

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

Date: 10.08.2026

Sl. No	Name of Borrower	Amount Due	Short description of the immovable property with known encumbrances	Reserve Price EMD Amt. Bid Increase Amt
AGRA M.G.RD				
1	1.SBL Cold Storage Private Limited DIR: 1. Mr. Nepal Singh, 2. Lalit Mohan, 3. Birendra Singh, 4. Shailendra Kumar Address: Prakash Nagar, ManikPur, Jalesar Road, Sadabad Hathras 2.Mr. Nepal Singh s/o Mr. Saitan Singh (Director) Address: Prakash Nagar, ManikPur, Jalesar Road, Sadabad Hathras 3.Mr. Lalit Mohan s/o Mr. Naipal Singh (Director) Address: Prakash Nagar, ManikPur, Jalesar Road, Sadabad Hathras 4.Mr. Birendra Singh s/o Mr. Naipal Singh (Director) Address: Prakash Nagar, ManikPur, Jalesar Road, Sadabad Hathras 5.Mr. Shailendra Kumar s/o Mr. Naipal Singh (Director) Address: Prakash Nagar, ManikPur, Jalesar Road, Sadabad Hathras 6.Mr. Nepal Singh s/o Mr. Naipal Singh (Guarantor) Address: Prakash Nagar, ManikPur, Jalesar Road, Sadabad Hathras 7.Mr. Lalit Mohan s/o Mr. Naipal Singh (Guarantor) Address: Prakash Nagar, ManikPur, Jalesar Road, Sadabad Hathras 8.Mr. Birendra Singh s/o Mr. Naipal Singh (Guarantor) Address: Prakash Nagar, ManikPur, Jalesar Road, Sadabad Hathras 9.Mr. Shailendra Kumar s/o Mr. Naipal Singh (Guarantor) Address: Prakash Nagar, ManikPur, Jalesar Road, Sadabad Hathras	Rs. 1,49,46,651.39/- plus interest thereon at contractual rate in the account w.e.f. 10.08.2026	Property No. 1: EM of Cold Property located at Part of Khata No. 603 gata No. 1652 Ka, Khata No. 1136 , Gata No. 1651& 1652 Kha, Khata No. 456 Gata No. 1650, Mauza Sehpa, Tehsil Sadabad, Distt. Hathras, owned by M/S SBL Cold Storage Pvt. Ltd. Admeasuring 3477 sqm. (SYMBOLIC POSSESSION) Property No. 2: EM of Property at Part of Khasra No. 147 & 148, Mauza Manikpur, Jalesar Road, Tehsil Sadabad, Distt. Hathras owned by Shailendra Kumar, Lalit Mohan, and Birendra Singh admeasuring 1745 sqm. (SYMBOLIC POSSESSION) Property No. 3: EM of Property located at Part of Khasra No. 692, Mauza Sherpur (Mohalla Sadghar Wali Gali), Mursan Road, Tehsil Sadabad, Distt. Hathras, owned by Shailendra Kumar admeasuring 180 sqm. (SYMBOLIC POSSESSION) Property No. 4: EM of Property located at Part of Khasra No.691, 692 Mauza Sherpur (Mohalla Sadghar Wali Gali), Mursan Road, Tehsil Sadabad, Distt. Hathras, owned by Shailendra Kumar admeasuring 276 sqm. (SYMBOLIC POSSESSION)	Rs. 3,88,00,000/- Rs. 38,80,000/- Rs. 50,000/- Rs. 97,50,000/- Rs. 9,75,000/- Rs. 20,000/- Rs. 29,20,000/- Rs. 2,92,000/- Rs. 10,000/- Rs. 74,55,000/- Rs. 7,45,500/- Rs. 20,000/-
2	1. Mr. Praveen Jadon S/o Late Shri Raghuvir Singh Jadon Prop. of M/s Expert Computer ADD: At Shop No.190 (Basement), situated at Block No.40/2/4 Sky Tower, Sanjay Place Agra -282002. 2.Kuldeep Singh ADD: 7/5, Ashok, Nagar, Sindhi Colony, Agra -282001.	Rs. 23,46,109.00/- plus interest thereon at contractual rate in the account w.e.f. 10.08.2026	EWS House No. 5, Block No.7 (Only Ground Floor) Ashok Nagar Housing Scheme Lohamandi ward Agra .Area-51.44 Sq. mtrs owned by Shri Praveen Jadon and Bounded as under- East- Common Stairs, West-EWS House No.6, North-20 ft wide road, South-8 feet wide (PHYSICAL POSSESSION)	Rs. 10,75,000/- Rs. 1,07,500/- Rs. 10,000/-

