

	 बैंक ऑफ महाराष्ट्र Bank of Maharashtra भारत सरकार का उद्यम एक परिवार एक बैंक	
Bhubaneswar Zonal Office, First Floor, Door, Sanchar Bhavan, Unit IX, Near Rupali Square, Bhubaneswar -751022		
Phone No. - 0674 – 2540006/07		Email Id: dzm_bbsr@bankofmaharashtra.bank.in

Annexure-B

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

Date of E- Auction: for 16.09.2026 between 1.00 P.M. to 5.00 P.M with auto extension for 5 minutes in case bid is placed within last 5 minutes							
Last date & time for submission of Bid/Deposit of EMD and Proof: on 15.09.2026 up to 5.00 P.M.							
Date & Time of inspection of property: from 01.09.2026 to 10.09.2026 between 11.00 A.M to 05.00 P.M							
Sl	Branch	Name of Borrowers/Guarantors & Address	Amount Due	Description of the property	Possession Type	Reserve Price / Earnest Money Deposit/ Bid Increment	Last date of bid submission with EMD (DD/MM/YYYY)
1	Bhubaneswar (1182)	1) Borrower: M/s. J.D.Associates, Regd.Address: Plot No.: 1702 & 1703, Baramunda, Delta Square, Khandagiri, Bhubaneswar, Dist.: Khurda-751003, Prop.: Mrs. Sasmita Paikaray, W/o.: Mr. Jyoti Ranjan Paikaray / Guarantor: Mr. Jyoti Ranjan Paikaray, S/o.: Gopal Charan Paikaray,	O/L Rs. 61,41,310/- as on 04.07.2022 plus future interest thereon for JD Associates, NPA: 19.06.2022 + Rs.54,63,935.63 as on 10.06.2022 plus future interest thereon for Jyoti Ranjan Paikaray, Suppliers,	Equitable Mortgage of Residential Land & Building Situated over Khata No.: 185, Plot No.: 1702 & 1703 , Gharabari, Area: Ac.0.055 Dec & Ac.0.050 Dec, Mouza: Baramunda, Registration District: Khurda, Sub-Dist.: Bhubaneswar, admeasuring 1613 square feet (Together with the Building and Structures/Residential Block Constructed thereon and the fixtures annexed thereto), standing in the name of Mr. Jyoti Ranjan Paikaray , Bounded by East: Plot of Mr. Babaji	Symbolic	Rs. 2,47,52,700/- EMD - Rs. 24,75,270/- Bid Increment – Rs.50,000/-	15.09.2026 up to 5.00 P.M.

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We have carefully gone through terms and conditions for e-auction and unconditionally accept it.



Name of Bidder

Signature of Bidder

Date

	Both are At: Plot No.: 1702 & 1703, Baramunda, Delta Square, Khandagiri, Bhubaneswa r, Dist.: Khurda 751003, 2) Borrower: M/s. Jyoti Suppliers, Address: Plot No.: 1702 & 1703, Baramunda, Delta Square, Khandagiri, Bhubaneswa r, Dist.: Khurda- 751003, Prop.: Mr. Jyoti Ranjan Paikaray, S/o.: Gopal Charan Paikaray, At: Plot No.: 1702 & 1703, Baramunda, Delta Square, Khandagiri, Bhubaneswa r, Dist.: Khurda- 751003 / Guarantor: Mrs. Sasmita Paikaray, W/o.: Mr. Jyoti Ranjan Paikaray, At: Plot No.: 1702 & 1703, Baramunda,	NPA: 31.05.2 022	Chandra Sahu, West: Road, North: Plot of Mr. Babaji Chandra Sahu, South: Govt. Land (Symbolic Possession)/ * SA is pending.			
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		Delta Square, Khandagiri, Bhubaneswar, Dist.: Khurda-751003					
2	Jharsuguda	Borrower: Mr. Puskar Karali/ Guarantor: Mrs. Khirabati Karali, Both are at Address: At: Niktimal, Laikera, Jharsuguda-768213	O/L Rs. 15,91,916.43 as on 11.10.2023 plus future interest thereon.	All those pieces and parcels of Land situated being and lying at Mouza: Niktimal, Rangiatikra, Khata No.: 475/126, Plot No.: 4775, Tahasil: Laikera, Dist.: Jharsuguda, Sub Registrar: Jharsuguda, P.S.: Laikera, admeasuring Area: Ac.0.250 Dec. i.e. 1011.72 Square Meters, Bounded by East: Road, West: Plot No.: 4774(p), North: Plot No.: 4774, South: Plot No.: 4776, Area: Ac.0.250 Dec. (Symbolic Possession)	Symbolic	Rs. 20,98,800/- EMD - Rs. 2,09,880/- Bid increment: Rs.50,000/-	15.09.2026 up to 5.00 P.M.
3	Berham pur	Borrower: Mrs. Narmada Kumari Beja, W/o.: Late Trinath Beja, Address: At/PO.: Khariaguda, P.S.: Jarada, Dist.: Ganjam, Odisha, PIN-761209 / Co-Applicant: Mr. Ranjan Kumar	O/L Rs. 28,13,639/- as on 06.09.2022 plus future interest thereon.	All that Part & Parcel of Equitable Mortgage of Land and House situated at House site property bearing Khatian Sl. No.: 250/206, Survey/Plot No.: 163/855, SRO: Patrapur, situated at Mouza: Mukundapur, P.O.: Khariaguda, Tahasil: Patrapur, P.S.: Jarada, Dist.: Ganjam, Area:	Physical	Rs. 21,51,000/- EMD- Rs.2,15,100/- Bid Increment – Rs.50,000.00/-	15.09.2026 up to 5.00 P.M.

