

	 जयपुर अंचल कार्यालय/Jaipur Zonal Office 6 वां तल, "फार्च्यून हाइट्स", सी/94, मुख्य सुभाष मार्ग, 6th Floor, "Fortune Heights", C/94, Main Subhash Marg, Ahinsa Circle, C-Scheme, Jaipur 302001 टेलीफोन/TELE : 0141-2379904 ई-मेल/e-mail : cmrecovery_jai@bankofmaharashtra.bank.in	
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प्रधान कार्यालय: लोकमंगल, 1501, शिवाजीनगर, पुणे-5
 Head Office: LOKMANGAL, 1501, SHIVAJINAGAR, PUNE-5

Ref:AX57/Recovery/SARFAESI/E-Auction/August/2026

Date: 29.08.2026

**Terms and Conditions for sale of assets through online e-auction
under SARFAESI Act**

Date of E-Auction: 15/09/2026 between 11:00 A.M. to 03:00 P.M. The bid increment amount will be Rs. 20,000/- with unlimited 10 mins extensions.							
Last date & time for submission of Bid/Deposit of EMD and Proof: 14/09/2026 upto 05:00 PM							
Date & Time of inspection of property: 10/09/2026 between 11:00 AM to 04:00 PM							
S. No.	Name of Borrowers/Guarantors & Address	Branch & Phone No.	Amount Due as per the 13(2) Notice	Description of the property	Possession Type	Reserve Price / Earnest Money Deposit/ Bid Increment	Last date of bid submission of EMD (DD/MM/YYY Y)
1.	1. Mrs. Indra Kumawat W/o Mahendra Kumawat (Borrower) Ward No 2, Main Chorahe ke pass Sanwar Rajsamand – 313324. 2. Mr. Mahendra Kumawat S/o Ramesh Chandra Kumawat (Co-Borrower) Vaishno Shayam Shivansh Nagar Road, Hathi Nada-Rajsamand – 313324	Rajsamand Mr. Gopal Meena, Branch Manager (M): 8329625213	Total Dues of loans as on 03.04.2025 is Rs. 14,57,971.41/- plus interest plus penal interest and other charges w.e.f 03.04.2025 (Less recovery made thereafter)	All piece & Parcel of residential property in name of Mrs. Indra Kumawat W/o Mr. Mahendra Kumawat & Mr. Mahendra Kumawat S/o Ramesh Chandra Kumawat Situated at Flat No. EA - 802 Silver Residency apartment Village Rathodo ka Guda tehsil Badgaon Udaipur - 313001 admeasuring 320 Sq Ft. Boundaries of the property: North: Setback South: Entrance Corridor East: Flat No 801 West: Flat No 803	Symbo	Rs.10,23,500/- (Rupees Ten Lakh Twenty Three Thousand Five Hundred Only) & EMD - Rs. 1,02,350/- (Rupees One Lakh Two Thousand Three Hundred Fifty Only)	14/09/2026

