



बैंक ऑफ बड़ौदा Bank of Baroda



TERMS AND CONDITIONS FOR SALE OF ASSET THROUGH ONLINE E-AUCTION UNDER SARFAESI ACT 2002

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 6 (2) & 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower, Mortgagor (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, possession of which has been taken by the Authorised Officer of Bank of Baroda, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" basis for recovery of dues in below mentioned account/s. The details of Borrower(s)/Mortgagor (s)/ Guarantor (s) /Secured Asset/s/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below-

Date of eAuction: 16.03.2026

Time: 02:00 PM to 06:00 PM

Status of Possession: All properties are in Physical Possession.

Sr/ LOT No.	Name & address of Borrower/s Guarantor/s Mortgagor (s)	Detailed description of the immovable property with known encumbrances, if any (Owner/Mortgagor name)	Total Dues.	Date of E- Auction Time of E- auction Start Time to End Time	1. Reserve Price 2. Earnest Money Deposit (EMD) Amount 3. Bid Increase Amount	Property Inspection date & Time
1	Jyotika Hardik Valand Flat No 32 3 rd Floor Pushpak Apartment Near Anushakti Nagar Sama Vadodara	1BHK Flat All that piece and parcel of the immovable residential property Flat No 32 3 rd Floor "PUSHPAK APARTMENT" adm 61.98 Sqr Mtr i.e 667 Sqr Ft undivided land adm 37.47 Sq.Mtr i.e 414 Sqr.Feet R.S No 291/2 T.P Scheme No 1 FP No 10 total adm 1560 Sq.Mtr Mouje Sama Registration District and Sub District Vadodara Gujarat in the name of Jyotika Hardik Valand and said property bounded as under: East- Common Passage West- Open Space of Apartment North- Flat No 33 South- Flat No 31 Landmark Sama Talav Property ID:BARB599620240232	Rs.15,07,500/- Plus interest & applicable charges as mentioned in Demand Notice minus recovery received after date of mentioned in Demand Notice	16.03.2026 02:00 PM to 06:00 PM	Rs.14,32,500/- Rs. 1,43,250/- Rs. 10,000/-	06.03.2026 11:00AM To 01:00 PM

Regional Stressed Asset Recovery Branch, Baroda City Region, 4th Floor, Suraj Plaza-III, Sayajiganj, Baroda-390020

क्षेत्रीय दबावग्रस्त आस्ति वसूली शाखा, बड़ौदा शहर क्षेत्र, चौथी मंजिल, सूरज प्लाजा-III, सयाजीगंज, बड़ौदा -390020

फोन Phone: 91-265- (D) 2225229 (GEN) 2363351 E-Mail: SARBAR@BANKOFBARODA.COM





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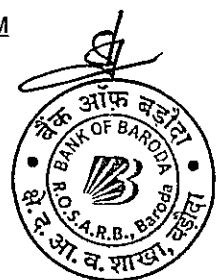


