Bank of Maharashtra
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



Terms and Conditions for e-auction/sale of the secured assets under the SARFAESI Act 2002
on 30.11.2026
Sale notice published on 14.11.2026
Newspapers: Business Standard (English) and Ei Samay (Bengali).

Date of E- Auction:30.11.2026 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: 29.10.2026 upto 10:30 A.M./As per e-Bikray rules
Date & Time of inspection of property: 17.11.2026 to 26.11.2026 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
1	Mr. Amirul Ali Khan (Prop. of M/s Bhai Bhai Basanalay) Abu Hossain Khan (Guarantor) Branch. Tamluk Br. Manager: Gyan Verma Mob. 7905277746	Rs.1489022/- plus unapplied interest @applicable rate from 22.06.2023	Pieces and parcels of land together with the buildings and structures constructed thereon lying at village- Kotbarh in the registration Dist- Purbamednipur admeasuring about 3702 sq ft and bearing CTS/Survey no with J.L No 18, plot no. 169 khatian no 378/1(s), 506, 1242 (H), New L.R 176, PS-Chandipur, Dist:Purba Mednipur PiN 721 633, West Bengal. Encumbrance: SA 71/2025	a) Constructive b) Rs.12,98,800/-(Rupees Twelve Lakh Ninety Eight Thousand Eight Hundred Only) c) Rs. 1,29,900/- (Rupees One Lakh Twenty-Nine Thousand Nine Hundred only) Bid Increment: Rs.20,000/-

2	Mr. Rakibul Hossain (Prop. M/s. Bardhaman Trading Company) Halima Khatun (Guarantor) Branch. Bardhaman Br. Manager: Somen Sen Mob. 8805111527	Rs.1555938/- plus unapplied interest @applicable rate from 14.03.2023	Piece and parcel of land adm 0.0234 Acres situate being and lying at Mauza Burdawan J.L No. 30, R.S Kh. Nos. 2897 & 5226, L R Kh No. 18458 & 18457, R.S Plot No. 5233, 5234, L R Plot No. 3948, Mahalla Pirbaharam rd., Dangapara ward no-19, Holding No. 109/C under Burdawan Municipality, P.O Nutanganj, P.s & District Burdawan Pin 713102 Encumbrance: SA/547/2024	a) Constructive b) Rs.22,30,200/- (Rupees Twenty Two Lakh Thirty Thousand Two hundred Only) c) Rs. 2,23,100/- (Rupees Two Lakh Twenty Three Thousand One Hundred Only) Bid Increment: Rs.20,000/-
3	Chirasree Chakraborty Mr. Prashanta Chakraborty (Co Borrower) Branch. Bidhan Nagar Br. Manager: Anup Singh Mob. 8961608645	Rs.1795365/- plus unapplied interest @applicable rate from 12.07.2022	Piece and parcel of property in the name of Mrs. Chirashree Chakraborty & Mr. Prashanta Chakraborty at Flat No. 10, Block No. B, 4th Floor, Siva Complex, 61 N.S. Bose Road, P.O. Rajpur, P.S. Sonarpur, District – 24 Parganas (South), Kolkata – 700149 Encumbrance: SA/124/2025	a) Constructive b) Rs.2520000/- (Rupees Twenty-Eight Lakh Only) c) Rs. 2,52,000/- (Rupees Two Lakh Eighty Thousand Only) Bid Increment: Rs.20,000/-
4	Dipankar Gantait Subhankar Gantait (Co Borrower) Branch. Tamluk Br. Manager: Gyan Verma Mob. 7905277746	Rs.1776638 plus unapplied interest @applicable rate from 29.09.2023	Piece and parcel of land admeasuring about 2268.17 sq.ft together with the residential building constructed thereon of single storied floor admeasuing	a) Constructive b) Rs. 3,09,400/- (Rupees Three Lakh Nine Thousand and Four Hundred Only) c) Rs. 30,940/- (Rupees Thirty Thousand Nine Hundred and Forty Only) Bid Increment: Rs.10,000/-