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2.	(1) M/s Bhawna Mobile & More (Borrower) Shop No. 31-32, House No – 12 Gurunanakpura, Rajapark, Jaipur, Rajasthan – 302007. (2) Mrs. Sanvi Anand (Proprietor & Guarantor) B-1002, Cedar Luxuria Building, Near Muhana Mandi Gate, Mansarovar, Jaipur – Rajasthan – 302020 (3) Mrs. Susheela Chandnani, (Guarantor) 602, Guman Heights, Mansarovar, Jaipur, Rajasthan – 302020.	Pratapnagar Mr. Anandi Lal Meena Branch Manager (M): 9887819218	Total Dues as on 07.02.2023 is Rs. 18,13,201/- plus interest plus penal interest and other charges thereon w.e.f 01.02.2023 (Less recovery made thereafter)	Eq Mortgage: All piece & Parcel of property situated at Shop No. B-5, Cedar Luxuria, Muhana Mandi Road, Mansarovar, Jaipur, Rajasthan - 302020 admeasuring measuring 193.64 Sq Ft in the name of Mrs. Sanvi Anand Boundaries of the property: North: Others Shop South: Corridor East : Shop No 6 West: Open Space	Physical	Rs.11,33,500/- (Rupees Eleven Lakh Thirty Three Thousand Five Hundred only) & EMD - Rs. 1,13,350/- (Rupees One Lakh Thirteen Thousand Three Hundred Fifty only)	14/09/2026
3.	(1) Mr. Pawan Kumar S/o Mr.Amar Singh Flat No. B 1(3)-1114, 11th Floor, Tower No. – T2, Project Ashiana Greens,Village-Neendar, Sikar Road, Jaipur – 302013. (2) Mrs. Meenakshi W/o Mr. Pawan Kumar Flat No. B 1(3)-1114, 11th Floor, Tower No. – T2, Project Ashiana Greens,Village-Neendar, Sikar Road, Jaipur – 302013	Pratapnagar Mr. Anandi Lal Meena Branch Manager (M): 9887819218	Total Dues as on 21.02.2023 is Rs. 29,72,082/- plus interest plus penal interest and other charges thereon w.e.f 21.02.2023 (Less recovery made thereafter)	Eq Mortgage: All piece & Parcel of property situated at Flat No. B 1(3)-1114, situated on 11th floor in Tower/Block-T2 of the Project Ashiana Greens, Village- Neendar, Sikar Road, Jaipur 302013 admeasuring 1250.00 Sq. Ft. Boudaries of the property: East: Corridor, West: Open to sky, North: Flat No. A3-1113, South: Flat No. B1(2)-1115	Physical	Rs.36,55,500/- (Rupees Thirty Six Lakh Fifty Five Thousand Five Hundred only) & EMD - Rs. 3,65,550/- (Rupees Three Lakh Sixty Five Thousand Five Hundred Fifty only)	14/09/2026
4.	1. Mr. Pokar S/o Deva (Borrower) Palwas Khurd Mavli Udaipur, Rajsathan-313201 2. Mr. Pappu Lal Gayari S/o Pokar Ji (Co-Borrower) Palwas Khurd Mavli Udaipur Rajasthan- 313201	Rajsamand Mr. Gopal Meena, Branch Manager (M): 8329625213	Total Dues of loans as on 04.04.2025 Rs1974773/- plus future interest/accrued interest/unrealized interest at the contractual rate(s) together with incidental expenses, costs, charges etc. minus	Eq Mortgage: All that pieces and parcel of Residential property in name of Mr. Pokar S/o Deva at khashra No.250, village Palwas khurd, Gram Panchayat veer dholiya ,tehsil Mavli - district Udaipur (Raj). Admeasuring 2640.00 Sq.ft Boundaries of the property: North: House of Jetram South: Owners Land East: Road West: House of Ganesh	Sym bolic	Rs.8,10,000/- (Rupees Eight Lakhs Ten Thousand Only) & EMD Rs.81,000/- (Rs. Eighty One Thousand Only)	14/09/2026