2	Shri Ghanshyam Giral Sharma Bhuvanesh Ghanshyam Sharma Dhirendra Ghanshyam sharma and guarantor Mr Kailash Gaurishankar Sharma Flat No 316 Tower B 3 rd Floor Shreeji Flats Vadsar, Vadodara	2 BHK Flat , Flat No 316 3 rd floor Tower-B SHREEJI FLATS construction area 60.14 Sq.Mtr undivided share of land adm 14.07 Sq.Mtr CS No 1561,1562 Paiki North side land and 1562Paiki South side land mouje Vadsar registered district and sub district Vadodara in the name of Mr.Ghanshyambhai Sharma and bounded as under: East- OTS West- Common Passage than Flat No 321 North- Flat No 315 South- Flat No 317 Landmark: Near Vadsar Lake Property ID: BARB599620250251	Rs. 10,12,826/- Plus interest & applicable charges as mentioned in Demand Notice minus recovery received after date of demand notice	16.03.2026 02:00 PM to 06:00 PM	Rs.11,47,500/- Rs.1,14,750/- Rs.5,000.00 /-	06.03.2026 01:00PM To 03:00 PM
3	Mr Virbhadra Sinh Mahipat Sinh Rathod and Smt Hansaba Mahipat Sinh Rathod Flat NO 304 Shubh Tower Shreem Satatya Beside Nilamber Oriens Sun Pharma Road Tandalja Vadodara	2 BHK Flat All that Piece and parcel of Immovable property located at Flat No 304 3 rd Floor Tower Shubh "SHREEM SATATYA" construction adm 47.2755 Sqr.Mtr undivided share of land adm 11.93 Sqr.Mtrs and common Plot and road adm 14.26 Sq.Mtrs on land bearing R.S No 218 T.P Scheme No 27 F.P No 21/4 adm 7689 Sq.Mtrs paiki land area adm 2637 Sq.Mtrs Mouje Village Tandalja Registration district and Sub District Vadodara in the name of Rathod Virbhadra Sinh-Mahipat Sinh. which is bounded as under ; East- Passage and by Flat No 301 West- Compound Wall North- By Flat No 305 South- By Flat No 303 Landmark: Sunpharma Road	Rs.27,31,378.53 /- Plus interest & applicable charges as mentioned in Demand Notice minus recovery received after date of demand notice	16.03.2026 02:00 PM to 06:00 PM	Rs14,65,000/- Rs.1,46,500/- Rs.10,000/-	06.03.2026 03.00 PM To 17.00 PM
4	Shri Dinesh Premasukh Suthar E-402 Crystal Yagnpurush Opp Darshanam Revanta Gotri	2 BHK Flat All piece and parcel of residential property bearing Flat No E/503 on Fifth Floor admeasuring carpet area 517 Sq.feet, built up area 655 Sq.feet and proportionate undivided share of the land 336 Sq.Feet lying in "CRYSTAL YAGNAPURUSH COMMERCIAL AND RESIDENTIAL Tower-E constructed on the land bearing R.S No 955 T.P Scheme No 60 F.P No 93 admeasuring 5524 Sq.Mtr land situated at	Rs.25,56,001/- Plus interest & applicable charges as mentioned in Demand Notice minus recovery received after date of demand notice	16.03.2026 02:00 PM to 06:00 PM	Rs.17,37,000/- Rs.1,73,700/- Rs.10,000/-	07.03.2026 11:00AM To 01:00 PM

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		Mouje Village Gotri Vadodara of registration District and Sub District Vadodara and bounded as under: East- By 4.5 Meter Road West-By Flat No E/504 North- By Flat No E/502 South- By Garden Landmark: Gotri Road Property ID: BARB599620240245				
5	Mr Karamdeep Singh Vade B-9 Anand Deep Tenament TP 13 Chhani Jakat Naka Vadodara	2 BHK Flat All the Part and Parcel of Residential Property Flat No 305 3rd Floor, "ROYAL LIFES" being constructed on land bearing Block No 52/B/1 total admeasuring 24318 Sq.mtrs admeasuring 53 Sq.Mtrs Carpet area and undivided share of land admeasuring 14.50 Sq.Mtrs Mouje Jesangpura Waghodia at Registration and Sub District Waghodia and District Vadodara in the name of Mr.Karamdeep Singh Vade Which is bounded as Under; East : By Flat No 306 West : By OTS North:By OTS South: By Flat No 308 Landmark: behind Barsana Greens Property ID: BARB599620240236	Rs21,10,207.32/- Plus interest & applicable charges as mentioned in Demand Notice Minus recovery received after date of demand notice.	16.03.2026 02.00 PM to 6.00 PM	Rs.10,19,790/- Rs.1,01,970/- Rs5,000/-	07.03.2026 13.00 PM To 15.00 PM
6	Mr Ketan Shaileshbhai Makwana Flat No 201 Second Floor Tower-D Venu Vrundavan Heights,Near parivar Char Rasta Waghodia-Dabhoi Ring Road Bapod Vadodara-390019	2 BHK Flat No 201 Second Floor Tower-D Venu Vrundavan heights Near Parivar Char Rasta Waghodia Dabhoi Ring Road Bapod Vadodara R.S No 842/Paiki,843 T.P No 3,F.P No 558/P Mouje Bapod T.P No 3 Sub District and District Vadodara Which is bounded as under: East- Land of F.P No 558 Paiki West- Common Passage,stairs and OTS North-Flat No 204,common Wall South- Common Plot	Rs34,81,297/- Plus interest & applicable charges as mentioned in Demand Notice Minus recovery received after date of demand notice.	16.03.2026 02.00 PM to 6.00 PM	Rs 20,90,000/- Rs 2,09,000/- Rs10,000/-	07.03.2026 15.00 PM TO 17.00 PM

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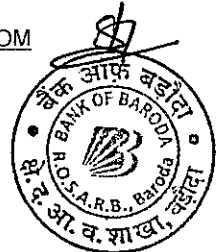


