

E-Auction Sale Notice for Sale of Movable & 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) and Guarantor (s) that the below described movable and immovable properties mortgaged/charged/hypothecated to the Secured Creditor, **Physical / Constructive / Symbolic Possession (As mentioned against each property separately)** of which has been taken by the Authorized Officer of **Bank of Baroda**, Secured Creditor, will be sold on **"As is where is", "As is what is", and "Whatever there is" "without recourse basis" on date 04.06.2026 (For Sr. 1 to 7) & Date 22.06.2026 (For Sr. 8 to 12) mentioned against each property** for recovery of below mentioned account/s. The details of Borrower/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 Borrowers / Guarantor/ s/ Mortgagor (s)	Detailed description of the Movable & immovable property with known encumbrances, if any	Total dues (as per Demand Notice)	1. Reserve Price 2. Earnest Money Deposit (EMD) 3. Bid Increase Amount
1	M/s Jay Creation [Proprietor : Mrs. Harshaben Chandrabhan Bherwani] and Guarantor Mr. Chandrabhan Manoharlal Bherwani	Lot No. (1): All that piece and parcel of immovable property bearing comprising of 2nd floor of "Mangrani Complex" (Muni. Tenament No. 0115-23-0818-0001-P) admeasuring about C.S. No. 4007 & 4008 paiki 53.06 Sq. Mtrs., carpet area on 2nd Floor situated on Property of C.S. No. 4007 & 4008 of Ward Kalupur-1 of Ahmedabad in the name of Mrs. Harshaben Chandrabhan Bherwani which is bounded as under : East : Common Stair, West : Open Chowk, North : Road, South : Road (Physical Possession)	Rs. 78,30,243.57/- (Rupees Seventy Eight Lakhs Thirty Thousand Two Hundred Forty Three and Fifty Seven Paisa Only) + Unapplied interest and other charges & less recovery thereafter, if any.	Reserve Price: Rs. 12,40,000/- (Rupees Twelve Lakhs Forty Thousand Only) EMD : Rs. 1,24,000/- (Rupees One Lakhs Twenty Four Thousand Only) Bid Increase Amount: Rs. 10,000/- (Rupees Ten Thousand Only)
2	M/s Raj Sunmica Center Proprietor-Mr. Mahesh Kumar Ratanlal Jodhwani Kaveri Complex, Navapara, Bhavnagar (Gujarat) PIN-384001 AND M/s Raj Picture House (Proprietor: Mr. Rohit Maheshbhai Jodhwani) Shop No. 3, Kaveri Complex, Navapara, Bhavnagar (Gujarat) PIN-384001 Guarantors (In A/c Raj Picture House): 1. Mr. Rohit Maheshbhai Jodhwani 2. Mrs. Nandaben Maheshbhai Jodhwani 3. Mrs. Nilamben Maheshbhai Jodhwani 4. Mr. Mahesh Kumar Ratanlal Jodhwani	Lot No. (2): (1.) All that piece and parcel of Commercial Godown No. 11-A, Ground Floor, Kesharinarandan Complex, Opposite Bhidbhanjan Mahadev Temple, Galaxy Cinema Road, Navapara, Bhavnagar – 364001 City Survey No. 55, ward no. 7, Shet No. 133 admeasuring about 151.80 Sq. mtrs. Area mouje Bhavnagar belongs to Mr. Maheshkumar Ratanlal Jodhwani (Mortgaged in A/c M/s Raj Sunmica Center) (Physical Possession) AND (2.) All that piece and parcel of Commercial Godown No. 11-B, Ground Floor, Kesharinarandan Complex, Opposite Bhidbhanjan Mahadev Temple, Galaxy Cinema Road, Navapara, Bhavnagar – 364001 City Survey No. 55, ward no. 7, Shet No. 133 admeasuring about 151.80 Sq. mtrs. Area mouje Bhavnagar belongs to Mr. Maheshkumar Ratanlal Jodhwani (Mortgaged in A/c M/s Raj Picture House) (Physical Possession)	M/s Raj Sunmica Center Rs. 1,80,33,336/- (Rupees One Crore Eighty Lakhs Thirty Three Thousand Three Hundred Thirty Six Only) + Unapplied interest and other charges & less recovery thereafter, if any. M/s Raj Picture House Rs. 3,72,98,259/- (Rupees Three Crore Seventy Two Lakhs Ninety Eight Thousand Two Hundred Fifty Nine Rupees Only) + Unapplied interest and other charges & less recovery thereafter, if any.	Reserve Price : Rs. Rs.1,00,80,000/- (Rupees One Crore Eighty Thousand Only) EMD : Rs. 10,08,000/- (Rupees Ten Lakhs Eight Thousand Only) Bid Increase Amount: Rs. 25,000/- (Rupees Twenty Five Thousand Only)