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DEORI RD AGRA				
3	1.Mr. Rajesh S/O Lalta Prasad Address: S/O Late Lalta Prasad, 30/104, Raja ki Mandi, Kidwai Park, Agra, Loha Mandi, Uttar Pradesh, 282002 2. Mrs. Sunita w/o Rajesh Address: W/O Rajesh, 30/104, Raja ki Mandi, Kidwai Park, Agra Cantt, Agra, Agra, Uttar Pradesh, 282001	Rs. 22,30,208.84/- plus interest thereon at contractual rate in the account w.e.f. 10.08.2026	Residential House Bearing No. 34, Khasra No. 206, situated at Kailash Vihar, Phase: 4 (Om Shri Town), Mauza Rajrai, Tehsil & District Agra area admeasuring 89.88 Sq. Mtr. Under ownership of Mr. Rajesh S/O Lalta Prasad and bounded as follows: - East: Other's Property. West: Rasta 25' wide. North: House of Raj Kumar Dixit; South: House of Tara Singh (SYMBOLIC POSSESSION)	Rs. 24,12,000/- Rs. 2,41,200/- Rs. 10,000/-
GHAZIABAD				
4	1.M/s Parasnath Home Appliances Prop- Mr. Ajay Kumar Srivastava Address: Khasra No 493, Situated at Village-Saddique Nagar, Sihani Near PT Tejra College, District Ghaziabad, Uttar Pradesh-201204. 2. Mr. Ajay Kumar Srivastava S/o Paras Nath Address: Khasra No 493, Situated at Village-Saddique Nagar, Sihani Near PT Tejra College, District Ghaziabad, Uttar Pradesh-201204.	Rs. 2,74,93,887.00/- plus interest thereon at contractual rate in the account w.e.f. 10.08.2026	<u>Details of Property 1:</u> Equitable mortgage of Residential Property having area 150 Sq. Yrds i.e. 125.41 Sq. Mtr and having total covered area of 225.74 Sq. Mtr. situated at Khasra No 492, Vill Saddiqnagar, Pargana Loni, Tehsil & District Ghaziabad UP owned by Mr. Ajay Kumar Srivastava bounded as follows: East: Passage 15 feet wide; West: House of Ishwar Singh; North: House of Prajapati; South: House of Sandeep Singh (SYMBOLIC POSSESSION) <u>Details of Property 2:</u> Equitable Mortgage of Industrial plot No 15, Total Area 738 Sq. Yrds. i.e. 617.06 Sq. Mtr, pertaining to Khasra No 218, Situated at Village Kakda, Pargana- Jalalabad, Tehsil MODINAGAR, District -Ghaziabad owned by M/s Parasnath Home Appliance prop. Ajay Kumar Srivastva and bounded as follows: East: Wall of Nikhil Tugnait; West: Passage 40 feet wide; North: Plot Dinesh Kumar; South: Plot No. 14 (SYMBOLIC POSSESSION)	Rs. 87,81,000/- Rs. 8,78,100/- Rs. 20,000/- Rs. 2,50,50,000/- Rs. 25,05,000/- Rs. 50,000/-
HOUSING FINANCE BRANCH NOIDA				
5	1.Mr. Raj Kishore Verma Address 1 : House No 43 A , Near Avn Public School Shiv Mandir Gali , Bhajan Pur ,Shiv Mandir , Bhajan Pura, North East Delhi , Delhi , 110053. Also at: Residential House No. / S. No. / CTS No. / Gat No. / Milkat No. 201 , Khasra No 201/176, Charayal Nayayavad, Chandra Nagar Colony Haldwani Dist Nainital , State - Uttarakhand- 263139	Rs. 1,76,27,883.71/- plus interest thereon at contractual rate in the account w.e.f. 10.08.2026	Property: Residential House No. / S. No. / CTS No. / Gat No. / Milkat No. 201 , Khasra No 201/176, Charayal Nayayavad, Chandra Nagar Colony Haldwani, District Nainital , State - Uttarakhand- 263139 Boundaries: East - 12 Feet wide passage, West - Land of Digambar Singh Sajwan, North - Land of other person, South - House of Goswami (SYMBOLIC POSSESSION)	Rs. 2,07,00,000/- Rs. 20,70,000/- Rs. 50,000/-

