

	<p><b>बैंक ऑफ महाराष्ट्र</b> <b>Bank of Maharashtra</b> भारत सरकार का उद्यम <b>एक परिवार एक बैंक</b></p>	<p><b>दबावग्रस्त आस्ति प्रबंधन</b></p>	
<p>प्रधान कार्यालय : 'लोकमंगल', 1501, शिवाजीनगर, पुणे - 411005. H. O.: 'Lokmangal', 1501, Shivajinagar, Pune - 411005.</p>		<p><b>शाखा, मुंबई</b></p>	
		<p><b>Stressed Asset Management</b></p>	
		<p><b>Branch, Mumbai</b></p>	
		<p>चौथी मंजिल, जनमंगल 4<sup>th</sup> floor, Janamangal, 45/47, मुंबई समाचार मार्ग, Mumbai samachar Marg</p>	
		<p>फोर्ट मुंबई 400001Fort Mumbai 400001</p>	
		<p>टेलीफोन : 22660883 -022</p>	
		<p>ई/मेल-e-mail : brmgr1447@mahabank.co.in;</p>	
		<p>bom1447@mahabank.co.in</p>	

Terms and Conditions for sale of assets of A/c M/s.PVN Fabrics Pvt Ltd and Macquire ceramics LLP through online e-auction on 19/01/2022 under SARFAESI Act

Date of E-auction : 19/01/2022 between 11:00 a.m. to 1:00 p.m.(immovable property) & 12:00 noon to 2:00 pm(movable) with auto extension for 10 minutes in case bid is placed within last 5 Minutes.							
Last date & time for submission of Bid/Deposit of EMD and Proof : 17.01.2022 upto 5:00 p.m.							
Date & Time of Inspection of property on :SI No 2 & 3 : on 12.01.2022 between 11 a.m. and 3 p.m.							
SI No 1: on 13.01.2022 between 11 a.m. and 4 p.m.							
S I	Branch & Phone No	Name of Borrowers /Guarantors & Address	Amount Due	Description of the property	Possessi on Type	Reserve Price/Earnest Money Deposit/Bid Increment	Last date of bid submission with EMD (DD/MM/Y Y)
1	Stressed Asset Management Branch Mumbai 022 2263 0883	Macquire Ceramics LLP Ground Floor, Ashray Prarthana Samaja,Road, Vileparle(E) Mumbai 400057  A-92-C, Namberdar Estate, Near Taimoor Nagar, Gurudwara, New friends Colony, New Delhi-110025  Godown No G-5, 6, 7 & 8, Krishna Compound, Near Gupta Compound, Dapoda, Bhiwandi,	Rs.8,45,58,336. 94/- (Rupees Eight Crores Forty Five lakhs Lakhs Fifty Eight Thousand Three Hundred Thirty Six and Paise Ninety Four Only) plus interest @14.70 % w.e.f 12.10.2017 less recovery, if any.	All the pieces and parcel of Flat No. B- 1/37, 2 <sup>nd</sup> floor, , Reserve Bank Employees Snehdhara CHSL, Dadabhai Cross Road No 3, CTS No 719, Vile Parle (west), Mumbai – 400056 admeasuring 597 sq.ft.	Physical  Taken on 30.11. 2021	Rs.2,15,10,00 0.00 (Rupees Two crore Fifteen Lakhs Ten thousand only)  EMD: Rs. 21,51,000.00 (Rupees Twenty One lakhs Fifty One thousand only)	17.01.2022

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

Name of Bidder	Signature of Bidder	Date



	<p>Thane 421302 Partners and Guarantors a) Mr.Suraj Bharatkumar Parekh; B 1/37, 2<sup>nd</sup> Floor, Reserve Bank Employees Snehdhara CHS, Dadabhai Cross Road No 3, CTS No 719, Vile Parle (West), Mumbai-400056</p> <p>b) Mr Mashooq Safi Shaikh; 254/A/42 Kamal Building, Dr Babasaheb Ambedkar Road, Parel, Mumbai- 400012</p> <p>c) Mr Mintu Vasant Saliya; 8,Ahmed Mansion 1<sup>st</sup> Floor, Irla Society Road, Opp Prime Mall, Vile Parle (West) Mumbai- 400056</p> <p>d) Mr Wasif Hussain Sayed; B-16, Johri Farm, Noor Nagar Ext., Jamia Nagar, Okhla, New Delhi- 110025</p> <p>C-259, Top Floor, tahir Apartments, Nayyar Manzil, Jamila Nagar, New Delhi-110025</p> <p>e) Mr.Atif Hussain Syed 33,New Sujata CHS, Juhu Tara Road,</p>		<p>(carpet area)</p> <p>(Please note that this property is also mortgaged in the housing loan of Suraj Bharatkumar Parekh and Vrunda Suraj Parekh at our Gadkari Chowk Branch. The sale proceeds will be subject to recovery of Housing loan)</p>		<p>Bid Increment: Rs.1,00,000/- (Rupees One lakh Only)</p>	
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online e-auction on 19/01/2022 under SARFAESI Act