			about 1250 sq ft located at Naichandpur 9/2 no. G.P Mouza-Naichanpur, Near Narkelda Samabai Samiti, Vill: Pachim Naipore, PS-Moyna, Dist- East Midnapore, PIN 721 642, West Bengal within the jurisdiction of the Sub RegistratADSR Moyna bearing plot no 1803, J.L No. 250, Khatian No. 3831, 3829 (L.R). Encumbrance: SA/249/2025	
5	Shyampada Khatua (Prop. M/s. Maa Kali Hair Processing). Branch. Tamluk Br. Manager: Gyan Verma, Mob. 7905277746	Rs.1258262/- plus unapplied interest @applicable rate from 12.12.2023	Pieces and parcel of land in the name of Mr. Shyampada Khatua together with the building constructed or to be constructed thereon admeasuring about 15.66 decimal situate being and lying in the registration Dist-Purba Medinipur,Sub Dist-Tamluk locatec at Plot No.2388,J.L No.28,Touzi No.2639,Khatian No.947,Mouza-Gurgram,State-West Bengal,P.S-Bhagwanpur,PIN-721633 Encumbrance: SA 90/2025	a) Constructive b) Rs. 20,59,550/- (Rupees Twenty Lakh Fifty-Nine Thousand Five Hundred Fifty Only) c)Rs. 2,06,000/- (Rupees Two Lakh Six Thousand Only) Bid Increment: Rs.20,000/-
6	Mitali Dutta Jana	1192394.00 plus unapplied interest	Piece and parcel of G +1	a) Constructive b) 2820000.00 (Rupees

	Amiya Ratan Jana (Co-Borrower) Branch. Kharagpur Br. Manager: Nishikant Singh Ph no. 7019468879	@applicable rate from 11.05.2022	residential house admeasuring about 766.98 sq.ft along with land admeasuring about 0.02 Hectares situated at Mouza-Tutaranga, CTS/Sy. No 862, J.L No. 671, R.S Plot No.862, R.S. Khaitan No.246, P.S-Belda, District-Paschim Medinipur-721424 Encumbrance: Not known	Twenty-Eight Lakh Twenty Thousand Only) c) 282000.00 (Rupees Two Lakh Eighty-Two Thousand Only) Bid Increment: Rs.20,000/-
7	Sabita Mondal Jaganath Mondal (Co-Borrower) Branch. Tamluk Br. Manager: Gyan Verma, Mob. 7905277746	1293586.00 plus unapplied interest @applicable rate from 28.09.2023	Pieces and parcel of land admeasuring 4.656 Decimal together with the residential building constructed/to be constructed thereon situated and lying at Bargogodar in the Dist-East Midnapore, P.S-Nandkumar bearing CTS/Survey Nos. J L No. 07,Kahtian No.444 and Plot No.3170 Encumbrance: SA/632/2026	a) Constructive b) 1260000.00 (Rupees Twelve Lakh Sixty Thousand Only) c) 126000.00 (Rupees One Lakh Twenty Six Thousand Only) Bid Increment: Rs.20,000/-
8	Mr. Matibul Sha (Prop: Saruk Human Hair) Tabir Shah (Guarantor) Branch. Tamluk Br. Manager: Gyan Verma,	856710.00 plus unapplied interest @applicable rate from 04.05.2023	Piece and parcels of land and building being JL. NO. 61, PLOT NO. 1809 (R.S.) &L.R.) KH. NO. 2689 (L.R.) Located at Vill Bamunara, po. Ashutiabarh, PS Chandipur, Dist.	a) Constructive b) 2090000.00 (Rupees Twenty Lakh Ninety Thousand Only) c) 209000.00 (Rupees Two Lakh Nine Thousand Only) Bid Increment: Rs.20,000/-