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			recoveries if any				
5.	1.Mr.Amrit Lal Meena S/o Nathu Lal Meena (Borrower) Raniya, post paal sarada, Pal sarada Udaipur (Raj)- 313902. Also At: khasara no 909/371 revenue village pavda, panchayat chapi tehsil bicchiwada, dist Dungarpur (Raj).	Udaipur Mr. Praveen Kumar, Branch Manager (M): 9767711808	Total Dues of loans as on 25.02.2025 Rs. 2053231.00/- plus future interest/accrued interest/unrealized interest at the contractual rate(s) together with incidental expenses, costs, charges etc. minus recoveries if any	Eq Mortgage: All piece & Parcel of Residential property in name Mr. Amrit lal meena s/o Nathu meena situated at khasara no 909/371 revenue village pavda panchayat chapi tehsil bicchiwada dist Dungarpur (Raj). Admeasuring 4359.38 Sq.ft Boundaries of the property: North: road South: kh no 376 East: kh no 367 West: kh no 372	Sym bolic	Rs 11,67,300/- (Rupees Eleven Lakhs Sixty Seven Thousand Three Hundred Only) & EMD Rs.1,16,730/- (Rs.One Lakh Sixteen Thousand Seven Hundred Thirty Only)	14/09/2026
6.	1. Mrs. Kiran Acharya W/o Mr. Surya Prakash Acharya (Borrower) Near Mochiyon ki Galli 10, Badi Holi, Shastri Circle, Distt. Udaipur, Rajasthan – 313001 Also At: Plot No. 08, Arajji 5302 & 5303, Revenue Village Umreda, Tehsil Girwa, District Udaipur, Rajasthan- 313001	Udaipur Mr. Praveen Kumar, Branch Manager (M): 9767711808	Total Dues of loans as on 24.05.2024 Rs.20,27,730.57/- Plus further costs, interest, charges & expenses as applicable minus recoveries if any	Eq. Mortgage of residential Property located at Plot no. 08, Arajji No. 5302 & 5303, Revenue Village Umreda, Tehsil Girwa, Distt. Udaipur, Rajasthan -313001 Measuring total area 1060.00 sq. ft. in the name of Mrs. Kiran Acharya W/o Mr. Surya Prakash Acharya CERSAI ID: 200061767200 Boundaries of the property: North: Other Land South: Road 30'0" wide East: Plot No. 09 West: Plot No. 07	Sym bolic	Rs.17,30,500/- (Rupees Seventeen Lakh Thirty Thousand Five Hundred only) & EMD- Rs. 1,73,050/- (Rupees One Lakh Seventy Three Thousand Fifty only)	14/09/2026
7.	1) Mr. Chandra Prakash Gurjar Gaur S/o Mr. Satya Narayan Gurjar Gaur (Borrower) Arajji No 3069 Near Hanuman chowk Revenue Village karanpur. Tehsil Vallabh nagar Dist Udaipur 313602. Mob no 8003439341	Udaipur Mr. Praveen Kumar, Branch Manager (M): 9767711808	Total Dues of loans as on 19.02.2024. Rs. 9,26,433.00/- Plus further costs, interest, charges & expenses as applicable minus	Eq. Mortgage of Residential Property located at Arajji No 3069 Near Hanuman chowk Revenue Village karanpur The Vallabhnagar Dist Udaipur 313602 in the name of Mr Chandra Prakash Gurjar Gaur S/o Mr Satya Narayan Gurjar Gaur Admeasuring 1123.81 Sq Ft Boundaries of the property: East: House of Omprakash Menariya West: Road	Sym bolic	Rs.11,11,500/- (Rupees Eleven Lakh Eleven Thousand Five Hundred only) & EMD- Rs. 1,11,150/- (Rupees One lakh Eleven Thousand One Hundred Fifty only)	14/09/2026