	<p>Santacruz West, Mumbai-400047</p> <p>f) M/s Monalisa Ceramics India Pvt Ltd Ashrav Apartment, Prarthana Samaj Road Vile Parle (East) Mumbai-400057</p> <p>Plot no 213, ground floor R C Church Compound, Dr B A Road opposite Premier theatre, Hindmata Dadar Mumbai 400014</p> <p>g) Mr. Sandeep Ravindra Parekh Block No 10, "Sweekar", 2<sup>nd</sup> Floor, Vallabhbbhai Road, Vile Parle (West) Mumbai 400056</p> <p>h) Mrs.Vrunda Suraj Parekh B-1/37, 2nd Floor, Reserve Bank Employees Snehdhara CHS Dadabhai Cross Road No 3, CTS No 719 Vile Parle (West), Mumbai-400056</p>					
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**Terms and Conditions for sale of assets of A/c M/s. PVN Fabrics Pvt Ltd and Macquire ceramics LLP through  
online e-auction on 19/01/2022 under SARFAESI Act**

							17.01.2022
2	Stressed Asset Management Branch Mumbai 022 2263 0883	<p>Borrower: M/s PVN Fabrics Private Ltd</p> <p>Directors: a) Mr.Arvindkumar Poonamchand Agarwal B-1001, Ansal Heights GMB Marg, Worli, Mumbai-400018</p> <p>b) Mrs.Dimpledevi Arvindkumar Agarwal B-1001 Ansal Heights GMB Marg Worli, Mumbai-400018</p> <p>c) Mr.Bikash Mittal B-1/303 Royal Dreams Daman Road Vapi-Chala, Chala, Valsad-396191</p>	Rs.52,89,35.363.32/- (Rupees Fifty Two Crores Eighty Nine Lakhs Thirty Five Thousand Three Hundred Sixty Three and paise Thirty Two only) plus unapplied interest and charges less recovery if any.	All those pieces and parcels of property being Industrial NA land bearing Survey no 39/1,39/2A, 39/3-E, 40/1,40/2,40/3,40/4,40/5,4 0/6,41/3 along with construction thereon situated at Village Kadaiya, Nani Daman, U.T. total admeasuring 13085 square meters	Physical Taken on 01.09.2021	<p><b>Reserve Price:</b> Rs. 22,30,59,541.00 (Rupees Twenty Two Crores Thirty Lakhs Fifty Nine Thousand Five Hundred Forty One only)</p> <p><b>EMD:</b> Rs.2,24,00,00 0.00 (Rupees Two Crores twenty Four lakhs only)</p> <p><b>Bid Increment:</b> In multiple of Rs. 1,00,000/- (Rs. One lakh Only)</p>	
3	Stressed Asset Management Branch Mumbai 022 2263 0883	<p>Borrower: M/s PVN Fabrics Private Ltd</p> <p>Directors: a) Mr.Arvindkumar Poonamchand Agarwal B-1001, Ansal Heights GMB Marg, Worli, Mumbai-400018</p>	Rs.52,89,35.363.32/- (Rupees Fifty Two Crores Eighty Nine Lakhs Thirty Five Thousand Three Hundred Sixty Three and paise Thirty	Hypothecated Machinery at Industrial NA land bearing Survey no 39/1,39/2A, 39/3-E, 40/1,40/2,40/3,40/4,40/5,4 0/6,41/3	Physical Taken on 01.09.2021	<p><b>Reserve Price:</b> Rs.3,08,59,40 0.00 (Rupees Three Crores Eight Lakhs Fifty Nine Thousand</p>	

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Name of Bidder	Signature of Bidder	Date
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	<p>b) Mrs.Dimpledevi Arvindkumar Agarwal B-1001 Ansal Heights GMB Marg Worli, Mumbai-400018</p> <p>c) Mr.Bikash Mittal B-1/303 Royal Dreams Daman Road Vapi-Chala, Chala, Valsad-396191</p>	Two only) plus unapplied interest and charges less recovery if any	along with construction thereon situated at Village Kadaiya, Nani Daman, U.T.		<p>and Four Hundred Only)</p> <p><b>EMD:</b> Rs. 31,00,000/- (Rupees Thirty One Lakhs only)</p> <p><b>Bid Increment:</b> In multiple of Rs. 1,00,000/- (Rs. One lakh Only)</p>	
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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 securitization application SA 99/2021 has been filed by Suraj Parekh & Vrunda Parekh the Mortgagors and Guarantors of the borrower firm Macquire Ceramics LLP against the possession of the property at Sr. No. 1 . The initial hearing took place on 26/11/2021.The matter is simply adjourned to 14/01/2022.

