

	 Bank of Maharashtra जयपुर अंचल कार्यालय/Jaipur Zonal Office 6 वां तल, "फार्चून 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/October/2026

Date: 18.09.2026

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

Date of E-Auction: 15/10/2026 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: 14/10/2026 upto 05:00 PM							
Date & Time of inspection of property :12/10/2026 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/YYYY)
1.	1. M/s Chandra Enterprises (Borrower) Through its Proprietor Smt. Sunita Jakhar Talab ka Bediya, Sedriya, Makhupura Ajmer. Rajasthan 305001 Also, at: Prem Nagar, Ajmer Rajasthan, 305001 2. Smt. Sunita Jakhar W/o Mr. Anil Jakhar (Proprietor and Guarantor) Teachers Colony, Prem Nagar Foysagar Road, Ajmer, Rajasthan-305001	Ajmer Mr. Deepesh Gupta, Branch Manager (M): 9783670600	As on 22.04.2026 is Rs. 25,43,817/- Plus further costs, interest, charges & expenses as applicable minus recoveries if any	Eq Mortgage: All piece and parcel of Residential Plot property in name of Mrs. Sunita Jakhar W/o Mr. Anil Jakhar situated at Plot No 56, Teachers Colony and employees Bhawan Nirman Sahkari Samiti Limited, Prem Nagar, Foysagar Road, Ajmer, Rajasthan, 305001 admeasuring 260.67 sq Yds. Boundaries of the property: North : 30 Feet Road South: Khandelwal Society East: 25 Feet Road West: Smt Kilashpati Goyal	Symbohc	Rs.58,50,000/- (Rupees Fifty Eight Lakh Fifty Thousand only) & EMD - Rs. 5,85,000/- (Rupees Five Lakh Eighty Five Thousand only)	14/10/2026

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Name of Bidder	Signature of Bidder	Date

2.	Surendra Kumar Choudhary (Borrower) Dhani Tagakiri, Village-Kirarod, Pragpura, Kotputli, Jaipur, Rajasthan-303106 Also at: Ward no. 3, Kirarod, Rajasthan-303106	Behror Mr. Vijay Kumar, Branch Manager (M): 8378893922	As on 24.04.2026 is Rs. 38,47,112.75/- Plus further costs, interest, charges & expenses as applicable minus recoveries if any	Eq Mortgage: All that pieces and parcel of Plot situated at Khasra No 1293/799, Kirarod Tehsil Paota, Jaipur Rajasthan - 303106 in the name of Surendra Kumar Choudhary. Admeasuring 500 Sq. Mtrs. Boundaries of the Property: North : Khasra no 800 South : Khasra no 1295/1292 East : Surendered Rasta Khasra no 1294/1292 West : Comm Land khasra no 1293/799	Symbolic	Rs.21,60,000/- (Rupees Twenty One Lakh Sixty Thousand only) & EMD - Rs. 2,16,000/- (Rupees Two Lakh Sixteen Thousand only)	14/10/2026
3.	Heena Vaishnav (Borrower) 225 Gram Panchayat Jhadol, Distt. Jhadol, district. Udaipur, Rajasthan-313702	Udaipur Mr. Praveen Kumar, Branch Manager (M): 9767711808	As on 01.05.2026 is Rs. 20,48,633.00/- Plus further costs, interest, charges & expenses as applicable minus recoveries if any	Eq Mortgage: Residential Property located at Araji No 1191 Revenue Village Jhadol, Tehsil Jhadol, Distt Udaipur, Rajasthan - 305801 measuring Total Area 1530 sq. ft in the name of Mrs. Heena Vaishnav W/o Hari Shankar Vaishnav Boundaries of the Property: East: Road West : Keshu Lal Ji North : Keshu Lal Ji South : Road	Symbolic	Rs. 31,17,000/- (Rupees Thirty One Lakh Seventeen Thousand only) & EMD - Rs. 3,11,700/- (Rupees Three Lakh Eleven Thousand Seven hundred only)	14/10/2026
4.	1. Krishan Mohan Khandelwal S/o Shri Radha Mohan Khandelwal (Borrower) 203, Tikkarmal ka rasta, Kishan Pole Bazar, Jaipur, Rajasthan Also at: Flat No. 1414, Plot no. G-2, Kahak Vrindavan Scheme, Sirsi Road, Jaipur, Rajasthan 2. Seema Khandelwal W/o Krishan Mohan Khandelwal 203, Tikkarmal ka rasta, Kishan Pole Bazar, Jaipur, Rajasthan	MI ROAD Mr. Himanshu Jaiswal, Branch Manager (M): 7875393484	As on 31.12.2017 is Rs. 10,88,389/- Plus further costs, interest, charges & expenses as applicable minus recoveries if any	Eq Mortgage: All that pieces and parcel of Residential Property situated at Flat No. 1414 Plot No G2, Genesis Kanak Vrindavan Scheme Sirsi Road Jaipur admeasuring area 452 sq ft in the name of Mr. Krishan Mohan Khandelwal S/o Shri Radha Mohan Khandelwal Boundaries of the property: East: Lift & Flat No 1413 West: Flat No. 1415 North : Open Space South : Corridor	Physical	Rs. 7,50,000/- (Rupees Seven Lakh Fifty Thousand only) & EMD - Rs. 75,000/- (Rupees Seventy Five Thousand only)	14/10/2026
5.	1. M/s Unique Industries (Borrower) Through its proprietor Mr. Bhawani Singh Shekhawat Plot No. 40, Priya Nagar, Sarna Dunder, RIICO Industrial Area, Jhotwara Ext, Jaipur-302012 2. Mr. Bhawani Singh Shekhawat S/o Laxman Singh Shekhawat Rajputo Ka Mohalla, Rampura, Sewapura, Jaipur, Rajasthan-303805	Gopalpura Byepaas Mr. Dileep Purohit, Branch Manager (M): 9638214472	As on 15.04.2024 is Rs. 1,56,69,342/- Plus further costs, interest, charges & expenses as applicable minus	Eq Mortgage: All those pieces and parcels of land situated at an equitable mortgage of Industrial Plot situated at Khasra No 181/79, Khata No. New 69 (Old No 21) Village - Jhalra, Gram Panchayat - Doongari Khurd, Tehsil - Kishangarh Renwal, Dist - Jaipur measuring total area 12646.00 sq mtrs in the name of M/s Unique Industries through its Prop Mr. Bhawani Singh Shekhawat	Physical	Rs. 1,61,60,000/- (Rupees One Crore Sixty One Lakh Sixty Thousand only) & EMD - Rs. 16,16,000/- (Rupees Sixteen Lakh Sixteen Thousand only)	14/10/2026

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			recoveries if any	S/o Mr. Laxman Singh Shekhawat. Boundaries of the property: East : Other Land West : Other Land North : 80'0" Wide Road South : Other land			
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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/eauction-psb> [Contact No. - 8291220220, Email: support.baanknet@psballiance.com] on **15.10.2026. Last date of submission of bid/tender with EMD is 14.10.2026 upto 05:00 PM. The intending purchasers can inspect the property/ies with prior appointment at his/her expenses on 12.10.2026 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.
 - 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.
 - 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>).
 - 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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- 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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Name of Bidder	Signature of Bidder	Date

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: 18.09.2026


Gaurav Kumar
Authorised Officer
Bank of Maharashtra

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Name of Bidder	Signature of Bidder	Date

