in the Sistrict of south 24 pgns vide title deed no. 162003088/2019 and Bounded as follows: On or towards North: land of Sudhir Halder On or towards East: land of Radhe Shyam Halder On or towards West : 6 feet wide road On or Towards South: land of Bharati Halder Encumbrances : SA 721/2025	a) Constructive b)Rs. 24,55,000.00 (Twenty Four Lakh Fifty Five Thousand Only) c) 2,45,500.00 (Two Lakh Forty Five Thousand Five Hundred Only) Bid Increment : 20,000/-
4.	M/s Srijani Enterprise; Prop.- Mr. Biswajit Saha Mr. Biswajit Saha	Rs.41,29,678/- (Rs. Forty One Lakhs Twenty Nine Thousand Six Hundred and Seventy Eight	All that piece and parcel of land admeasuring about 01 Cottah 07 Chhitak 18 Square foot with single storied residential building	a) Constructive b) Reserve Price- Rs. 20,40,390/-(Rs. Twenty-Lakh Forty Thousand Three Hundred and Ninety Only)

	(Br. Manager: Mr. Pravin Kr. Mahto Mob. 7001580134)	Only) Plus Unapplied @ Interest rate applicable with monthly rest w.e.f. 22.04.2025 + Other expenses	admeasuring 1053 sqft, Mouza-Muragacha, PS - Ghola, Dist-North 24 Parganas, J L No 30, Re. Su No. 78, Touzi No 212/213, Dag No 512, R S Khatian No 140, L R Khatian No 145 On the North: House (1 Storied) of Chand Kumar Saha (Formerly Fatik Ghosh) On the South: 6 ft Wide Common Passage On the East: House (1 Storied) of Renubala Das. On the West: 6 ft wide Common Passage. Encumbrances: SA/268/2025	c) EMD – Rs. 2,04,100/- (Rs. Two Lakh Four Thousand One Hundred Only) Bid Increment : 20,000/-
5.	Mr. Sk Mohammad Hasanujjaman Mrs. Sabina Yesmin (Branch: Asset Recovery Branch Br. Manager: Mr. Pravin Kr. Mahto Mob. 7001580134)	Rs.35,41,012/- (Rs. Thirty-Five Lakhs Forty One Thousand and Twelve Only) Plus Unapplied Interest @ applicable rate with monthly rest w.e.f. 11.01.2025 + Other expenses	All that pieces and parcel of the property consisting of land measuring 3.75 satak (Decimal) situated at Mouza – Mohanpur, J.L. No. 85, L.R. Dag No. 146, L.R. Khatian No. 1660, Block – Diamond Harbour, PS- Diamond Harbour, Dist - South 24 Parganas Bounded: On the North: Land in Dag No. 4916: On the South: Land in Dag No. 147; On the East: Land in Chand Nagar Mouza Dag No. 333; On the West: 12 Feet wide Road Encumbrances: Not known	a) Constructive b) Reserve Price- Rs.35,62,200/- (Rs. Thirty-Five Lakh Sixty Two Thousand Two Hundred Only) c) EMD – Rs. 3,56,300/- (Rs. Three Lakh Fifty Six Thousand Three Hundred Only) Bid Increment : 20,000/-
6.	Mr. Suvankar Bhunia – Borrower Mr. Sankar Prasad Bhunia - Guarantor (Branch: Asset Recovery Branch Br. Manager: Mr. Pravin Kr. Mahto Mob. 7001580134)	Rs 28,21,474.13 (Rs. Twenty Eight Lakh Twenty one Thousand Four Hundred Seventy Four and Thirteen Paise Only) Plus unapplied interest @applicable rate w.e.f 29.05.2023 and other charges	Land and Building in the name of Suvankar Bhunia at Jangichak, Laxmichak, Kha ragpur local, Paschim Mednipur, PIN-721301 at Mouza-Sankoa, J.L. No. 398, Khatian No. 205/1, Plot No. 1619, 1620, Deed No. 879/2016 dated 11.01.2016. Encumbrances: SA 609/2024	a) Constructive b) Reserve Price- Rs.16,07,400/- (Rs. Sixteen Lakh Seven Thousand Four Hundred Only) c) EMD – Rs.1,60,800/- (Rs. One Lakh Sixty Thousand Eight Hundred Only) Bid Increment : 20,000/-