2. The auction sale will be On-line E-Auction / Bidding through website <https://www.mstcecommerce.com> on **19.01.2022** for mentioned property between **11.00 a.m. and 1.00 p.m.**(for Sr.No.1 &2 ) and **12 noon to 2:00 p.m.**(for Sr.No. 3) , with unlimited extension of 10 minutes time in case of receipt of bid in last 5 minutes. Bidders shall improve their offers in multiple of Rs. 1,00,000/- (Rs. One lakh Only) for immovable property and movable property during online bidding of the property.

3. Platform (<https://www.mstcecommerce.com>) for e-auction will be provided by e-auction service provider M/s MSTC Limited having its Registered office as at 225-C, A.J.C Bose Road, Kolkata – 700020(Contact, phone & toll free numbers 079-41072412/411/413 or 1800-103-5342). The intending Bidders / Purchasers are required to participate in the e-auction process at e-auction service providers website <https://www.mstcecommerce.com>. This Service Provider will also online demonstration / training on e-auction on the portal.

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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-IBAPI portal (<https://www.ibapi.in>).
5. The intending bidders/purchasers are requested to register on portal (<https://www.mstceauction.com>) using their mobile number and e-mail 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://www.mstcecommerce.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 Deposit (EMD) 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 of 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://www.mstcecommerce.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/e-mail. (On mobile no/e-mail 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: SAM BRANCH E-Auction, Account No. 60325422235, Branch Name: Stressed Asset Management Branch, Mumbai, IFSC Code: MAHB0001447. 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.

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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 Authorized 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 Authorized 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. This notice for sale is also being published in vernacular. The English version shall be final if any question of interpretation arises.

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**14. Inspection of Property/Immovable Assets:**

- 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 Kumar Ph: 9417570827, Ms. Megha Jaulkar, Ph: 8424038477, Ms. Nikita Chaturbhuj Ph: 9987360115, , Ms. Sapna Tekwani, Ph : 9898499411 Mr. Mayuresh Goregaonkar, Ph : 9867705436.
- Bidders shall inspect the property/Assets and satisfy themselves regarding the physical nature, condition, extent, etc of the property/Assets.
- Bidders are bound by the principle of caveat emptor (Buyer Beware).

**15. Inspection of Title Deeds:**

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

**16. Submission of bid forms:**

- Bids shall be submitted online only before the last date and time given in the sale notice.
- 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.
- 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.
- 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.
- Bidders staying abroad/NRIs/PIOs/Bidders holding dual citizenship must submit photo page of his/her valid Indian Passport.
- 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.
- 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.
- Original Identity Document copy of which is submitted along with the bid form must be produced on demand.

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**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:**

- 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 in full 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 bidders/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

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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.
- 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 Authorized Officer.
- 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:**

- Default of payment of 25% of bid amount (less EMD) on the same day or the next working day as stated in para 13(b) above and 75% of balance bid amount within the stipulated time shall render automatic cancellation of sale without any notice.
- The EMD and any other monies paid by the successful bidder shall be forfeited by the Authorized Officer of the Bank.

**23. Sale Certificate / Payment of Stamp Duty:**

- 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.
- No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained.
- Sale Confirmation/Sale Certificate shall be collected in person or through an authorized person.
- 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

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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 during this period.
- 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 bidders will be returned through service providers 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 Authorized 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 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.
- 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 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.
- 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.

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- 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 30 days' notice required under Rule 8(6) of the Security Interest (Enforcement) Rules, 2002. Securitization Act to the above borrower/guarantor.
- i. Disputes, if any, shall be within the jurisdiction of Mumbai Courts only.
- j. Words and expressions used herein above shall have the same meanings respectively assigned to them in SARFAESI Act, 2002, and the Rules framed thereunder.



Date : 17.12.2021

Place : Mumbai

Authorized Officer and  
Chief Manager  
Bank of Maharashtra  
Stressed Asset Management Branch  
Mumbai

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