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			recoveries if any	North: Bada of Gopal ji South: Road			
8.	1. Mr. Virendra Prajapat S/o Nathu Lal Prrajapat (Borrower) Kurabad, Tehsil Girwa. Kurawar, District Udaipur Rajasthan – 313703 2. Mrs. Ranu Prajapat W/o Mr. Virendra Prajapat (Co- Borrower) Kurabad, Tehsil Girwa. Kurawar, District Udaipur Rajasthan – 313703	Rajsamand Mr. Gopal Meena, Branch Manager (M): 8329625213	Total Dues of loans as on 24.06.2024 Rs. 14,15,439.00/- Plus further costs, interest, charges & expenses as applicable minus recoveries if any	Eg Mortgage All that pieces & Parcel of Housing Property located at Khasra No. 1322/423, 1324/413 & 412 Revenue Village Suro Ka Guda. Tehsil Girwa, District – Udaipur. Measuring total area 2500 sq. mts. in the name of Mr. Virendra Prajapat S/o Nathu Lal Prajapat Boundaries of the property: North: Road South: Land of Udailal, Virendra S/o Nathu kumhar & Dhapu bai W/o Nathu kumhar East: Land of Udailal S/o Nathu kumhar. West: Land of Heera lal S/o Shankar Lal Kumhar	Sym boli c	Rs. 22,53,000/- (Rupees Twenty Two Lakhs Fifty Three Thousand only) & EMD- Rs. 2,25,300/- (Rupees Two Lakh Twenty Five Thousand Three Hundred only)	14/09/2026
9.	1. Jagdamba Industries (Borrower) Through its Prop- Mr. Phateh Singh H 1 155 Silora, RIICO Industrial Area, Phase 1, Kishangarh Ajmer - 305801 2. Mr. Phateh Singh S/o Kamma (Proprietor) Behind water tank, Rajareddi, Kishangarh, Ajmer Rajasthan-305801	Kishangarh Mr. Vikas Meena, Branch Manager (M): 9636364155	As on 03.06.2025 is Rs. 24,47,201.44/- plus future interest/accrued interest/unrealized interest at the contractual rate(s) together with incidental expense, costs, charges etc. minus recoveries if any	Eg Mortgage: All piece & parcel of property in name of Mr. Phateh Singh S/o Kamma situated at H-1, 155 Silora, RIICO Industrial Area Phase - 1, Kishangarh Ajmer 305801 (Raj). Boundaries of the property: North: 18.00mtr wide road South: plot no H-1-160 East: plot no H-1-156 West: Plot No H-1-154	Phy sical	Rs. 21,87,000/- (Rupees Twenty One Lakh Eighty Seven Thousand Only) & EMD Rs. 2,18,700 (Rupees Two Lakh Eighteen Thousand Seven Hundred Only)	14/09/2026