		Landmark: Near Parivar Char Rasta Property ID: BARB599620240				
7	M/S Hari Oil & Agriculture Industries & its partners and Guarantors Mr.Jigneshbhai Kannubhai Patel, Mr Jaykumar J Patel, Mr Arvindbhai R Patel and Mr Kannubhai V Patel House No 03 Vandha patel Faliya Chalamali Bodeli Dist Chhota Udepur	Factory Industrial Property No 461 Block No 138 at Dabhoi-Kosindra-Chikhodra Sub Dist Bodeli District Chhota Udepur NA land adm 3850 Sq.Mtrs paiki 880 Sq.Mtrs Oil Mill (Hall, Godown, Office) construction there on bounded by East: Block No 195 agriculture Land West: Block No 317 Agri Land North: 12 Mtr wide Road South: Block No 316 Agri Land Landmark Dabhoi-kosindra-Chikhodra State Highway Mouje Chikhodra	Rs. 16,68,989/- Plus interest & applicable charges as mentioned in Demand Notice minus recovery received after date of demand notice	16.03.2026 02:00 PM to 06:00 PM	Rs.66,92,220/- Rs.6,69,222/- Rs.10,000/-	09.03.2026 11:00 AM to 01:00 PM
8	M/S Vishesh Engineering & Consultancy Mr Satyawan Shrikishanlal Chaudhary B-56 Nilamber Vila Behind Narayan Vidyahal Near Kubereswar Temple Ring Road Vadodara	Plot all that part and parcel of the immovable property being N.A Plot No 15&16 Nana Kothar B/H Hume Pipe Factory Near N.H No 8 at mouje Village Karjan Plot No 15 having its admeasuring 188.53 Sq.Mtrs and Plot no 16 having Plot admeasuring 70.88 Sq.Mtrs total admeasuring 259.41 Sq.Meters on Non Agricultural land of R.S No 17/B of Mouje Village Karjan Taluka Karjan Dist Vadodara in the Registration District Vadodara Sub District Vadodara Which is bounded as under: East- 6.00 Meter Road West- Leave margin plot No 26 North – Survey No 22 South- Plot No 17	Rs25,30,781/- Plus interest & applicable charges as mentioned in Demand Notice Minus recovery received after date of demand notice.	16.03.2026 2:00 PM To 6.00 PM	Rs 12,60,000/- Rs. 1,26,000/- Rs. 10,000/-	09.03.2026 13.00 PM To 15.00 PM
9	M/S Radhakrushana Enterprise and its Prop Ketan Govindbhai Patel F/69 Radhika Tenament, B/H Pancham Park Waghodia Road	Open NA Plot All piece and parcel of the NA property Paiki Plot adm 2529 Sqr Mtrs Third Part from Main gate in block No 8+ R.S No 103 Khata No 64 total adm 7588 Sqr Mtr Mouje village Hetampura District and Sub District Vadodara in the name of Mr Ketan	Rs1,05,86,750/- Plus interest & applicable charges as mentioned in Demand Notice Minus recovery received after date of demand notice.	16.03.2026 2.00 PM TO 6.00 PM	RS 47,37,600/- RS4,73,760 RS 10,000/-	09.03.2026 15.00 PM TO 17.00 PM

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	Vadodara	Govindbhai Patel which is bounded as under- East- Land Bearing Block No 102 West Land Bearing Block No 104 North- Land Bearing Block No 101 South- Land Bearing Block No 94 Landmark: Vadodara Dabhoi Road				
10	M/S Jenil Corporation and its Prop : Manishaben Ketanbhai Patel F/69 Radhika Tenament B/H Pancham park Waghodia Road Vadodara	Open NA Plot All Piece & Parcel of the NA property Paiki Plot adm 2529 Sqr Mtrs first part from Main gate in Block No 89 R.S No 103 Khata No 64 total adm 7588 Sqr Mtr Mouje Village hetampura District and Sub district Vadodara in the name of Mrs Manishaben Ketan Kumar Patel. Which is bounded as under: East: Land Bearing Block No 102 West: Land Bearing Block No 104 North: Land Bearing Block No 101 South Land Bearing Block No 94	Rs1,00,05,034/- Plus interest & applicable charges as mentioned in Demand Notice Minus recovery received after date of demand notice.	16.03.2026 2.00 PM TO 6.00 PM	RS 56,22,300/- RS5,62,230 RS 10,000/-	10.03.2026 11.00 AM TO 13.00 PM
11	Mr Hari Nishant Gadhavi Plot No 122 Gram panchayat House No 122 Gokul Upvan Society Umarva Sub District Waghodia Dist Vadodara	All that part and parcel of the immovable mortgage property constructed on land NA Plot of land in Mouje Umarva Gokul Upvan Society Taluka Waghodia bearing R.S No 156/3 Plot/House No 122 construction/Non constructed adm 37.17/78.83 Sq.Meters total adm without any floor 116.00 Sq.Mtrs at Sub Dist Waghodia and Dist Vadodara Which is bounded as under: East : Land Bearing Block No 102 West: Land Bearing Block No 104 North: Land Bearing Block No 101 South: Land Bearing Block No 94	Rs 24,74,595/- Plus interest & applicable charges as mentioned in Demand Notice Minus recovery received after date of demand notice.	16.03.2026 2.00 PM TO 6.00 PM	RS 15,70,000/- RS1,57,000 RS 10,000/-	10.03.2026 11.00 AM TO 13.00 PM

