

[Terms and Conditions for Sale to be uploaded in Banks website as well as baanknet.com Website]



बैंक ऑफ बड़ौदा Bank of Baroda



ROSAR Branch ,Rajkot," ROSARB, Regional Office 1st floor, BOB Building ,Near Main Post Office ,M.G.Road Rajkot – 360 001. India E-mail: sarraj@bankofbaroda.bank.in

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 Securitization 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 -

Sr/ Lot No.	Name & address of Borrower/s / Guarantor/s/ Mortgagor (s)	Detailed description of the immovable property with known encumbrances, if any	Total Dues.	Date of e-Auction Time of E-auction -	1. Reserve Price- 2. Earnest Money Deposit (EMD) Amount- 3. Bid Increase Amount -	Status of Possession (Constructive/Physical)	Property Inspection date & Time
1	M/s Disha Industries Prop. Mr Parag Atulbhai Gokani	Immovable Property of Revenue Survey No. 268 Paiki of Plots Paiki Plot No. 4 of Sub Plot No 4/1 open land Adms.444.62 Sq Mtrs , situated at Vill: Veraval , Taluka- Kotda Sangani, Dist: Rajkot in state of Gujarat owned by	Dt. 08-08-2023 Rs. 87,73,874.16 + unapplied interest+Charges-recovery	22-04-2026 Time 02.00 pm to 06.00 pm	1. Reserve Price- Rs.39,10,000/- 2. Earnest Money Deposit (EMD) Amount- Rs.3,91,000/- 3. Bid Increase Amount Rs.20,000/-	Physical	16-04-2026 11.00 am to 03.00 pm



		Mr. Paragbhai Atulbhai Gokani.					
2	M/s Gayatri Machine Tools Prop. Mr. Vijay Kantibhai Rathod	An open Industrial land admeasuring about 458-33 Sq.Mtrs. of Plot No.4 paikie with approved building Plan of Shed No.4/3 of village Veraval Revenue survey no.268 paikie N.A for Industrial purpose with building construction permission land admeasuring about A-5 G-4 paikie of Taluka Kotda Sangani ,Dist. Rajkot of Gujarat state owned by Mr. Vijaybhai Kantibhai Rathod	Dt.16-09-2023 Rs. 88,83,616.93 + unapplied interest+Charges-recovery	22-04-2026 Time 02.00 pm to 06.00 pm	1. Reserve Price- Rs. 39,99,000/- 2. Earnest Money Deposit (EMD) Amount- Rs.3,99,900/- 3.Bid Increase Amount Rs.20,000/-	Physical	16-04-2026 11.00 am to 03.00 pm
3	M/s Shubham Engineering Prop. Mr. Hitesh Kantibhai Rathod	An open Industrial land admeasuring about 451-48 Sq.Mtrs. of Plot No.4 paikie with approved building Plan of Shed No.4/2 of village Veraval Revenue survey no.268 paikie N.A for Industrial purpose with building construction permission land admeasuring about A-5 G-4 paikie of Taluka Kotda Sangani ,Dist. Rajkot of Gujarat state owned by Mr. Hiteshbhai	Dt. 05-10-2023 Rs. 87,70,067.25 + unapplied interest+Charges-recovery	22-04-2026 Time 02.00 pm to 06.00 pm	1. Reserve Price- Rs. 39,42,000/- 2. Earnest Money Deposit (EMD) Amount- Rs.3,94,200/- 3.Bid Increase Amount Rs.20,000/-	Physical	16-04-2026 11.00 am to 03.00 pm