	Mob. 7905277746		Purba Medinipur, WB 721659 Encumbrance: SA/175/2024	
9	Sekh Saiub Rubana Biwi (Co-Borrower) Branch. Kharagpur Br. Manager: Akhilesh Kumar Mob. 8799981800	2050708.00 plus unapplied interest @applicable rate from 02.03.2024	Parcel of Land of admeasuring about 0.02 acres (871.2 sqft) along with Building constructed thereon at L.R. Khaitan No. 410/5 Modified L.R Khaitan No 1040 Plot Nos 401, JL No. 352 of Vill Dahrimba, P.O. Bonpatna, PS Kharagpur Local, Midnapore West, WB 721301 Encumbrance: Not known	a) Constructive b) 1260000.00 Rupees Twelve Lakh Sixty Thousand Only) c) 126000.00(Rupees One Lakh Twenty Six Thousand Only) Bid Increment: Rs.20,000/-
10	Sibsankar Dinda Madhuri Dinda (Co-Borrower) Branch. Tamluk Br. Manager: Gyan Verma, Mob. 7905277746	1543123.00 plus unapplied interest @applicable rate from 15.07.2023	Pieces and parcels of land admeasuring about 1742.40 sq ft along with the residential building constructed thereon consisting of three rooms admeasuring about 1120 sq ft being situated in Dist: Purba Mednipur and within the jurisdiction of Sub- Registrar, ADSR, Moyna bearing S.No /Gat No./CTS No. JlNo. 250, Plot no 1211 Khatian no. 3309 (LR) Encumbrance: SA/242/2025	a) Constructive b) 3200000.00(Rupees Thirty Two Lakh Only) c) 320000.00(Rupees Three Lakh Twenty Thousand Only) Bid Increment: Rs.20,000/-
11	Swapan Mandal	614641.00 plus	Bastu land	a) Constructive

	Sahiba Mandal Dinesh Mishra (Guarantors) Branch. Bidhan Nagar Br. Manager: Anup Singh Mob. 8961608645	unapplied interest @applicable rate from 12.04.20243	admeasuring about 02 Cottah 04 chittacks 09 sq ft along with two storied residential building admeasuring about 2400 sq ft being lying and situated at R.S Dag No. 712, Khatian no. 211 of Mouza- Konra, J.L No. 27, Holding no.38/A/2, Patra Para, Korachandigarh under Madhyamgram Municipality, ward no. 02, vide sale deed no 4155/1998 dated 24.11.1998 regd with ADSR Barasat and ownded by Swapan Mondal.	b) Rs.34,30.000.00 (Rupees Thirty Four Lakh Thirty Thousand Only) c) Rs.343000.00 (Rupees Three Lakh Forty Three Thousand Only) Bid Increment: Rs.20,000/-
12	Bappa Purkait Mrs. Gita Purkait Branch: Dostipur Br. Manager - Pusan Sengupta – 8637535604	Rs. 18,66,940/- (Rupees Eighteen Lakh Sixty-Six Thousand Nine Hundred Forty only) plus unapplied interest @applicable rate from 15.03.2024	Equitable Mortgage of Residential Land measuring 2614 Sq.ft (06 Satak out of 23% Satak) in the name of Mrs. Gita Purkait and the house to be constructed /constructed at Mouza: Bhubannagar, JL No: 37, Touzi No-2825 CS Dag No: 2231, RS & LR Dag No-2247/2937, CS Khatiyan No: 226, RS Khatiyan No: 227/883, LR Khatiyan No: 791 Corresponding LR Khatian No:	a) Constructive b) Rs.11,25,000/- (Rupees Eleven Lakh Twenty Five Thousand Only) c) Rs.1,12,500/- (Rupees One Lakh Twelve Thousand Five Hundred Only) Bid Increment: Rs.20,000/-

			2019, Bhubannagar Ghola Para, PO-Bhubannagar within the limits of Rishi Bankim Chandra Gram Panchayat, under P.S: Kakdwip ADSR- Kakdwip District: South 24 Parganas, PIN – 743347 which is butted and bounded by: On the North by : By property of Sahadeb Purkait & Bapi Mondal On the South by : By property of Manoranjan Jana & others On the East by : By Land of Owner On the West by : By 8ft. wide CC Road	
13	Mukunda Kowri Mrs. Kanika Kowri Branch: Dostipur Pusan Sengupta – 8637535604	Rs. 14,23,972/- (Rupees Fourteen Lakh Twenty Three Thousand Nine Hundred Seventy Two Only) plus unapplied interest @applicable rate from 03.11.2025	All those pieces and parcels of land admeasuring 6.00 satak of Bastu Land (2614 sq. ft more or less) in the name of Mr. Mukunda Kowri being situated and lying at village Gondia ,P.O-Bhadura,Mouza Gondia Raghunathpur in the registration Dist-South 24 Parganas, Sub Dist-South 24	a) Constructive b) Rs.6,90,300/- (Rupees Six Lakh Ninety Thousand Three Hundred Only) c) Rs.69,030/- (Rupees Sixty Nine Thousand Thirty Only) Bid Increment: Rs.20,000/-