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10.	1. M/s National Trading Company (Borrower) Ground Floor Khasra no 1293/799 Kirarod Paota, Dist- Jaipur Rajasthan-303107 2. Mr. Sandeep Choudhary s/o Dharm Chand (Proprietor) Tagaliri Dhani village- kirarod ward no-3, Tehsil Paota, dist- Kotputli, Behror, Rajasthan-303107 3. Surendra Chaudhary (Guarantor) R/o Tagaliri Dhani village- kirarod ward no-3, Tehsil Paota, dist- Kotputli, Behror, Rajasthan-303107	ehror Mr. Vijay Kumar, Branch Manager (M): 8378893922	As on 11.11.2025 is Rs. 44,05,989/- plus future interest/accrued interest/unrealized interest at the contractual rate(s) together with incidental expenses, costs, charges etc. minus recoveries if any	Eq. Mortgage: All that pieces and parcel of commercial property in name of Mr. Surendar Kumar Choudhary S/o Mr. Bhairu Ram Choudhary situated at Ground Floor Khasra No. 1293/799 Ward No 3, Kirarod, Tehsil - Paota, District-Kotputli, Behror (Raj) - 303107 admeasuring 2000.00 Sq. Mtrs i.e 2392.05 Sq Yds Boundaries of the Property: North : Khasra no 800 South : Khasra no 1295/1292 East: Khasra no 1294/1292 & Residential Land West : Khasra no 348	Sym bolic	Rs.62,12,700/- (Rupees Sixty Two Lakh Twelve Thousand Seven hundred Only) & EMD Rs. 6,21,270/- (Rupees Six Lakh Twenty One Thousand Two Hundred Seventy Only)	14/09/2026
11.	1. Mr. Logar S/o Uda (Borrower) Megwalon Ka Mohalla, Ramdev Mandir KE Peeche Vill Gurli, Mavli Udaipur-313024 2. Mr. RahuL S/O Lagar lal (Co-Borrower) Megwalon Ka Mohalla, Ramdev Mandir KE Peeche Vill Gurli, Mavli Udaipur-313024	Rajsamand Mr. Gopal Meena, Branch Manager (M): 8329625213	As on 01.12.2025 is Rs. 11,49,483.24/- plus future interest/accrued interest/unrealized interest at the contractual rate(s) together with incidental expenses, costs, charges etc. minus recoveries if any	Eq. Mortgage: All piece & parcel of Residential Plot in name of Mr. Logar Lal S/o Uda ji Megwal situated at khasra No.436 Village Gurli, Gram Panchayat Gurli, Tehsil Mavli-district Udaipur (Raj.) admeasuring 1044 Sq Ft. Boundaries of the property: North: Aam Rasta South: Bada of Ganesh Nath East: Gali and Temple of Ramdev Ji West : House of Ramlal Megwal	Sym bolic	Rs.16,11,000/- (Rupees Seventeen Lakh Eleven Thousand Only) & EMD Rs. 1,61,100/- (Rupees One Lakh Sixty One Thousand One Hundred Only)	14/09/2026
12.	1. Tarachand (Borrower) S/O Shyopal Singh Village-Todarwas Jhunjhnu, Mojawas, Rajasthan 333704 2. Mrs. Rampyari Devi W/o Shyopal Singh (Guarantor) Village-Todarwas Jhunjhnu, Mojawas Rajasthan 333704.	JHUNJHUNU Ms. Kajal Saini, Jhunjhunu Branch (M): 9875700369	As on 23.12.2025 is Rs. 19,21,553/- plus future interest/accrued interest/unrealized interest at the contractual rate(s) together	Equitable Mortgage: All pieces and parcel of Residential Property in name of Mrs. Rampyari W/o Shyopal Singh situated at Patta no. 36 Village Todarwas, Gram Panchayat Mojawas, Tehsil - Mandawa, District Jhunjhunu - Rajasthan Admeasuring 266.66 Sq Yard. Boundaries of the property: North : House of Shyopal East: Aam Rasta	Sym bolic	Rs.7,98,300/- (Rupees Seven Lakh Ninety Eight Thousand Three hundred Only) & EMD Rs. 79,830/- (Rupees Seventy Nine Thousand Eight Hundred Thirty Only)	14/09/2026

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	3. Shyopal Singh (Guarantor) Village-Todarwas Jhunjhnu, Mojawas Rajasthan 333704.		with incidental expenses, costs, charges etc. minus recoveries if any	South: Main Road West: Main Gate			
13.	1. Manju W/O Mr Ratna Ram (Borrower) Praapto Ka Bas Artiya Kallan, Kudi Pipar Road, Jodhpur-342606.	Jodhpur Abhishek Rajpurohit, Branch Manager (M): 9828099898	As on 17.12.2025 is Rs. 37,57,120/- plus future interest/accrued interest/unrealized interest at the contractual rate(s) together with incidental expenses, costs, charges etc. minus recoveries if any	Eq. Mortgage : All piece & parcel of Residential property in name of Mrs. Manju W/o Ratna Ram situated at Plot No. 326 Khasra No 126 Balaji Nagar Yojana Gram Sangariya Jodhpur (Raj) Admeasuring 1590. Sq.ft Boundaries of the property: North : Plot No 327 South: Plot No 325 East: Other Land West: 40' Wide Road	Sym boli c	Rs. 21,87,000/- (Rupees Twenty One Lakh Eighty Seven Thousand Only) & EMD Rs. 2,18,700/- (Rupees Two Lakh Eighteen Thousand Seven hundred Only)	14/09/2026
14.	1. Mrs. Raju Bai w/o Mr. Logar Lal Gayri (Borrower) Khasra no. 893, Gram Rathna, Khkhariya khedi, gram panchayat nurda, Tehsil Mavli, Udaipur-313204 2. Mr. Bhagwan Lal Gayri s/o Logar Lal Gayri (Co-Borrower) Khasra no. 893, Gram Rathna, Khkhariya khedi, gram panchayat nurda, Tehsil Mavli, Udaipur-313204	Udaipur Mr. Praveen Kumar, Branch Manager (M): 9767711808	As on 29.08.2025 is Rs. 8,75,861/- plus future interest/accrued interest/unrealized interest at the contractual rate(s) together with incidental expenses, costs, charges etc. minus recoveries if any	Eq Mortgage: All piece & Parcel of Residential Property located at Patta No. 20689 in Arajai no. 893, Gram Rathna, Khkhariya khedi, gram panchayat nurda, the mavli Udaipur measuring Total admeasuring area 900 sq.ft in the name of Mrs. Raju Bai. Boundaries of the Property: North : Self Bada South: Self Land East: Land of Babulal West: Road	Sym boli c	Rs.11,98,000/- (Rupees Eleven Lakh Ninety Eight Thousand Only) & EMD Rs. 1,19,800/- (Rupees One Lakh Nineteen Thousand Eight Hundred Only)	14/09/2026