3	M/s AMI Engineering and Founders Proprietor Mr. Vishnubhai Patel Guarantor: Mr. Pradipbhai Vishnubhai Patel	Lot No.(3): Machinery related to High Pressure Die casting Machine, Horizontal Cold Chamber High Pressure die Casting Machine with Locking force of 180.0002 tonnes along with furnace, electrical and all standard accessories, Maruti make fully automatic Microprocessor controlled plastic Injection Moulding Machine 130 TON 300 Gram Servo Injection Moulding machine with Auxiliaries, Powder Coating Oven, Cayclon and Blower 3 H.P., Oven Full Trolley, 75 HP Compressor Carbon Filler and related components hypothecated against credit facilities granted to M/s AMI Engineering and Founders. Note: 1. Please refer Bank's website for detailed information related to this plant and machinery 2. Plant & Machinery is kept in Bank's Godown. (Physical Possession)	Rs. 76,16,631.61 (Rupees Seventy Six Lakhs Sixteen Thousand Six Hundred Thirty One and Sixty One Paisa Only) + Unapplied Interest and other Charges & less recovery thereafter if any	Reserve Price : Rs. 16,00,000/- (Rupees Sixteen Lakhs Only) EMD : Rs. 1,60,000/- (Rupees One Lakhs Sixty Thousand Only) Bid Increase Amount: Rs. 10,000/- (Rupees Ten Thousand Only)
4	Mr. Harsh Satish Shah and Mrs. Hinal Pratibkhai Fadia Residing at Flat No. A-1004, Prakruti Appartment, Jain Nagar, Near Parimal Under Bridge, Paldi, Ahmedabad (Gujarat)	Lot No. (4): All that piece and parcel of Non-Agriculture Land bearing Flat No. 9M-502 admeasuring 108 Sq. Yards i.e. 90.30 Sq. Mtrs. constructed property on admeasuring 10521 ares in the scheme of "Aagam 99 residency commercial Co. Op. Service Society Phase II" which is known as "Aagam 99 Residency Phase II" lying and being on Revenue Survey No. 1017/C situated, lying and being at Mouje:Sachana, Taluka-Viramgam, Dist. Sub District Ahmedabad in the name of Mr. Harsh Satish Shah and Mrs. Hinal Pratibkhai Fadia and bounded as follows: East: Flat No. 9M-501, West: Road and Open Land, North: Flat No. 9M-503, South: Road (Physical Possession)	Rs. 30,51,494.96 (Rupees Thirty Lakhs Fifty One Thousand Four Hundred Ninety Four and Ninety Six Paisa Only) + Unapplied Interest and other Charges & less recovery thereafter if any	Reserve Price : Rs. 4,13,000/- (Rupees Four Lakhs Thirteen Thousand Only) EMD : Rs. 41,300/- (Rupees Forty One Thousand Three Hundred Only) Bid Increase Amount: Rs. 10,000/- (Rupees Ten Thousand Only)
5		Lot No. (5): All that piece and parcel of Non-Agriculture Land bearing Flat No. 9M-503 admeasuring 108 Sq. Yards i.e. 90.30 Sq. Mtrs. constructed property on admeasuring 10521 ares in the scheme of "Aagam 99 residency commercial Co. Op. Service Society Phase II" which is known as "Aagam 99 Residency Phase II" lying and being on Revenue Survey No. 1017/C situated, lying and being at Mouje:Sachana, Taluka-Viramgam, Dist. Sub District Ahmedabad in the name of Mr. Harsh Satish Shah and Mrs. Hinal Pratibkhai Fadia and bounded as follows: East: Flat No. 9M-504, West: Road and Open Land, North: Road and Block 9/L, South: Flat No. 9M-502 (Physical Possession)		Reserve Price : Rs. 4,13,000/- (Rupees Four Lakhs Thirteen Thousand Only) EMD : Rs. 41,300/- (Rupees Forty One Thousand Three Hundred Only) Bid Increase Amount: Rs. 10,000/- (Rupees Ten Thousand Only)