			Parganas bearing CTS/Survey Nos. J.L 13,Touzi No.37,R.S & L.R Dag No.740 ,R.S Khatian No. 98 & 169.L.R Khatian No. 870 & 1084 corresponding L.R. Khaitan No-2135 within the limits of Bhadura Haridas Gram Panchayet,P.S-Ramnagar,Dist-South 24 Parganas,PIN-743504.	
14	Subrata Das Branch: Dostipur Pusan Sengupta – 8637535604	Rs. 14,23,972/- (Rupees Fourteen Lakh Twenty Three Thousand Nine Hundred Seventy Two Only) plus unappliedinterest and other charges @applicable rate from 28.12.2022	Land with Two Storied Residential Building situated at Village – Swarupnagar, PO – Akshaynagar Mouza: Akshaynagar, JL No: 38, Touzi No-2823 RS Dag No: 2856, LR Dag No-3378 RS Khatiyan No: 33, LR Khatiyan No: 7868 within the limits of Swami Vivekananda Gram Panchayat, under P.S: Kakdwip District: South 24 Parganas, PIN – 743347 which is butted and bounded by: North: Bastu land of Donor East: Bastu land of Sailen Das & Common Passage	a) Constructive b) Rs.27,62,200/- (Rupees Twenty Seven Lakh Sixty Two Thousand Two Hundred Only) c) Rs.2,76,220/- (Rupees Two Lakh Seventy Six Thousand Two Hundred Twenty Only) Bid Increment: Rs.20,000/-

			South: Bastu land of Nalinikanta Das West: Bastu land of Biranga Das	
15	M/s Silver Nest (Prop. Dinesh Patra) Branch: Dostipur Pusan Sengupta – 8637535604	Rs. 14,55,872/- (Rupees Fourteen Lakh Fifty Five Thousand Eight Hundred and Seventy Two Only) plus unapplied interest and other charges @applicable rate from 15.10.2022	Equitable mortgage of Land & Three Storied residential building. The property is located at Mouza: Belsingha, JL No: 28, Rs & LR Dag No: 864, RS Khatiyan No: 122, LR Khatian No:1733 within the limits of the Belsingha-II Gram Panchayat under P.S.: Falta. District: South 24 Parganas, Pin:743504 Encumbrances: SA/773/2024	a) Constructive b) Rs.4,57,000/- (Rupees Four Lakh Fifty-Seven Thousand Only) c) Rs.45,700/- (Rupees Forty Five Thousand Seven Hundred Only) Bid Increment: Rs.20,000/-
17	M/s Halder Agency Mrs. Rupa Halder & Mr Anjan Halder Branch: Krishnanagar Branch Manager – Sourabh Maharaj - 9831360368	Rs. 12,07,260/- (Rupees Twelve Lakh Seven Thousand Two Hundred Sixty Only) plus unapplied future interest @applicable rate from 08.09.2023	All those piece and parcel of land admeasuring 2 Katha 4 Chittack 40 SQ. FT together with the building admeasuring 1095 sq. ft (carpet) i.e 1664 sq. ft (built up) constructed thereon located at J.L No. 92 L. R Dag No. 7758 Khatian No.33606 Ward No 23 Holding No 9/A.L N Halder Lane ,Malo para under Krishnagar Municipality,P.S-Kotwali,Dist-Nadia,PIN-741101,West Bengal., which is bounded as follows: On or towards the	a) Constructive b) Rs.28,65,000.00 (Rupees Twenty-Eight Lakh Sixty Five Thousand Only) c) Rs.2,85,600.00 (Rupees Two Lakh Eighty-Five Thousand Six Hundred Only) Bid Increment: Rs.20,000/-