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		Beja, S/o.: Late Trinath Beja, Address: At/PO.: Khariaguda, P.S.: Jarada, Dist.: Ganjam, Odisha, PIN 761209 / Guarantor: Mr. Ratnakar Beja, S/o.: Late Trinath Beja, Address: At/PO.: Khariaguda, P.S.: Jarada, Dist.: Ganjam, Odisha, PIN- 761209		1394 sq.ft. together with the Buildings and Structures/Residential Block constructed /to be constructed thereon and all the fixtures annexed thereto, standing in the name of Mrs. Narmada Kumari Beja, Bounded by East: Site of Dilip Kumar Guru, West: Road, North: Main Road, South: Govt. Land (R.I.Office) (Physical Possession)			
4	Jagatsinghpur	1) (For Cash Credit) Borrower: M/s. Lingaraj Lenka and Brothers, Prop.: a) Mr. Lingaraj Lenka, b) Mr. Jiban Prakash Lenka, At/PO.: Baijanga, Dist.: Jagatsinghpur, Odisha- 754103 / Guarantors: 1) Mr. Lingaraj Lenka, 2) Mr. Jiban Prakash Lenka, 3) Mr. Durga Charan Lenka, All are At/PO.: Baijanga,	O/L Rs. 27,36,316.79 as on 03.12.2025 plus future interest thereon.	All those pieces and parcels of Land situated being and lying at Mouza: Kherasa, SRO: Jagatsinghpur, Plot No.: 4033/4612, Khata No.: 890/203, Tahasil/Dist.: Jagatsinghpur, Area: Ac. 0.080 Dec., Standing in the name of Mr. Durga Charan Lenka, Mr. Jiban Prakash Lenka, Mr. Lingaraj Lenka & Mrs. Pushpita Mohanty, Bounded by East: Road, West: Plot of Debi Prasad Choudhary, North: Plot of Gourang Swain, South: Plot No.: 4033 Private Road (Symbolic Possession)	Symbolic	Rs. 73,41,300/- EMD - Rs. 7,34,130/- Bid Increment – Rs.50,000.00/-	15.09.2026 up to 5.00 P.M.

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		Dist.: Jagatsinghpur, Odisha-754103, 2) (For Housing Loan) Borrower: Mr. Jiban Prakash Lenka, At/PO.: Baijanga, Dist.: Jagatsinghpur, Odisha-754103 / Guarantors: 1) Mr. Lingaraj Lenka, 2) Mr. Durga Charan Lenka, 3) Mrs. Pushpita Mohanty, All are At/PO.: Baijanga, Dist.: Jagatsinghpur, Odisha-754103					
5	Nabarangpur	Borrower: Mr. Bharat Ranjan Chhati, S/o: Mangalaman i Chhati / Co-Borrower: Mr. Sujit Chhati, S/o: Mr. Bharat Ranjan Chhati, Both are At/P.O.: Kamta, Via: Anchalguma, Near UP School, Nabarangpur, Odisha 764059	O/L Rs. 16,25,149.14 as on 12.12.2025 plus future interest thereon.	All those pieces and parcels of Land & Building situated being and lying at Mouza/Village: Kamta, in the registration Dist.: Nabarangpur, under P.S.: Kamta, Tahasil: Tentulikhunti, admeasuring area 2178 Sq. Ft and bearing CTS/ Survey/ Khata No.: 546/232, Plot No.: 1146/2130, to the extent of Ac.0.050 Dec., Kissam: Gharabari, within the jurisdiction of	Symbolic	Rs. 32,91,300/- EMD - Rs. 3,29,130/- Bid Increment – Rs.50,000.00/-	15.09.2026 up to 5.00 P.M.