		Kantibhai Rathod					
4	M/s U Turn Mr. Umeshbhai Chunilal Sheth and Mrs. Nisha U. Sheth (Partners and Guarantors), Mr. Parasbhai Chimanlal Chudasama (Guarantor)	Flat No.7, 8 & 9 With Built Up Area Admeasuring 33-75 Sq.Mts, 50-17 Sq.Mts. & 34-14 Sq.Mts Respectively On The Third Floor Of Ashiyana Complex , Constructed On City Survey Ward No.6, City Survey No.1877 Situated At Mangala Road, Manhar Plot, Street No.8-9, Rajkot In The Name Of Mr. Umeshbhai Chunilal Sheth	Dt. 30-04-2022 Rs. 3,74,44,044.49 + unapplied interest + Charges-recovery	22-04-2026 Time 02.00 pm to 06.00 pm	1. Reserve Price- Rs. 21,01,000/- 2. Earnest Money Deposit (EMD) Amount- Rs. 2,10,100/- 3. Bid Increase Amount Rs. 10,000/-	Physical	16-04-2026 11.00 am to 03.00 pm
5	M/s U Turn . Umeshbhai Chunilal Sheth and Mrs. Nisha U. Sheth (Partners and Guarantors), Mr. Parasbhai Chimanlal Chudasama (Guarantor)	Flat No.3 With Built Up Area Admeasuring 44-12 Sq.Mts. On The First Floor Of Ashiyana Complex , Constructed On City Survey Ward No.6, City Survey No.1877 Situated At Mangala Road, Manhar Plot, Street No.8-9, Rajkot In The Name Of Mr. Umeshbhai Chunilal Sheth	Dt. 30-04-2022 Rs. 3,74,44,044.49 + unapplied interest + Charges-recovery	22-04-2026 Time 02.00 pm to 06.00 pm	1. Reserve Price- Rs. 9,23,000/- 2. Earnest Money Deposit (EMD) Amount- Rs. 92,300/- 3. Bid Increase Amount Rs. 10,000/-	Physical	16-04-2026 11.00 am to 03.00 pm
6	M/s Saurashtra Printery Prop. & Guarantor Ashokbhai Mulubha Gadhavi Mr. Raghuvirbhai Mulubha	Office No.122 with the measurement of Carpet Area admeasuring 30.52 Sq.mtrs. , situated on the First Floor of the building known as "Star Chambers" , constructed on the land admeasuring total 2450 Sq.Mtrs of	Dt. 05-01-2024 Rs. 23,83,961.46 + unapplied interest + Charges-recovery	22-04-2026 Time 02.00 pm to 06.00 pm	1. Reserve Price- Rs. 17,96,000/- 2. Earnest Money Deposit (EMD) Amount- Rs. 1,79,600/- 3. Bid Increase Amount Rs. 10,000/-	Physical	16-04-2026 11.00 am to 03.00 pm



	Israni (Guarantor)	City Survey No.2583,2584,2586,2585 and 2618 paiki, Ward No.14 of Rajkot and situated at Harihar Chowk, Rajkot belonging to Mr. Raghuvirbhai Mulubha Israni & Mr.Ashokbhai Mulubha Gadhavi					
7	Mr.Tejas Chandrakant Fichadiya (Borrower) & Mrs. Hinaben Tejas Fichadiya(Co – Borrower)	Residential flat No.107 having built-up area adm. Sq.Mts.48-77 situated on third floor of the building known as " Radhe Krishna -A " Situated on the aghat land adm. Sq.Mts. 197-96 of city Survey Ward No.9, sheet No.182, City Survey No.145 paikie in the area known as Laxmiwadi Street No.9/A, Rajkot City in the state of Gujarat. In the name of Mrs. Hinaben Tejasbhai fichadiya & Mr.Tejas Chandrakantbhai Fichadiya	Dt:13-03-2024 Rs.21,37,462.65+ unapplied interest+Charges-recovery	22-04-2026 Time 02.00 pm to 06.00 pm	1. Reserve Price- Rs.12,22,000/- 2. Earnest Money Deposit (EMD) Amount- Rs.1,22,200/- 3.Bid Increase Amount Rs.10,000/-	Physical	16-04-2026 11.00 am to 03.00 pm
8	Mr. Ram Ganga Odedara & Mrs. Bhuriben Gangabhai Odedara	Residential property situated at " Lirbai-5 ", Bokhira, under Porbandar Taluka Porbandar District, bearing Bokhira Revenue Survey No.1163(Old Survey No.754/1) and Revenue Survey No.1164 (Old Survey No.753) paiki plot No. 1 Paiki part No.110 its land admeasuring 54-41 Sq. Yds, i.e 45-50	Dt.21-10-2024 Rs.23,08,044.06 + Unapplied Interest + other charges - recovery due	22-04-2026 Time 02.00 pm to 06.00 pm	1. Reserve Price- Rs.14,96,000/- 2. Earnest Money Deposit (EMD) Amount - Rs.1,49,600/- 3.Bid Increase Amount Rs.10,000/-	Physical	16-04-2026 11.00 am to 03.00 pm