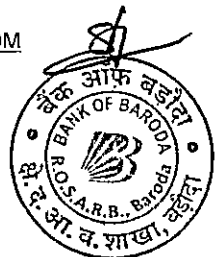
TERMS AND CONDITIONS:-

1. The Online E-Auction will be held through auction portal website i.e. <https://baanknet.com> on the date and time mentioned above with unlimited extension of 10 minutes. The intending bidders / purchasers are required to register through <https://baanknet.com> (Buyer Registration – link provided in the home page of the website) by using their mobile number and valid email-id. The intending bidders / purchasers are further required to upload KYC documents and Bank Details. The intending bidders / purchasers can be guided by the Buyer Manual provided in the home page of the auction portal website.

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2. KYC Verification - On completion of registration, the intending bidders / purchasers are required to upload KYC documents and Bank account details. Registration and uploading formalities shall be completed well in advance.
3. EMD Payment - On completion of KYC verification, the intending bidders / purchasers may login and make the EMD payment, for EMD payment intending bidder/purchasers can be guided by the buyer manual provided therein after login as buyer. Payment can be made through payment gateway and also by way of creating challans and deposit the amount in the wallet. The payment shall be ensured well in advance before the stipulated time. If the required EMD amount is not held in the buyer Wallet, they will not be allowed to participate. Interested bidder may deposit Pre-Bid EMD with <https://baanknet.com> Auction portal before the close of e-Auction. The Earnest Money Deposited shall not bear any interest. For refund of EMD of the unsuccessful bidders, Bidder has to seek the refund online from e-Auction service provider by logging in <https://baanknet.com> and by following procedure for refund given in Buyer manual and only after seeking refund online, the refund will be made by the e-Auction service provider. EMD amount of the unsuccessful bidders will be returned without interest.
4. While bidding the bidder has to select the property for which offer is submitted from the list mentioned in the above website and/ or bidder can directly enter Property ID.

Help Desk

- For queries contact Number: 8291220220 & email ID support.baanknet@psballiance.com
- For Registration and Login and Bidding Rules visit Buyer Manual link provided in the home page of <https://baanknet.com>
- For auction property related queries, Bidders may contact Bank officials on the contact details given in last para.

STEPS INVOLVED -

- Register on <https://baanknet.com> using mobile number and email ID.
 - Upload requisite KYC Documents.
 - Pay EMD amount by Payment Gateways and also by Generate challan and transfer EMD amount to bidder's EMD Wallet.
 - Submission of bid shall be through online mode on the auction date and time.
 - In case of successful Bid, the balance bid amount to be paid as per the terms as mentioned hereunder.
5. The bid price to be submitted shall be equivalent or above the reserve price and during the e-auction bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and by minimum increase in the bid amount given in the table to the last higher bid of the bidders. The property will not be sold below the reserve price set by the Authorized Officer. The bid quoted below the reserve price shall be rejected. The bidders shall increase their bids in multiplies of the amount specified in the public sale notice/Terms and condition of Sale. Unlimited extension of 10 Minutes time will be given in case of receipt of bid in last ten minutes. Ten minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.

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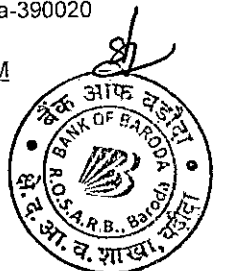