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				the Sub Registrar.: Nabarangpur, standing in the name of Mr. Bharat Ranjan Chhati , Bounded by East: Land of Sundar Damb, West: Land of Pram Ch Nayak, North: Land of Satyaban Christan, South: Land of Dharmadan Chhati, together with the building and structures/residential block constructed to/to be constructed thereon admeasuring 2178 Sq. Ft and all the fixture annexed thereto. (Symbolic Possession)			
6	Jharsuguda	Borrower: Tribikram Singh (Deceased) (Represented through its legal heirs), S/o: Mr. Lambodara Singh / Co-Applicant: Mrs. Arati Singh, W/o: Late Tribikram Singh, Both are at Plot No.: 743/3234, Khatiyan No.: 212/847, Brundamal, Badmal, Jharsuguda, Odisha-768202 /	O/L Rs. 60,45,796.13 as on 02.05.2025 plus future interest thereon.	All those pieces and parcels of Land & Building lying at Mouza: Brundamal, PS: Jharsuguda (Badmal), Dist.: Jharsuguda, bearing Khata No.: 212/847, Plot No.: 743/3234 , admeasuring Area: Ac. 0.100 Dec., together with the Building and Structures/ Residential Block constructed/to be constructed thereon admeasuring 4356 sq.ft in aggregate and all the fixtures annexed thereto, Bounded by East: Plot No.: 743 (p), West: Road, North: Plot No.:	Symbolic	Rs. 1,38,18,600/- EMD - Rs. 13,81,860/- Bid Increment - Rs.50,000.00/-	15.09.2026 up to 5.00 P.M.

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		Guarantor: Mr. Rahitus Rohidas, S/o: Mr. Krupa Rohidas, At: Brundamal, Badmal, Jharsuguda, Odisha-768202		743 (p), South: Plot No.: 743 (p). (Symbolic Possession)			
7	Baleswar	Borrower: Mrs. Shantilata Patri (Borrower For HSG), W/o: Mr. Sadananda Patri / Co-Borrower: Mr. Sadananda Patri (Co-Borrower For HSG), S/o: Mr. Upendra Patri, Both are Address: At: Muruna (Dhobagadia), PO.: Gobindapur, PS.: Simulia, Dist.: Balasore, Odisha-756126	O/L Rs. 25,14,211.44 as on 29.11.2025 plus future interest thereon.	Equitable of Mortgage of All those pieces and parcels of Residential Land and Building situated at Mouza: Muruna, PS.: Simulia, P.S. No.: 136, Registration Dist.: Balasore, Khata No.: 660/293, Plot No.: 18, Area: Ac.0.11 Dec., Corresponding to Khata No.: 573, Kissam: Gharabari, Standing in the name of Mrs. Shantilata Patri, W/o: Mr. Sadananda Patri, Bounded by East: Plot of Mr. Sadananda Patri, West: Plot of Nityananda Patri, North: Plot of Mr. Sadananda Patri, South: Road together with the Buildings and Structure/Residential Block constructed/to be constructed thereon and all the fixture annexed thereto. (Symbolic Possession)	Symbolic	Rs. 34,94,700/- EMD - Rs. 3,49,470/- Bid Increment – Rs.50,000.00/-	15.09.2026 up to 5.00 P.M.