7.	Mr. Alamgir Hossain-Borrower Mrs. Nazmira Bibi-Borrower (Branch: Asset Recovery Branch Br. Manager: Mr. Pravin Kr. Mahto Mob. 7001580134)	Rs. 22,99,466 (Rs. Twenty Two Lakh Ninety Nine Thousand Four Hundred Sixty Six Only) Plus unapplied interest @applicable rate w.e.f 10.10.2022 and other charges	Commercial three storied building situated on land admeasuring 4743 sqft (total built up area of building 12760 sqft on 3 floors) at mouza Harapara, JL No 81, Touzi No 13, RS and LR Dag No 1112 and 1119 under LR Khatian No 3144 along with link passage of Dag Nos 639,637,640 and 641 under Beraberia Gram Panchayat village Harpara, Post Beraberia, PS Amdanga Dist North 24 Parganas WB 700121 near Ramkrishna Sarada Mission Moyna Madhabpur Road. On or towards the North: Land of Noor Islam & Ajit Kr Ghosh On or towards the East: Land of Mozaffar Hossain On or towards the West: Dwelling Shed of Samsul Haque & Land of Golam Hossain. On or towards the South: Madhabpur Moyna & House of Fazer Ali, 10' wide pucca panchayat road. Encumbrances: SA 244/2023	a) Constructive b) Reserve Price- Rs. 1,96,85,000/- (One Crore Ninety Six Lakh Eighty Five Thousand Only) c) EMD – Rs.19,68,500/- (Rs. Nineteen Lakh Sixty-Eight Thousand Five Hundred Only) Bid Increment : 25,000/-
8.	1. Mrs. Anoyara Bibi Prop. of M/s R K Jewellers D/o Ali Hossain Khan Vill- Jamitya, PO- Jamitta, PSTamlukDis.t-Purba Medinipur, West Bengal, Pin- 721134. (Borrower) 2. Mr. Ali Hossain Khan S/O-Late Sukruddin Khan Vill- Khoskhan, PO- Demarihat, PS-Tamluk, Dist- Purba Medinipur, West Bengal, Pin-721668 (Guarantor) 3.Mr. Anowar Ali Khan	Rs. 28,71,672 /- (Rs. Twenty Eight Lakhs Seventy One Thousand Six Hundred Seventy Two Only) Plus unapplied interest @ applicable rate w.e.f. 21.04.2025 and other charges	All those piece and parcel of land admeasuring about 3.50 Decimal together with the building constructed thereon situated being and lying at Village Mouza-Khoskhana in the registration Dist.- Purba Medinipur PS- Tamluk bearing JL No 87, Plot No 55 (RS & LR) Khatian No 68 (RS) & 41 (LR). The property is bounded as follows: On or Towards North: House of Rabibul Khan	a) Constructive b) Reserve Price- Rs. 37,75,000/- (Rs. Thirty Seven Lakhs Seventy Five Thousand Only) c) EMD – Rs. 3,77,500/- (Rs. Three Lakhs Seventy Seven Thousand Five Hundred Only) Bid Increment : 25,000/-