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	2.Mrs. Geeta Verma Address: House No 43 A ,Near Avn Public School Shiv Mandir Gali ,Bhajan Pur, ShivMandir ,Bhajan Pura, North East Delhi,Delhi,110053			
INDIRAPURAM, GHAZIABAD				
6	1.Mrs. Manju Devi W/O Late Ajay Kumar Singh Address: Flat No. C-1 3rd floor Nanhey park Uttam Nagar New Delhi 110059. Also at: House no 306, Mahuawa Tola, Gauray, Mahuawa, Kundia, Damodarpur East Champaran Bihar-845416 2. All legal heirs of deceased Ajay Kumar Singh Address: House No 306, Mahuawa Tola, Gauray, Mahuawa, Kundia, Damodarpur East Champaran Bihar-845416 3.Ganga Prasad Kushwaha Address: B-5, Bharat Garden, Matiala Road, Uttam Nagar , New Delhi - 110059 Also at: C-358, Ground Floor ,Ramphal Chowk ,Harijan Basti , Dwarka Palam Extension Delhi.	Rs. 11,69,312.90/- plus interest thereon at contractual rate in the account w.e.f. 10.08.2026	Residential Flat No. 202, Second floor front to right back side without roof rights on property no B-106 situated at Nanhe Park, Uttam Nagar, New Delhi -110059 which is under ownership of Mrs. Manju Devi and Mr. Ajay Kumar Singh (Deceased) and bounded as follows: East: Portion of Plot West: Other's Plot North: Street South: Portion of Plot (SYMBOLIC POSSESSION)	Rs. 26,90,000/- Rs. 2,69,000/- Rs. 10,000/-
MATHURA				
7	1.Mr. Kuldeep Singh S/o Mr. Raghuveer Singh Address: R/o H. No. 03, Kanha Vatika Colony, Tech Man City, Aduki, Mathura, UP- 281006 2. Mrs. Anita Rani W/o Mr. Kuldeep Singh Address: R/o H. No. 03, Kanha Vatika Colony, Tech Man City, Aduki, Mathura, UP- 281006	Rs. 42,79,237.07/- plus interest thereon at contractual rate in the account w.e.f. 10.08.2026	Residential house located at H. No. 03, Khasara No. 145, Kanha Vatika Colony, Mauza- Navada, Mathura, UP- 281006, area admeasuring 109.89 Square Meters owned by Mrs. Anita Rani W/o Mr. Kuldeep Singh & Mr. Kuldeep Singh S/o Mr. Raghuveer Singh and bounded as follow:- North: Plot No. 02 East: Plot No. 45 West: Colony Road 7.5 Meter Wide South: Plot No. 04 (SYMBOLIC POSSESSION)	Rs. 60,71,000/- Rs. 6,07,100/- Rs. 20,000/-
MUZAFFARNAGAR BRANCH				
8	1.M/s S H TRADERS AND SUPPLIERS Partners i)Mr. Saleem Ahmad ii)Mrs. Heena W/O Saleem Ahmad Add: Bismillah Market Khasra No. 2912, Thanabhawan Road Kasba Charthwal Dist	Rs. 3,74,82,408.00/- plus interest thereon at contractual rate in the account w.e.f. 10.08.2026	All those pieces and parcel of Commercial complex situated at Bismillah Complex, Khasra No. 2912, Thanabhawan Road, Kasba Charthawal, Muzaffarnagar measuring 438.98 sq mtr. Boundaries are as under:- East: Market of Mrs. Meraj etc. West: 30 Feet wide road	Rs. 3,45,00,000/- Rs. 34,50,000/- Rs. 50,000/-