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15.	1. Roop Lal Gayri S/o Mr. Varada Ji (Borrower) VTC Awarda, PO Godana, Sub-Dist. Jhadol, Dist. Udaipur, Rajasthan - 313702	Udaipur Mr. Praveen Kumar, Branch Manager (M): 9767711808	As on 22.09.2023 is Rs. 19,98,796.49/- plus future interest/accrued interest/unrealized interest at the contractual rate(s) together with incidental expenses, costs, charges etc. minus recoveries if any	All that piece and parcel of residential property located at khasra no 258, Gram Panchayat Godana, Panchayat Samiti Jhadol, Distt. Udaipur, Rajasthan - 313702 measuring Total Area 2473.87 Sq. Ft. in the name of Mr. Roop Lal Gayri S/o Mr. Varada Ji. Boundaries of the property: North : Road East : House of Mr. Narayan S/o Mr. Verda Gayri South Road West : House of Mr. Dhuli Lal S/o Me. Bhaira Ji Gayri	Sym boli c	Rs.8,76,000/- (Rupees Eight Lakh Seventy Six Thousand Only) & EMD Rs. 87,600/- (Rupees Eighty Seven Thousand Six Hundred Only)	14/09/2026
16.	1. Dhapu Bai W/o Nathu Lal (Borrower) Kurabad, kurawar, Girwa, Udaipur-Rajasthan – 313703 2. Mr Virendra prajapat s/o Nathu Lal (Co-Borrower) Kurabad, kurawar, Girwa, Udaipur, Rajasthan - 313703	Udaipur Mr. Praveen Kumar, Branch Manager (M): 9767711808	As on 25.06.2024 is Rs. 24,76,640/- plus future interest/accrued interest/unrealized interest at the contractual rate(s) together with incidental expenses, costs, charges etc. minus recoveries if any	Eq. Mortgage: All that Pieces & Parcel of Residential Property Located at Araji no 1321/423,1325/421,1328/422, revenue village suro ka guda, gram panchayat Bemla, The. Kurabad, Udaipur Measuring total built up area 26909 sq ft. in the name of Mrs. Dhapu Bai w/o nathu lal. Boundaries of the property: North : Road South : Property of udailal, virendra, nathu kumhar East : Other Property West : Property of Udailal , Nathu Kumhar	Sym boli c	Rs.34,10,500/- (Rupees Thirty Four Lakh Ten Thousand Five Hundred Only) & EMD Rs. 3,41,050/- (Rupees Three Lakh Forty One Thousand Fifty Only)	14/09/2026
17.	1. Rupa Bai W/o Jivan Lal (Borrower) Patta No. 32/2011, Gram Jhadol, Udaipur, Rajasthan - 313702 2. Mr. Ramesh Lohar S/o Jivan Lal (Co-Borrower) Patta No. 32/2011, Gram Jhadol, Udaipur, Rajasthan - 313702	Udaipur Mr. Praveen Kumar, Branch Manager (M): 9767711808	As on 17.03.2025 is Rs. 22,37,542.10/- plus future interest/accrued interest/unrealized interest at the contractual rate(s) together with incidental	Eq. Mortgage: All piece & parcel of Residential property located at Patta No. 32/2011, Jhadol, Tehsil Jhadol, District Udaipur, Rajasthan 313702 in the name of Mrs. Rupa Bai W/o Jivan Lal admeasuring total area 1500.00 sq ft. Boundaries of the property: North : Road South : Road East: Land of Shankarlal West: Property of Punamchand Purbiya	Sym boli c	Rs.41,72,400/- (Rupees Forty One Lakh Seventy Two Thousand Four Hundred Only) & EMD Rs. 4,17,240/- (Rupees Four Lakh Seventeen Thousand Two Hundred Forty Only)	14/09/2026