	S/o- Mr. Ali Hossain Khan Vill- Khoskhan, PO- Demarihat, PS- Tamluk Dist: Purba Medinipur, West Bengal, Pin 721668 (Guarantor) (Branch: Asset Recovery Branch Br. Manager: Mr. Pravin Kr. Mahto Mob. 7001580134)		On or Towards East: House of Alfajuddin Khan & Golam Khan On or Towards West: Panchayat Road On or Towards South: Pond of Ansuddin Khan and House Encumbrances: SA/570/2025	
9.	Mr. Bijay Sarkar Mrs. Mosumi Bose Sarkar (Branch: Asset Recovery Branch Br. Manager: Mr. Pravin Kr. Mahto Mob. 7001580134)	Rs. 37,99,050/- (Rs. Thirty Seven Lakhs Ninety Nine Thousand Fifty Only) Plus unapplied interest @ applicable rate w.e.f. 13.09.2023 and other charges	Equitable Mortgage of Land admeasuring about 1 Cottah, 15 Chittak, 14 Sq.ft. including single storied Building admeasuring 739 Sq.ft. lying and situated at Mouza-Abdulpur, J.L. No. 53, Re Su No. 35, Touzi No. 146, Pargana Anwarpur, R.S. and L.R. Dag No. 337/1148 under L.R. Khatian No. 3323 and 3324, Holding No. 84/1/2, Ramkrishnapally ward No. 11, P.O.- Abdulpur, P.S.- Madhyamgram, W.B.- 700155 bounded as follows : On the North : Plot No DD-3 On the South : Wide common passage On the East : Wide common passage On the West : 8" Wide common passage Encumbrances: TSA 20/2025	a) Constructive b) Reserve Price:- Rs. 24,54,300/- (Rs. Twenty Four Lakh Fifty Four Thousand Three Hundred Only) c) EMD – Rs. 2,45,450/- (Rs. Two Lakh Forty Five Thousand Four Hundred Fifty Only) Bid Increment : 20,000/-
10.	M/s Vindhyavasini Suppliers Private Limited. Guarantor- Mr Subhajit Sen and Mrs Anusua Deb Branch. ARB, Kolkata Br. Manager: Mr. Praveen Mahto	Rs. 2,97,88,719/- (Rs. Two Crore Ninety Seven Lakhs Eighty Eight Thousand Seven Hundred Nineteen Only) Plus interest thereon @ applicable rate	Ground Floor of 3210 sqft Premises No 106, G T Road, Mouza Ballavpur, RS/LR Dag No 643, LR Khatian No 1054, JL No 14, PS Serampur, Under Serampur Municipality, Dist Hooghly, PIN 712202 Encumbrances: Not known	a) Constructive b) Reserve Price: Rs. 1,25,78,000/- (Rs. One Crore Twenty-Five Lakhs Seventy Eight Thousand Only) c) EMD – Rs. 12,57,800/- (Rs. Twelve Lakh Fifty-Seven Thousand Eight Hundred)

	Mob. 7001580134	w.e.f. 08.10.2022 and other charges		Thousand Eight Hundred Only) Bid Increment: Rs.35,000/-
			Third Floor of 3620 sqft Premises No 106, G T Road, Mouza Ballavpur, RS/LR Dag No 643, LR Khatian No 1054, JL No 14, PS Serampur, Under Serampur Municipality, Dist Hooghly, PIN 712202 Encumbrances: Not known	a) Constructive b) Reserve Price; Rs. 1,02,37,000/- (Rs. One Crore Two Lakhs Thirty- Seven Thousand Only) c) EMD – Rs. 10,23,700/- (Rs. Ten Lakh Twenty Three Thousand Seven Hundred Only) Bid Increment: Rs.35,000/-

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:

- 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 25.08.2026 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://baanknet.com>) for e-auction will be provided by e auction service provider M/s PSB Alliance having its Registered office as at Unit 1, 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://ebkay.in>) using their mobile number and email id. Further, they will upload the requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take 2-3 working days), the intending Bidders/Purchasers has to transfer the EMD amount using online mode in his Global Wallet. Only after having sufficient EMD in his Wallet, the interested bidder will be able to bid on the date of e-auction.
 6. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through only one mode i.e. NEFT (After generation of Challan from <https://ebkay.in>) in bidders Global EMD

Restricted

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://ebkray.in>). 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: E-Seva ARB Branch Kol, Account No.60351632411, 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.

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 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 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.

- 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.

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 statutor dues, taxes, rates, assessments, charges fees etc. will be responsibility of the successful bidder only.
- e. The Sale Certificate will not be issued pending operation of any stay/ injunction/ restraint order passed by the DRT/DRAT/High Court or any other court against the issue of Sale Certificate. Further no interest will be paid on the amount deposited.
- f. The deposit made by the successful-bidder, pending execution of Sale Certificate, will be kept in non-interest bearing deposit account.
- g. No request for return of deposit either in part or full/cancellation of sale will be entertained.

24. Return of EMD:

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

25. Stay/Cancellation of Sale:

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

26. Delivery of Title Deeds:

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

27. Delivery of possession:

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

28. Other Conditions:

- a. The 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.

- f. The Borrowers attention is invited to the provisions of sub-section 8 of section 13 of the Act in respect of time available, to redeem the secured asset.
- g. Particulars specified in respect of the property in the public notice have been stated to the best of the information of the Authorized Officer/Bank and Bank would not entertain any claim or representation in that regard from the bidders.
- h. This publication is also 30 days' (Thirty 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: 28/07/2026.
Place: Kolkata.

Chief Manager & Authorized Officer,
Bank of Maharashtra