		Sq.Mtrs. with existing structure thereon belonging to Bhuriben Gangabhai Odedara					
9	Mr. Hitesh Dhirajlal Thanki- (Borrower), and Mrs. Arti Hiteshbhai Thanki (co-borrower)	Equitable Mortgage of residential property situated in village Bokhira, Tal., Dist. Porbandar bearing Revenue survey No.249 (Old survey No 638) an agriculture land converted into non agriculture for residential purpose known as "Gayatri Park -1" paiki plot No.34 its City survey No. NA249/34 land Sq.Yds. 225-00 its Sq.Mts.188-12 paiki shown in Division Plan Part " C " Land Sq. Mts. 44-19 Open land with construction permission rights. Belonging to Mrs.Arti Hiteshbhai Thanki and Mr.Hitesh Dhirajlal Thanki.	Dt:18-10-2024 Rs.20,20,415.80 + Unapplied Interest + other charges - recovery due	22-04-2026 Time 02.00 pm to 06.00 pm	1. Reserve Price- Rs.12,16,000/- 2. Earnest Money Deposit (EMD) Amount Rs.1,21,600/- 3.Bid Increase Amount Rs.10,000/-	Physical	16-04-2026 11.00 am to 03.00 pm
10	MR. KHIMJI RAMESHBHAI KHINT (Borrower) and Mrs. MRS. RANJANBEN RAMESHBHAI KHINT (Co - Borrower)	Residential House On The Land Adm. Sq. Mts. 61-34=Sq. Yards. 73-36 Of Plot No. 28 Known As Shiv Sagar Park, N.A. Land For Residential Purpose Of Revenue Survey No. 281 Paiki 3 Of Village Kothariya, Situated At The Area Known As Kothariya, Rajkot	Dt:11-02-2025 Rs.29,64,879/- + Unapplied Interest + other charges - recovery due	22-04-2026 Time 02.00 pm to 06.00 pm	1. Reserve Price- Rs.29,16,000/- 2. Earnest Money Deposit (EMD) Amount Rs.2,91,600/- 3.Bid Increase Amount Rs.10,000/-	Physical	16-04-2026 11.00 am to 03.00 pm