6	M/s Surfactant Products Pvt Ltd Registered Address: 0/1002, Chandanbala Appt. Nr.Mahalaxmi Char Rasta Paldi Ahmedabad - 380007, Gujarat Directors/Guarantors: 1. Mr. Siddhartha Mahendra Shah 2. Mr. Ayush Siddhartha Shah 3. Mrs. Anisha Siddhartha Shah	Lot No. (6): All that piece and parcel of immovable property of Unit/Bunglows Nos. 299 and 300 admeasuring 480 Sq. Yards land (401.34 Sq. Meters) and 145 Sq. Yards Super Built Up Area (121.24 Sq. Mtrs.) in the scheme known as "Sanskar Villa" developed and constructed on all that piece and parcel of freehold non agriculture use land situated lying and being on Survey No. 156 paiki, Mouje Village: Panchasar, Taluka: Shankeshwar, Sub-District: Shankeshwar, District-Patan (Gujarat) in the name of Mr. Siddhartha Mahender Shah (Physical Possession)	Rs. 92,14,344.11 (Rupees Ninety Two Lakhs Fourteen Thousand Three Hundred Forty Four and Eleven Paisa Only) + Unapplied Interest and other Charges & less recovery thereafter if any.	Reserve Price : Rs. 17,60,000/- (Rupees Seventeen Lakhs Sixty Thousand Only) EMD : Rs. 1,76,000/- (Rupees One Lakhs Seventy Six Thousand Only) Bid Increase Amount: Rs. 10,000/- (Rupees Ten Thousand Only)
7	M/s Ideal Systems Limited through its Director Mr. Ketan Nalinkant Shah and Guarantors: Mrs. Hemal Ketan Shah, Mrs. Mona Sandip Shah, Mr. Ketan Nalinkant Shah, Mr. Jimit Ketan Shah, Mr. Sandip Rajnikant Shah & M/s Asya Infosoft Limited	Lot No. (7): (A.) All that immovable property bearing Unit No. 'A' admeasuring about 2065 Sq. Ft. situated on 4th Floor of the "Nidhi Complex" of Nidhi Owners Association standing/constructed on land bearing F.P. No. 258/2 of T.P. Scheme No. 3 (varied) of Mouje: Sheikhpur-Khanpur Taluka : City within the registration Sub - District : Ahmedabad-3 (Memnagar) and District : Ahmedabad standing in the name of M/s Ideal Systems Ltd. which is bounded as under : East : Open Space and thereafter Unit No. A, West : Common Passage and stair, North : Open Space & thereafter 'Anand Chamber' building, South : Common Passage, Staircase and thereafter Unit No. C (Physical Possession) Lot No. (7): (B.) All that immovable property bearing Unit No. 'B' admeasuring about 590 Sq. Ft. situated on 4th Floor of the "Nidhi Complex" of Nidhi Owners Association standing/constructed on land bearing F.P. No. 258/2 of T.P. Scheme No. 3 (varied) of Mouje: Sheikhpur-Khanpur Taluka : City within the registration Sub - District : Ahmedabad-3 (Memnagar) and District : Ahmedabad standing in the name of Mrs. Mona Sandip Shah which is bounded as under : East : Unit No., West : Open Space and thereafter 'Akruti building', North : Open Space & thereafter 'Anand Chamber' building South : Passage. (Physical Possession) Lot No. (7): (C.) All that immovable property bearing Unit No. 