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	Muzaffarnagar, U.P - 251311 2.Mr. Saleem Ahmad Add: 184, Village Kulheri Charthwal Dist Muzaffarnagar, U.P - 251311 3.Mrs. Heena W/O Saleem Ahmad Add: 184, Village Kulheri Charthwal Dist Muzaffarnagar, U.P - 251311 4.Mr. Nathu Ahmad Hameed Add: 184, Village Kulheri Charthwal Dist Muzaffarnagar, U.P - 251311 5.Mrs. Bano Nathu Add: 184, Village Kulheri Charthwal Dist Muzaffarnagar, U.P - 251311		North: Prop. Of Iliyas S/O Mr. Rehmatulla South: Muzaffarnagar-Thanabhawan Road (SYMBOLIC POSSESSION)	
9	1.Mr. Yunus S/o Mr. Yaseen Add: 806/61, Mehmood Nagar-3, Muzaffarnagar. 2. Mr. Mohd. Ashif Add: 922, Mehmood Nagar, Muzaffarnagar	Rs. 45,61,745.74/- plus interest thereon at contractual rate in the account w.e.f. 10.08.2026	Residential Property located at Khasra No. 221, Mohalla Mahmood Nagar, Pargana, Muzaffarnagar, Tehsil & District Muzaffarnagar area admeasuring 167.90 Sq. under ownership of Mr. Yunus S/o Yaseen and bounded as follows: North : House of Arshad, South Road 20" wide; East : Prop. of Arif; West: Road 20" wide (SYMBOLIC POSSESSION)	Rs. 91,00,000/- Rs. 9,10,000/- Rs. 50,000/-
SAMBHAL BRANCH				
10	1.Origin Export House Partners-Naseem Khan & Mohd Tayyab Address - 519/95/95 Mohalla Chakli, Saraitreen, SAMBHAL-244302 2.Mrs. Samina Wasim W/o Mohd. Wasim Khan Address-519/95/95 Mohalla chakli, Saraitreen SAMBHAL-244302	Rs. 16,91,919.00/- plus interest thereon at contractual rate in the account w.e.f. 10.08.2026	House No-519/95/83 built up on plot situated at Mohalla Chakli Saraitreen Sambhal, measuring 135.85 Sq. Mtr. Owned by- Mrs. Samina Wasim w/o Mohd. Wasim Khan and bounded as follow: East: Plot of Laik Khan; West: House of Shamsuddin Khan and House of Shakir; North: 12ft wide Road; South – House of Anwar and others (SYMBOLIC POSSESSION)	Rs. 59,20,000/- Rs. 5,92,000/- Rs. 20,000/-
11	1.SAMEER INT UDYOG PROP-MOHD SAMEER S/o TASLEEM Address- Mohalla Miyan Sarai, Sambhal Tehsil & District Sambhal -244302 2. Mr. Ashraf Ali S/o BABU Address: 59, Village Barahi, Tehsil Sambhal District Sambhal-244302	Rs. 17,03,557.00/- plus interest thereon at contractual rate in the account w.e.f. 10.08.2026	Mortgage of all pieces and parcels of Land situated at Village Rahtaul area admeasuring 3520 Sq. Mtr. Owned by Mr. Ashraf Ali S/o Mr. Babu and bounded as follows : East – Field of Yaseen and others; West – Field of Vedprakash; North – Field of Rohtash and others; South – Chak Marg 12 ft wide	Rs. 33,27,000/- Rs. 3,32,700/- Rs. 10,000/-

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	Dargha Wali Gali P&T Koil Aligarh 202001			
14	1.Mrs. Salma W/O Mr. Nasim Khan Add: 173, Turkman Gate, Super Colony, Tin Wali Masjid, Koil, Aligarh-202001 Also At: House at part of khasra No 19 and 20, Ashik Ali Road, Mullapara, Bhujpura, Koil, Aligarh-202001 2.Mr. Nasim Khan S/O Mohd. Sagir Add: 173, Turkman Gate, Super Colony, Tin Wali Masjid, Koil, Aligarh-202001 Also At: House at part of khasra No 19 and 20, Ashik Ali Road, Mullapara, Bhujpura, Koil, Aligarh-202001	Rs. 38,43,816.16/- plus interest thereon at contractual rate in the account w.e.f. 10.08.2026	Residential Property at part and parcel of Kharsra No 3131, 3132, 3137, 3134, 3135, measuring 70 Sq. Yrds i.e. 58.53 Sq. Mtr. Situated at Ashik Ali Road, Kasba Koil-IInd, Mullahpara Bhujpura (Inside Awadi), Pargana & Tehsil Koil, District Aligarh Pin code-202001 owned by Mr. Nasim Khan S/o Mr. Mohd Sagir and bounded as follows:- East: Passage 15 Ft. Wide; West: House of Other; North: Plot of Shabnam; South: Plot of Arif and Husan Bano (SYMBOLIC POSSESSION)	Rs. 17,00,000/- Rs. 1,70,000/- Rs. 10,000/-
15	1.Mr. Rehan S/o Mr. Saan Mohammad Address : Ashiq Ali Road, Super Colony, Koil, P.O. Aligarh, District Aligarh, UP-202001 2.Mr. Mahbood Khan S/o Mr. Shan Mohammad Address : Ashiq Ali Road, Super Colony, Koil, P.O. Aligarh, District Aligarh, UP-202001	Rs. 18,89,147.00/- plus interest thereon at contractual rate in the account w.e.f. 10.08.2026	Rresidential House bearing No 11/3668 (old) and 11/3838 (new) which is part of Khet No. 3134, 3135, 3137 Kasba Koil, Near Makhdoom Nagar, Bhujpura, Pargana & Tehsil Koil Disrtrict Aligarh having area admeasuring 50.37 Sq. Mtr. Which is under ownership of Mr. Rehan S/o Mr. Saan Mohammad and bounded as follows:- East: Passage 12 feet wide West: Plot of Chhanga North: Plot of Seller South: House of Gulshan (SYMBOLIC POSSESSION)	Rs. 15,90,000/- Rs. 1,59,000/- Rs. 10,000/-
Date of E- Auction: 15.09.2026 between 1.00 p.m. to 5.00 p.m with auto extension for 10 minutes in case bid is placed within last 10 minutes				

