



बैंक ऑफ़ बड़ोदा **Bank of Baroda**



Branch – Halol Main Branch, Halol Dist Panchmahals

Sale Notice For Sale Of Immovable Properties

"APPENDIX- IV-A [See proviso to Rule 6 (2) & 8 (6)]

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 (s), 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/Guarantor/s/Secured Asset/s/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below -

Sr /L ot N o.	Name & address of Borrower/s / Guarantor/ Mortgagor s	Give short description of the immovable property with known encumbrances, if any (Mortgaged by _____)	Total Dues.	Date of e- Auction Time of E- auction - Start Time to End Time	1. Reserve Price- Rs. 2. Earnest Money Deposit (EMD) – Rs. 3. Bid Increase Amount Rs.	Status of Possession n (Constructive /Physical)	Property Inspection date & Time.
1	Name of the Borrower:- Mr. PRAVINBHAI DESAIBHAI VARIA	Mortgage of Residential House/Flat details as below. Flat no 401, area- 54.0 Sq. Mtr. Plot no 11 to 14, known as "Krishna Residency" in revenue survey No 243/3, Village- Ghoghamba, Tal- Ghoghamba in the name of Pravinbhai Desabhai Baria Direction of the Property- East -Flat No 402 West - Society in Sr. No 243/2 North Plot No 15 & 16 South - Lift & Stairs	Rs. 6,04,267.97+ unapplied interest +other charges less recovery if any, as per possession notice dated 22.04.2025.	Date of e- Auction 21.05.2026. Time of E- auction - Start Time 2 PM to End Time 6 PM	1.Rs.6,33,000/- 2.Rs.63,300/- 3.Rs. 10,000/- EMD start date and time from 20.04.2026 to 21.05.2026 From 10.00 AM to 6.00 PM	Physical	From 14.05.2026 to 21.05.2026 from 10.00 AM TO 1.00 PM

Branch - Halol Main Branch, Halol Dist Panchmahals Mob 8828258844 Email:
halol@bankofbaroda.com

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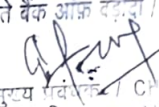


For detailed terms and conditions of sale, please refer/visit to the website link <https://www.bankofbaroda.in/e-auction.htm> and online auction portal <https://ebkgray.in> Also, prospective bidders may contact the Authorised officer Mr. Kuldeep Kumar Pandey on Mobile 8828258844

Date: 18.04.2026

Place :- Godhra

कृते बैंक ऑफ बड़ौदा / FOR BANK OF BARODA


मुख्य अधिकारी / CHIEF MANAGER
Name: Kuldeep Kumar Pandey, HALOL BR., DIST. PMS
Authorised Officer
Bank of Baroda.



बैंक ऑफ बड़ोदा **Bank of Baroda**



Branch – Halol Main Tal Halol Dist Panchmahals

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 -

Sr /L ot N o.	Name & address of Borrower/s / Guarantor/ Mortgagor s	Give short description of the immovable property with known encumbrances, if any (Mortgaged by)	Total Dues.	Date of e-Auction Time of E-auction - Start Time to End Time	1. Reserve Price- Rs. 2. Earnest Money Deposit (EMD) – Rs. 3. Bid Increase Amount Rs.	Status of Possession (Constructive /Physical)	Property Inspection date & Time.
1	Name of the Borrower:- Mr. PRAVINBHAI DESAIBHAI VARIA	Mortgage of Residential House/Flat details as below. Flat no 401, area- 54.0 Sq. Mtr. Plot no 11 to 14, known as "Krishna Residency" in revenue survey No 243/3, Village- Ghoghamba, Tal- Ghoghamba in the name of Pravinbhai Desabhai Baria Direction of the Property- East -Flat No 402 West - Society in Sr. No 243/2 North Plot No 15 & 16 South - Lift & Stairs	Rs. 6,04,267.97+ unapplied interest +other charges less recovery if any, as per possession notice dated 22.04.2025.	Date of e-Auction 21.05.2026 Time of E-auction - Start Time 2 PM to End Time 6 PM	1.Rs.6,33,000/- 2.Rs.63,300/- 3.Rs. 10,000/- EMD start date and time from 20.04.2026 to 21.05.2026 From 10.00 AM to 6.00 PM	Physical	From 14.05.2026 to 21.05.2026 from 10.00 AM TO 1.00 PM

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halol@bankofbaroda.com

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1. The Online E-Auction will be held through auction portal website i.e. <https://ebkray.in> on the date and time mentioned above with unlimited extension of 10 minutes. The intending bidders / purchasers are required to register through <https://ebkray.in> (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.
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://ebkray.in> 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://ebkray.in> 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.

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

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- Register on <https://ebkray.in> 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.



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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 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, 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. 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-

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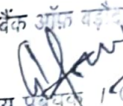


bidder will be entertained. Words and expressions used herein above shall have the same meanings respectively assigned to them in SARFAESI Act, 2002, and the Rules framed thereunder.

19. The sale is subject to confirmation by the Secured Creditor Bank.

20. 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 **8828258844**.

Date: 18.04.2026
Place : Halol

कृते बैंक ऑफ बड़ौदा / FOR BANK OF BARODA
by  / CHIEF MANAGER
हलोल Authorised Officer - HALOL BR., DIST. PMS
Bank of Baroda

Branch - Halol Main Branch, Halol Dist Panchmahals Mob 8828258844 Email:
halol@bankofbaroda.com