6. Intending Bidders are advised to properly read the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction and follow them strictly.
7. After finalization of e-Auction by the Authorized Officer, successful bidder will be informed by our above referred service provider through email on email address registered with the service provider.
8. The successful Auction Purchaser / Bidder shall have to deposit 25% (Twenty Five Percent) of the bid amount (i.e. including EMD amount deposited earlier) immediately on finalization/concluding of Auction i.e. on the same day or not later than next working day. The balance amount of bid purchase price payable shall be paid by the successful Auction Purchaser/Bidder to the Authorised Officer on or before the fifteenth day of confirmation of sale of the property or such extended period as may be agreed upon in writing between the purchaser and the secured creditor, in any case not exceeding three months. In case of failure to deposit the amount as mentioned above within the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and Authorized Officer shall have the liberty conduct a fresh auction/ sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property.
9. Default of Payment: Default of payment of 25% of bid amount (less EMD) on the same day or the next working day as stated above and/ or 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 to the Bank by the Authorised Officer.
10. Payment of sale consideration by the successful bidder to the Bank will be subject to TDS under Section 194-1A of Income Tax Act 1961 and TDS is to be made by the successful bidder only at the time of deposit of remaining 75% of the bid amount. The successful Auction Purchaser / Bidder shall have to pay applicable GST to Bank on the bid amount.
11. On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per Rules. The purchaser shall bear the stamp duties, including those of sale certificate, registration charges, all statutory dues payable to Government/any authority, Taxes, GST and rates and outgoing, both existing and future relating to properties.
12. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be issued only in the name of the successful bidder.
13. 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. The deposit made by the successful-bidder, pending execution of Sale Certificate, will be kept in non-interest bearing deposit account. No request for return of deposit either in part or full/cancellation of sale will be entertained. 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 against Authorised officer / Bank.
14. The Authorized Officer/Bank has the absolute right 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 without assigning

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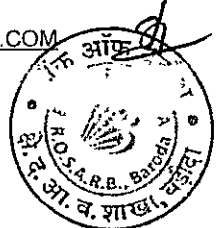
any reason including calling upon the next highest bidder to perform in case the earlier bidder fails to perform.

15. The Intending purchaser can inspect the property on date and time mentioned above at his/her expense. For inspection about the title document & other documents available with the Bank, the intending bidders may contact Bank of Baroda Branch during office hours prior at least two days before auction date.
16. The property is being sold on "As is where is", "As is what is" and "Whatever there is" basis and the intending bidders should make their own discreet independent inquiries & verify the concerned Registrar/SRO/Revenue Records/ other Statutory authorities regarding the encumbrances and claims/rights/dues/ charges of any authority such as Sales Tax, Excise/GST/Income Tax besides the Bank's charge and shall satisfy themselves regarding the, title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc. over the property before submitting their bids. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party encumbrances/ claims/rights/dues. No claim of whatsoever nature regarding the property put for sale charges/encumbrances over the property or on any other matter etc., will be entertained after submission of the online bid.
17. The Bank does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the property offered for sale: The Authorised Officer/ Secured Creditor shall not be responsible for any dues like outstanding water/service charges, transfer fees, electricity dues, and 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.
18. In case if property is in **SYMBOLIC POSSESSION** then (a) Bidder is purchasing the property in symbolic possession at his/own risk & responsibility. (b) Bank will hand over the possession of property symbolically only and Successful Auction bidder/purchaser will not claim physical possession from the Bank. (c) Bank will not be responsible or duty bound for handing over of physical possession. (d) Successful Auction Purchaser will not be entitled to claim any interest, in any case of return of money. (e) Successful Auction Purchaser has to submit the Declaration Cum Undertaking confirming the above terms & condition immediately after e-Auction. (f) Subsequent to sale if successful bidder fails to submit Declaration Cum Undertaking, the bid EMD amount will be forfeited.
19. 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. The Bank/ Authorised Officer 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. Bidders shall be deemed to have read and understood all the conditions of sale and are bound by the same. No counter-offer/conditional offer/conditions by the bidder and/or successful-bidder will be entertained. Words and expressions used herein above shall have the same meanings respectively assigned to them in SARFAESI Act, 2002, and the Rules framed thereunder.
20. The sale is subject to confirmation by the Secured Creditor Bank.

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क्षेत्रीय दबावग्रस्त आस्ति वसूली शाखा, बड़ौदा शहर क्षेत्र, चौधी मंजिल, सूरज प्लाज़ा-III, सयाजीगंज, बड़ौदा -390020

फोन Phone: 91-265- (D) 2225229 (GEN) 2363351 E-Mail: SARBAR@BANKOFBARODA.COM





बैंक ऑफ बड़ौदा Bank of Baroda



21. The sale is subject to conditions /Rules/Provisions prescribed in the SARFAESI Act 2002 and Security Interest (Enforcement) Rules, 2002 Rules framed there under and the terms & conditions mentioned above. For more details if any prospective bidders may contact the authorized officer on Tel No. 0265-2225229 or Mobile 9428503393.

कृते बैंक ऑफ बड़ौदा / For Bank of Baroda

Date: - 02.03.2026
Place:-Vadodara

प्राधिकृत अधिकारी / Authorised Officer
क्षे.द.आ.व. शाखा बड़ौदा / ROSARB, Baroda
(Shailendra Jha)
Authorised Officer
Bank of Baroda

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