1. Nature and Object of Online Sale:

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

- The auction sale will be On-line E-Auction / Bidding through website <https://baanknet.com> on 15.09.2026 for mentioned property between 1:00 P. M. to 5: 00 p.m, with unlimited extension of 10 minutes time in case of receipt of bid in last 10 minutes.
- Platform <https://baanknet.com> for e-auction will be provided by e auction service provider M/s PSB alliance having its Registered office at Unit 1, 3rd floor, VIOS Commercial Tower, Near Wadala Truck Terminal , Wadala east, Mumbai-400037 (contact no.-8291220220 & E-mail- support.BAANKNET@psballiance.com and psba@psballiance.com). The intending Bidders/Purchasers are required to participate in the e-auction process at

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e-auction service provider's website <https://baanknet.com> This Service Provide will also provide online demonstration/training on e-Auction on the portal.

4. The intending participants of e-auction may download free of cost, copies of Sale Notice, Terms and Conditions of e-auction, Help Manual on operational part of e-Auction from e-Bikray portal <https://baanknet.com>.
5. The intending Bidders / Purchasers are requested to register on portal <https://baanknet.com> using their mobile number and email id. Further, they will upload the requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take 2-3 working days), the intending Bidders/Purchasers has to transfer the EMD amount using online mode in his Global Wallet. Only after having sufficient EMD in his Wallet, the interested bidder will be able to bid on the date of e-auction.
6. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through only one mode i.e. NEFT (After generation of Challan from <https://baanknet.com> in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Bank. Payment of EMD by any other mode such as Cheque will not be accepted. Bidders not depositing the required EMD online, will not be accepted. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest.
7. Bidders may give offers either for one or for all the properties, as the case may be. In case of offers for more than one property, bidders will have to deposit the EMD for each property. Bidder's Global Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding.
8. It is the responsibility of intending Bidder(s) to properly read the Sale Notice, Terms and Conditions of e-auction, Help Manual on operational part of e-auction and follow them strictly.
9. In case of any difficulty or need of assistance before or during the e-auction process may contact authorized representative of our e-auction service provider <https://baanknet.com>. Details of which are available on the e-auction portal.
10. After finalization of e-auction by the Authorised Officer, only successful bidder will be informed by our above referred service provider through SMS/email. (On mobile no/email address given by them/registered with the service provider).
11. The secured asset will not be sold below reserve price.
12. The successful bidder shall have to deposit 25% (twenty five percent) of the bid amount, less EMD amount deposited on the same day or not later than the next working day and the remaining amount shall be paid within 15 days from the date of auction in the account of The Authorised Officer, Bank of Maharashtra, through RTGS/NEFT in **Account Name: Earnest Money ,Account No. 60371082155, Branch name: Noida Sector 62, IFSC Code – MAHB0001340**. In case of failure to deposit the amounts as per above within the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and Authorised Officer shall have the liberty to conduct fresh auction/sale of the property & the defaulting bidder shall not have claim over the forfeited amount and property.
13. **Caution to bidders:**
 - a. Property is sold on "AS IS WHERE IS", "AS IS WHAT IS" AND "WHATEVER THERE IS" basis after taking Physical/ Symbolic possession of the properties.

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- 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 **Mr . Umesh R Ghodke (Mob. No.- 8888825822, 8528221703, 9552758600).**
- b. Bidders shall inspect the property/Assets and satisfy themselves regarding the physical nature, condition, extent, etc of the property/Assets.
- c. Bidders are bound by the principle of caveat emptor (Buyer Beware).

15. Inspection of Title Deeds:

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

16. Submission of bid forms:

- a. Bids shall be submitted online only, within time and on or before the last date and time given in the sale notice.
- b. Bidders may give offers either for one or for all the properties. In case of offers for more than one property bidders will have to deposit the EMD for each property.
- c. Intending bidder should hold a valid e-mail id. All the correspondences will be done through E-mail. Interested bidders should have their own arrangements for internet service. Internet

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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 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

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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. The authorised officer can take any decision in the interest of bank.

26. Delivery of Title Deeds:

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

27. Delivery of possession:

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

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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.

Place: Noida

Date: 10.08.2026




(Umesh R. Ghodke)
Chief Manager & Authorised officer, SARFAESI Act
Bank of Maharashtra

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