'C' admeasuring about 608 Sq. Ft. situated on 4th Floor of the "Nidhi Complex" of Nidhi Owners Association standing/constructed on land bearing F.P. No. 258/2 of T.P. Scheme No. 3 (varied) of Mouje: Sheikhpur-Khanpur Taluka : City within the registration Sub - District : Ahmedabad-3 (Memnagar) and District : Ahmedabad standing in the name of Mrs. Hemal Ketan Shah which is bounded as under: East : Open Space and thereafter Unit No. A, West : Open Space and thereafter 'Akruti building', North : Common Passage, Staircase and thereafter Unit No. B, South : Open Space and thereafter 'Ajit Medical Centre' Building (Physical Possession)	Rs. 3,58,60,005.15/- (Rupees Three Crore Fifty Eight Lakhs Sixty Thousand Five and Fifteen Paisa Only) + Unapplied Interest and other charges & less recovery thereafter, if any.	Reserve Price : Rs. 1,24,65,000/- (Rupees One Crore Twenty Four Lakhs Sixty Five Thousand Only) EMD : Rs. 12,46,500/- (Rupees Twelve Lakhs Forty Six Thousand Five Hundred Only) Bid Increase Amount: Rs. 30,000/- (Rupees Thirty Thousand Only) Unit A: Rs. 79,20,000/- Unit B: Rs. 22,50,000/- Unit C: Rs. 22,95,000/- TOTAL: Rs. 1,24,65,000/-
8	Mr. VipulKumar Rameshchandra Mistry (Borrower) and Mrs. Bina Bimalbhai Mistry (Guarantor)	Lot No. (8): Flat No. A/406, on forth floor admeasuring 75 sq yards i.e. 62.71 sq. mtrs or thereabout (Super built up) 75 sq. yards i.e. 62.71 sq. mtrs or thereabout (Super built up) in Block A together with undivided share in the land of the common plot and road land provided in the entire land of the scheme known as "Ratnatray", constructed upon land bearing Gamtal open land/ Property No.1169 admeasuring 1333 sq. yards i.e. 1114.54 sq. mtrs situated at mouje Godhavi, Taluka Sanand, District Ahmedabad, belonging to Mr. Vipulkumar Rameshchandra Mistry , which is bounded as under : Common Boundaries : On or towards East : Staircase, On or towards West : Block-B, On or towards North: Marginal Space, On or towards South : Passage (Physical Possession)	Rs. 8,27,037.76/- (Rupees Eight Lakhs Twenty Seven Thousand Thirty Seven and Paise Seventy Six Only)+ Unapplied Interest and other Charges & less recovery thereafter if any.	Reserve Price : Rs. 8,80,000/- (Rupees Eight Lakhs Eighty Thousand Only) EMD : Rs. 88,000/- (Rupees Eighty Eight Thousand Only) Bid Increase Amount: Rs. 10,000/- (Rupees Ten Thousand Only)
9	M/s Shree Dhanlaxmi Chemicals [Proprietor Mr. Shubhash Ghelani] Office Address: SF-8, Manek Avenue, Near AMTS Bus Stop, Memnagar, Ahmedabad (Gujarat) PIN-380019	Lot No. (9): All that piece and parcel of Immovable Property bearing NA Plot bearing Plot No.24, Block-I, Survey No.228 and 229, Area about 450 Sq. Mtrs. Village: Chudva, Taluka: Gandhidham, District: Kutch in the name of M/s Shree Dhanlaxmi Chemicals through its proprietor Mr. Subhash Jayantilal Ghelani bounded as under: East : By Plot No. 17, West : By Internal Road, North : By Plot No. 23, South : By Remaining Land Plot No. 24 (Symbolic Possession)	Rs. 1,66,53,482.46/- (Rupees One Crore Sixty Six Lakh Fifty Three Thousand Four Hundred Eighty Two and Four Six Paisa Only) + Unapplied Interest and other Charges & less recovery thereafter if any.	Reserve Price : Rs. 38,10,000/- (Rupees Thirty Eight Lakhs Ten Thousand Only) EMD : Rs. 3,81,000/- (Rupees Three Lakhs Eighty One Thousand Only) Bid Increase Amount: Rs. 10,000/- (Rupees Ten Thousand Only)