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			expenses, costs, charges etc. minus recoveries if any			
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1. Nature and Object of Online Sale:

- a. The online e-auction sale is with the object of Free and Fair Sale, Transparency and for achieving best-possible recovery of public money.
 - b. The sale is governed by the Provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and Security Interest (Enforcement) Rules, 2002 and the following specific terms and conditions.
2. The auction sale will be On-line E-Auction / Bidding through website <https://baanknet/eauction-psb> [Contact No. - 8291220220, Email: support.baanknet@psballiance.com] on **15.09.2026**. **Last date of submission of bid/tender with EMD is 14.09.2026 upto 05:00 PM. The intending purchasers can inspect the property/ies with prior appointment at his/her expenses on 10.09.2026 between 11:00 AM to 04:00 PM.** For Prior appointment, please contact to the Concerned Branch. Bidders shall improve their offers as mentioned above during online bidding for Property/ies.
3. Platform (<https://baanknet/eauction-psb>) [Contact No. - 8291220220, Email : support.baanknet@psballiance.com] for e-auction will be provided by e-auction service provider psballiance having its Registered office as at Unit 1, 3d Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai-400037 (contact Phone & Toll Free Numbers 8291220220) The intending Bidders/Purchasers are required to participate in the e-auction process at e-auction service provider's website <https://baanknet/eauction-psb> 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/eauction-psb>).
5. The intending Bidders / Purchasers are requested to register on portal (<https://baanknet/eauction-psb>) 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.

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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/eauction-psb>) 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/eauction-psb>). 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: THE AUTHORISED OFFICER, BANK OF MAHARASHTRA, Account No. 60336338327, Branch name: M.I. Road Jaipur, IFSC Code MAHB0000389**. 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

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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 to the concerned Branches.
- 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:

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- 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/Tender Document.
- b. Auction/Bidding time will initially be for specified period and if bidding continues, the bidding process will get automatically extended ten 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 ten minutes and if no bid higher than last quoted highest bid is received within the said extended ten minutes, the auction sale will automatically get closed at the expiry of the extended ten minute. There will thus be an extension of bidding-time, each of ten minutes duration, till auction is concluded.
- d. Bidders are advised to enter their bid accordingly keeping in mind the ten 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.

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- 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.

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- 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.

26. Delivery of Title Deeds:

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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 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.

Words and expressions used herein above shall have the same meaning as assigned to them In SARFAESI Act, 2002, and the Rules framed thereunder'.

Special Instructions -Bidding in the last minutes and seconds should be avoided in the bidder's own interest. Neither the Bank of Maharashtra nor the service provider will be responsible for any lapses/Failure (Internet Failure, Power failure, etc.)

Place: Jaipur
Date: 29.08.2026


Gaurav Kumar
Gaurav Kumar
Authorised Officer
Bank of Maharashtra

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I/We have carefully gone through terms and conditions for e-auction and unconditionally accept it.		
Name of Bidder	Signature of Bidder	Date