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8	Balasore	Borrower: M/s. N R Multi Service, Prop.: Mr. Girija Sankar Nayak, S/o.: Nanda Kishore Nayak, At: Bagudi, PO.: Mahumuhan, Soro, Balasore- 756045	O/L Rs.36.8 4,844.8 1/- as on 29.04.2 023 plus future interest thereon.	1) All those pieces and parcels of the property situated at Plot No.: 325/1276, Khata No.: 324/ 364, corresponding to Khata No.: 324/167, corresponding to Khata No.: 260, Area: Ac.0.0202 Dec., Mouza: Utarasara Unit-5, P.S.: Soro, under Jurisdiction of SRO: Soro, Baragada, Dist.: Balasore, Standing in the name of Mr. Girija Sankar Nayak, S/o.: Nanda Kishore Nayak, Bounded by East: Plot No.: 620, West: Road, North: Plot of G S Nayak, South: Rest of Plot No.: 325, 2) All those pieces and parcels of the property situated at Plot No.: 325/1266, Khata No.: 324/352, corresponding to Khata No.: 324/167, corresponding to Khata No.: 260, Area: Ac.0.040 Dec., Mouza: Utarasara Unit-5, P.S.: Soro, under Jurisdiction of SRO: Soro, Baragada, Dist.: Balasore, Standing in the name of Mr. Girija Sankar Nayak, S/o.: Nanda Kishore Nayak, Bounded by East: Plot No.: 620,	Physical	Rs. 49,32,400/ EMD - Rs. 4,93,240/- Bid Increment – Rs.50,000.00/-	15.09.2026 up to 5.00 P.M.
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Name of Bidder	Signature of Bidder	
		Date

				West: Road, North: Rest of Plot No.: 325, South: Rest of Plot No.: 325, Total Area of Both property: Ac.0.0602 Dec (Physical Possession)			
9	Cuttack	Borrower: Mr. Bijay Kumar Sahoo, S/o: Mr. Bishnu Charan Sahoo, At: Buxi Bazar, Ganga Mandir Gali, Cuttack, Sadar, Cuttack, Odisha-753001 / Guarantors: 1) Mr. Sanjay Kumar Sahoo, S/o: Mr. Bishnu Charan Sahoo, 2) Mr. Bibekananda Sahoo, S/o: Mr. Bishnu Charan Sahoo, 3) Mr. Paramananda Sahu, S/o: Mr. Dayananda Sahu, All are At: Buxi Bazar, Ganga Mandir Gali, Cuttack, Sadar, Cuttack, Odisha-753001	O/L Rs. 31,34,539.30/- as on 06.09.2025 plus future interest thereon.	Equitable Mortgage of All those pieces and parcels of Residential Land situates and lying at Mouza: Cuttack Town Unit - 14 Nayasarak, PS: Lalbag, PS No.: 4, Tahasil: Cuttack, Tahasil No.: 214, Registration Dist. Cuttack, CTS/Survey/ Khat a No.: 515, Plot No.: 575 admeasuring Area: Ac. 0.147 Dec. and Plot No.: 576, Area: Ac. 0.004 Dec., Total Area: Ac. 0.151 Dec, Kissam: Gharabari, owned by Mr. Bijay Kumar Sahoo, Mr. Sanjay Kumar Sahoo, Mr. Bibekananda Sahoo & Mr. Paramananda Sahu and Bounded by East: Municipality Road (Plot No.: 2768), West: Plot No.: 537 & 2906, North: Plot No.: 574, South: Plot No.: 2904, 2905, 2906 & 577, together with the Buildings and Structures/Residential Block constructed/to be	Symbolic	Rs. 2,18,62,350/- EMD - Rs. 21,86,235/- Bid Increment – Rs.50,000.00/-	15.09.2026 up to 5.00 P.M.

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				constructed thereon admeasuring Area: 6577.56 Sq. Ft. (Ac.0.151 Dec) on all the piece and parcel of Land and all the fixture annexed thereto. (Symbolic Possession)/ * HC Writ is pending			
10	Cuttack	Borrower: Mr. Smruti Ranjan Routray, S/o: Late Dharanidhar Routray / Co-Borrower: Mrs. Arati Gadanayak, W/o: Mr. Smruti Ranjan Routray, Both are At: Harianta, Tangi-Choudwar, Cuttack, Odisha-754025	O/L Rs. 57,04,085.46 as on 21.07.2025 plus future interest thereon. / *SA is pending	Equitable Mortgage of All those pieces and parcels of Residential Land & Building situates and lying at Mouza/Village: Harianta, PS: Tangi, Tahasil: Tangi-Choudwar, Cuttack, Registration Dist.: Cuttack, CTS/Survey/ Khat a No.: 597/785, Plot No.: 663/2367 admeasuring area 1960.20 Sq. Ft., owned by Mr. Smruti Ranjan Routray and Bounded by East: Plot No.: 663 (P) & Mahima Alekh Tungi, West: Road, North: Brajabandhu Mohanty, South: Sukanta Mohanty together with the Buildings and Structures/Residential Block constructed /to be constructed thereon and all the fixture annexed thereto. (Symbolic Possession)	Symbolic	Rs. 65,32,200/- EMD - Rs. 6,53,220/- Bid Increment – Rs.50,000.00/-	15.09.2026 up to 5.00 P.M.