10	Shri. Abdulrazak Isabhahi Modan deceased Now represented by his legal heirs Smt. Mariyamben Abdulrazak Modan & Mr. Mohammad Fazalrehman Abdulrazakbhai Modan, Ms. Munirabanu Abdulrazak Modan, & Ms. Kaushalbanu Abdulrazak Modan & Mr. Mohammadjuber Abdulrazak Modan & Mortgagor / Guarantor Smt. Siddikiben Salimbhai Modan and Smt. Mariyamben Abdulrazak Modan	Lot No. (10): All that All that piece and parcel of Immovable Property bearing entire undivided proportionate share in the property situated at Arshi Commercial Complex, Ground Floor, Shop No 9, Opp. Farukh Cinema, Dhandhuka, Ta Dhandhuka, Dist. Ahmedabad. City Survey No. 2515/11, Word No. 1, Sit No. 84+85+89+90, Area Admeasuring 22-57-00 (Sq. Mts.) and Dhandhuka Nagar palika Modan No. 11523 belonging to Smt. Siddikiben Salimbhai Modan, Residing at Chokha Modan Vada, Dhandhuka, Ta. Dhandhuka, Dist Ahmedabad and Smt. Mariyamben Abdulrazak Modan, Residing at Kureshi Vada, Dhandhuka, Ta. Dhandhuka, Dist. Ahmedabad , bounded as under : East : By Internal Road of Arshi Complex, West : By Naveli, North : By Shop No. 10, South : By Shop No. 8 (Symbolic Possession)	Rs. 4,97,073/- (Rupees Four Lacs Ninety Seven Thousand Seventy Three Only)+ Unapplied Interest and other Charges & less recovery thereafter if any.	Reserve Price : Rs. 3,57,000/- (Rupees Three Lakhs Fifty Seven Thousand Only) EMD : Rs. 35,700/- (Rupees Thirty Five Thousand Seven Hundred Only) Bid Increase Amount: Rs. 10,000/- (Rupees Ten Thousand Only)
11	Mr. Sahil Sanjaykumar Barot (Borrower) and Mrs. Parulben Sanjaykumar Barot for themselves and also being legal heirs of Late Mr. Sanjaykumar Balvantray Barot (Co-Borrower)	Lot No. (11): All that piece and parcel of Immovable property Gram Panchayat Milkat No:920,924 & 925 Property Sr.No:1396,1102 & 1103 in the Gamtal of village Veda, Ta Mansa, Dist Gandhinagar, GUJARAT. East : Road of Street, West: Road of Village, North: House of Vijaybhai D Barot, South : Road of Street. (Symbolic Possession)	Rs.70,51,192.71 (Rupees Seventy Lakhs Fifty One Thousand One Hundred Ninety Two and Seventy One Paisa)+ Unapplied Interest and other Charges & less recovery thereafter if any.	Reserve Price : Rs. 35,18,000/- (Rupees Thirty Five Lakhs Eighteen Thousand Only) EMD : Rs. 3,51,800/- (Rupees Three Lakhs Fifty One Thousand Eight Hundred Only) Bid Increase Amount: Rs. 10,000/- (Rupees Ten Thousand Only)
12	Mr. Sureshbhai Govindbhai Patni (Borrower) and Mrs. Manjulaben Sureshbhai Patni (Co-Borrower) and Mr. Jasubhai Chandubhai Chauhan (Guarantor)	Lot No. (12): All that piece and parcel of Immovable property Flat No. A/0/1, Ground Floor in Block A admeasuring about 65 Sq. Yards i.e. 54.35 Sq. Mtrs. super built up constructed property and also with the rights of the undivided share of the land in the scheme known as "Abhilasha Apartments" lying and being on Old Survey No. 460 Paiki T.P. Scheme No. 12, Final Plot No. 208 Paiki 208/B's N.A. land situate, lying and being at Mouje Village Asarwa, Taluka City in the Registration District Ahmedabad and Sub District Ahmedabad-6 (Naroda) , which is bounded as under : Common Boundaries : East : Marginal Space, West: Flat No. A/0/2, North: Internal Road, South: T P road (Symbolic Possession)	Rs.42,61,202.40/- (Rupees Forty Two Lakhs Sixty One Thousand Two Hundred Two and Forty Paisa Only) + Unapplied Interest and other Charges & less recovery thereafter if any.	Reserve Price : Rs. 20,00,000/- (Rupees Twenty Lakhs Only) EMD : Rs. 2,00,000/- (Rupees Two Lakhs Only) Bid Increase Amount: Rs. 10,000/- (Rupees Ten Thousand Only)