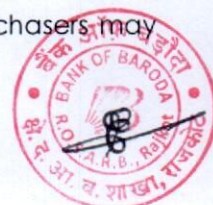
11	M/s Shree Khodiyar Enterprise Mr.Manishbhai Jaysukhbhai Rathod (Proprietor & Guarantor)	Immovable Industrial Property Land having area 583-20 Sq.Mtrs.Equally Sq.Yard 697-51 of Plot No.1 of Area Known As " Amar Industrial Zone(Part A) " of Revenue Survey No.1315(Old Survey No.284/1 Paiki 38) Situated At Village: Ardoi , Tal.Kotda Sangani, Dist Rajkot in the state of Gujarat belonging to Manishbhai Jaysukhbhai Rathod	Dt. 25.09.2024 Rs 68,60,000.00 + Unapplied Interest + other charges - recovery	22-04-2026 Time 02.00 pm to 06.00 pm	1. Reserve Price- Rs.1,10,25,000/- 2. Earnest Money Deposit (EMD) Amount- Rs.11,02,500/- 3.Bid Increase Amount Rs.1,00,000/-	Physical	16-04-2026 11.00 am to 03.00 pm
12	M/s Shree Khodiyar Enterprise Mr.Manishbhai Jaysukhbhai Rathod (Proprietor & Guarantor)	Plant & Machineries used for Metal Cutting purpose with missing parts,attachment and accessories in average condition and in under possession of bank.	Dt. 25.09.2024 Rs 68,60,000.00 + Unapplied Interest + other charges - recovery	22-04-2026 Time 02.00 pm to 06.00 pm	1. Reserve Price- Rs.16,33,000/- 2. Earnest Money Deposit (EMD) Amount- Rs.1,63,300/- 3.Bid Increase Amount Rs.10,000/-	Physical	16-04-2026 11.00 am to 03.00 pm
13	Mr Chirag Prabhatpuri Goswami (Borrower) Mr Miraj Prabhatpuri Goswami (Co -Borrower) Mrs Manjuben Prabhatpuri Goswami(Co -Borrower)	Immovable Situated at village Bokhira Tal, Dist Porbandar bearing Revenue survey No.1110 (Old Survey No 734/1) Land Sq.Mtrs. 4793-00 an agriculture land converted into non -agriculture for residential Purpose known as "Kamal Park " Paiki Plot No.1 its City Survey No .NA 1110/1 land Sq.Mtr.91-68 Paiki shown in division plan Part No 'C' land Sq.Mtrs. 30-71 with construction	Dt. 10-12-2024 Rs.42,36,250/- + Unapplied Interest + other charges - recovery due	22-04-2026 Time 02.00 pm to 06.00 pm	1. Reserve Price- Rs.12,60,000/- 2. Earnest Money Deposit (EMD) Amount Rs.1,26,000/- 3.Bid Increase Amount Rs.10,000/-	Physical	16-04-2026 11.00 am to 03.00 pm



		thereon (property in the name of Mrs.Manjuben Prabhatpuri Goswami)					
14	Mr Chirag Prabhatpuri Goswami (Borrower), Mr Miraj Prabhatpuri Goswami (Co-Borrower) Mrs Manjuben Prabhatpuri Goswami (Co-Borrower)	Immovable situated at Station Road in city Porbandar Tal Dist Porbandar bearing city survey ward No,2 Survey No 4609 "Aashirvad" Building paiki 6th Floor Flat No 19 (Suchit 603) carpet area Sq.Mtrs, 66-02 with Construction thereon (property in the name of Mrs.Manjuben Prabhatpuri Goswami)	Dt. 10-12-2024 Rs.42,36,250 + Unapplied Interest + other charges - recovery due	22-04-2026 Time 02.00 pm to 06.00 pm	1. Reserve Price- Rs.13,39,000/- 2. Earnest Money Deposit (EMD) Amount Rs.1,39,900/- 3. Bid Increase Amount Rs.10,000/-	Physical	16-04-2026 11.00 am to 03.00 pm

TERMS AND CONDITIONS –

- 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.
- The PSB Alliance has made it mandatory to submit one Incremental amount above the Reserve price fixed by the bank in case any bidder/ buyer wants to participate in Baanknet Auction portal. Prospective buyers to submit their bid with one additional increment above the Reserve price for participating in e-auction.
- 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.
- 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.

5. 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.

6. 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.

7. 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.

8. 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.

9. 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.

10. 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.

11. 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.

12. 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.

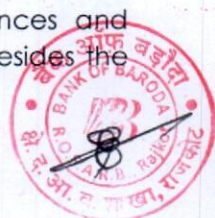
13. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be issued only in the name of the successful bidder.

14. 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.

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

16. 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.

17. 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.

18. 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, 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.

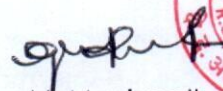
19. The Authorised Officer will be at liberty to amend/ modify/ delete any of the conditions as may be deemed necessary in the light of facts and circumstances of each case. The Bank/ Authorised Officer has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale/modify 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.

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. Mobile **9687696003**

Date: 02-04-2026

Place: RAJKOT


Name Mr. Manjunatha R
Authorized Officer Bank of Baroda