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11	Saheed Nagar	Borrower: Mr. Rabi Narayan Pradhan, S/o: Mr. Arjun Pradhan / Co-Borrower: Mrs. Mani Pradhan, W/o: Mr. Rabi Narayan Pradhan, Both are at Mangalasahi, Khandapada, Near Mangala Mandir, Nayagarh, Odisha - 752077	Rs.25,47,259.00/- as on 18.12.2024 plus future interest thereon.	Property-1: All those pieces and parcels of Land situated being and lying at Mouza: Khandapada, in the Registration Dist.: Nayagarh, SRO: Khandapada, admeasuring Area: 871.2 Sq.ft. and bearing CTS/Survey No./ Khata No.: 1962/114, Plot No.: 2343/5431 , Standing in the name of Mr. Rabi Narayan Pradhan, Bounded by East: Pathani Swain, West: Gobinda Das, North: Road, South: Govt. Land & Road, Property-2: All those pieces and parcels of Land situated being and lying at Mouza: Khandapada, in the Registration Dist.: Nayagarh, SRO: Khandapada, admeasuring Area: 871.2 Sq.ft. and bearing CTS/Survey No./ Khata No.: 1962/101, Plot No.: 2335 , Standing in the name of Mrs. Mani Pradhan, Bounded by East: Raghunath Dalai, West: Kanhei Swain, North: Road, South: Road, together with Buildings and Structures/Residential Block constructed / to be	Symbolic	Rs. 20,25,900/- [for property 1] EMD – Rs.2,02,590/- Rs.11,34,000/- [for property 2] EMD – Rs.1,13,400/- Bid Increment – Rs.50,000.00/-	15.09.2026 up to 5.00 P.M.
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Name of Bidder	Signature of Bidder	Date
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				constructed thereon and all the fixtures annexed thereto. (Symbolic Possession)			
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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 Securitization 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 **16.09.2026** for aforementioned properties between 1.00 P.M to 5.00 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 Rs.50,000/- during online bidding of the property.
 - 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, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East. Mumbai – 400037; (contact Phone & Toll-Free Numbers 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 Provider 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.COM>).
 - The intending Bidders / Purchasers are requested to register on portal (<https://psballiance.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.
 - 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.
 - 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.

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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 Authorized 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 Authorized Officer, Bank of Maharashtra, through RTGS/NEFT in Account Name: BOM E AUCTION, Account No. **60406895006** Branch name: Bhubaneswar Branch, IFSC Code **MAHBH0001182** 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 Authorized 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

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Name of Bidder	Signature of Bidder	Date
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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 Authorized Officer. For prior appointment please contact Mr. Debdas Mahapatra (Authorized Officer)
- b. Bidders shall inspect the properties/Assets and satisfy themselves regarding the physical nature, condition, extent, etc of the properties/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:

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Name of Bidder	Signature of Bidder	Date <u>20/05/2018</u>



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:
- Online auction sale will start automatically on and at the time given in the public sale notice/Tender Document.
 - 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.
 - 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.
 - Bidders are advised to enter their bid accordingly keeping in mind the five minutes duration.
 - No complaint on time-factor or paucity of time for bidding will be entertained.
19. Online Bidding:
- Auction/ bidding will be only online bidding through the portal provided by the service provider.
 - 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.
 - Bidders are cautioned to be careful while entering their bid amount and to check for alteration, if any, before confirming the same.
 - 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:
- 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.
 - 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.
 - 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:
- 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.
 - 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.

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Name of Bidder

Signature of Bidder

Date

- 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.50.00 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.

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- 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:

- The Authorized 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.
- 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.
- The Authorized 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.
- Bidders shall be deemed to have read and understood all the conditions of sale and are bound by the same.
- No counteroffer/conditional offer/conditions by the bidder and/or successful bidder will be entertained.
- 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.
- 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.
- This publication is also 30 days' notice/15 days' notice required under SARFAESI Act to the above borrower/guarantor.
- Disputes, if any, shall be within the jurisdiction of Orissa Courts only.
- 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: Bhubaneswar

Date: 31.08.2026


Authorized Officer
Bank of Maharashtra

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Name of Bidder

Signature of Bidder

Date