For Sr. 1 to 7 Auction Date : 04.06.2026 & For Sr. 8 to 12 Auction Date : 22.06.2026

Auction Time : 02:00 PM to 06:00 PM (Unlimited extension of 10 minutes) Property inspection 25.05.2026 & 26.05.2026

(BY TAKING PRIOR APPOINTMENT) From 11:00 AM to 04:00 PM

Note: For Lot No. (2.) There are two Sale Deeds for Unit No. 11A and 11B, hence two Conveyance Deeds will be executed in favour of successful H1 Bidder / Buyer. For Lot No. (7.): There are three Sale Deeds for Unit No. A, B and C, hence three Conveyance Deeds will be executed in favour of successful H1 Bidder/Buyer

For Lot No.9 to 12 Only (Other terms & conditions for properties on Symbolic Possession) :

a. Property is in Symbolic Possession and 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

g. The intending purchaser has to produce an Undertaking duly Stamped and Notarised as per Bank Format(in case of Sale on the basis of Symbolic Possession)

For detailed terms and conditions of sale, please refer to the link provided in <https://www.bankofbaroda.bank.in/e-auction> and Online auction portal Baanknet.com. Prospective bidders may contact Mr. A K Chaudhary, Chief Manager on Mobile No.: 7486013985 or Mr. Vivek Kulhari, Sr. Manager, Mob. No. 8209433411 or Mr. Brijesh Shah, Manager on Mobile No.: 9824027991. (GST/TDS as per Government Rules applicable shall be payable by purchaser on sale of Movable/ Immovable Assets.)

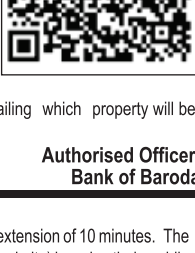
AS PER SARFAESI Act, STATUTORY - 15 (For Lot No. 1 to 7) & 30 (For Lot No. 8 to 12)- DAYS SALE NOTICE TO THE BORROWER /GUARANTOR/ MORTGAGOR

The above mentioned borrower /s is/ are hereby noticed to pay the sum as mentioned in section 13(2) Notice in full before the date of auction, failing which property will be auctioned / sold and balance dues if any will be recovered with Interest and cost from borrowers/ guarantors /mortgagor.

Date : 09.05.2026
Place : Ahmedabad

Authorised Officer,
Bank of Baroda

For detailed terms and conditions Scan here:



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.

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: 8291220224 & email ID Support.BAANKNET@psballiance.com
- For Registration and Login and Bidding Rules visit Buyer Manual linked 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 Generating challan and transfer EMD amount to bidder's EMD Wallet.
- After EMD amount is reflected in Bidder's e-wallet, Bidder needs to participate in the auction by clicking on the "Participate" option of the particular property.
- 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 multiples 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.

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 to 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 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, condition, encumbrance, lien, charge, security 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-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 **Mr. A K Chaudhary, Chief Manager on Mobile No.: 7486013985 or Mr. Vivek Kulhari, Sr. Manager, Mob. No. 8209433411 or Mr. Brijesh Shah, Manager on Mobile No.: 9824027991.**