			North: House Of Jharna Sadhukhan; On or towards the East: House Of Bhola Halder; On or towards the West: House Of Samar Bhattacharyya; On or towards the South: Common Passage; Encumbrance: SA/579/2024	
18	Mr. Rakesh Gupta PROP- M/S LAXMI ELECTRICALS Debidanga, Champasari main road, Near Auto Stand, Siliguri District- Darjeeling (WB) 734003 Branch: Siliguri Branch Manager: Abhijeet Parashar Ph No. 8340542312	Rs.13,95,012.00 (Rupees Thirteen Lakhs Ninety-Five Thousand and Twelve only) plus future interest and other charges @ applicable rate from the date of demand notice i.e., 13.05.2023)	Registered mortgage of flat measuring 1755 sq ft situated at c/o OM Radha Niwas, Ground Floor of 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	a) Constructive b) Rs. 49,47,000/- (Rupees Forty-Nine Lakh Forty-Seven Thousand Only) c) Rs.4,94,700/-Four Lakh Ninety-Four Thousand Seven Hundred Only) Bid Increment: Rs.20,000/-
19	Mrs. Mani Begum W/O Mr Md. Ismail Ali Sen Para, Sukanta Nagar Colony, Dist.-Jalpaiguri, Pin-735101 (W.B) 2.M/S Mani Textiles Mrs.Mani Begam W/O Mr Md. Ismail Ali DIN BAZAR, NEAR JIBAN PRAKASH MEDICINE SHOP Dist- Jalpaiguri, Pin 735101 (W.B)	Rs.18,51,474/- (Rupees Eighteen Lakhs Fifty One Thousand Four Hundred and Seventy Four only) plus unapplied future interest @ applicable rate from the date.	Equitable Mortgage of Residential Land having an area admeasuring 0.11 acres situated comprise in R.S. Khatian No.238/6,238/7 and 238/1 corresponding to l.R. Khatian No.1981;R.S. Plot No.157/979 corresponding to L.R. Plot No.651;Mouza-	a) Constructive b) Rs.24,75,000.00 (Rupees Twenty-Four Lakhs and Seventy-Five Thousand Only) c) Rs.2,47,500/- (Rupees Two Lakh Forty Seven Thousand Five Hundred Only) Bid Increment: Rs.20,000/-

	Branch: Jalpaiguri Manager: Pankaj Sharan Ph No. 7276050701		Paharpur,J L No.6,Sheet No.4,P.S.-Kotwali,Dist-Jalpaiguri which is butted and bounded by- **On the North -** Land of Md. Ismail Ali; **On the South -** Land of Sukna Bewa; **On the East -**Sold Land of Md. Channi Ahmed; **On the West -**12 feet wide Pucca Road; Encumbrances: Not known	

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 **30.11.2026** 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.ebkray@psballiance.com, Contact Phone & Toll Free Numbers Phone: +91 8291220220). The intending Bidders/Purchasers are required to participate in the e-auction process at e-auction service provider's website (https://baanknet.com). This Service Provide will also provide online demonstration/training on e-Auction on the portal.

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://ebkray.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://ebkray.in) in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Bank. Payment of EMD by any other mode such as Cheque will not be accepted. Bidders not depositing the required EMD online, will not be accepted. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest.

7. Bidders may give offers either for one or for all the properties, as the case may be. In case of offers for more than one property, bidders will have to deposit the EMD for each property. Bidder's Global Wallet should have sufficient balance (>=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 multiplies of the amount specified in the public sale notice/Terms and condition of Sale.

18. Duration of Auction sale:

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

19. Online Bidding:

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

20. Declaration of successful bidder:

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

21. Deposit of purchase price:

a. The bidder declared successful, shall pay, immediately on the same day after such declaration, a deposit of 25% (less EMD already paid) on the amount of his purchase money.

b. In case of the auction-sale proceeding and concluding beyond the banking transaction hours, the deposit of 25% of purchase price (less EMD already paid) shall be remitted before 5.00 p.m. of the next working day.
c. The balance amount of purchase money shall be paid on or before the fifteenth day from the date of the sale or within such period as may be extended, for the reason to be recorded, by the 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 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:

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 15 days' (Fifteen days) notice required under SARFAESI Act to the above borrower/guarantor.
i. Disputes, if any, shall be within the jurisdiction of Kolkata Courts only.
j. Words and expressions used herein above shall have the same meaning as assigned to them in SARFAESI Act, 2002, and the Rules framed thereunder.

THANGHAOLIEN Digitally signed by THANGHAOLIEN

Date: 13/11/2026.
Place: Kolkata.

Chief Manager & Authorized Officer,
Bank of Maharashtra