



ANNEXURE - 14

DETAILED TERMS AND CONDITIONS VEHICLE AUCTION

Notice is hereby given to the public in general and in particular to the to the Borrower (s) and Guarantor (s) that Bank has repossessed/seized the Hypothecated Motor Vehicle mentioned below in exercise of the powers conferred under Hypothecation/Loan Agreement executed by the parties and Vehicle 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/Guarantor/s/Vehicle/Total Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below –

Sr No.	Name & address of Borrower/s / Guarantor	Total Dues.	Vehicle Make & Model RTO Regd No.	1. Date of e-Auction Time of E-auction - Start Time _____ to End Time _____ 2. Last date and time of submission of EMD Amount. _____	1.Reserve Price- Rs.____/- 2.Earnest Money Deposit (EMD)- Rs.____/- 3.Bid Increase Amount Rs.____/-	EMD deposit Account No. _____ IFSC Code _____ Bank of Baroda Branch _____	Vehicle / Movable Asset Inspection date & Time
1	Mr AMIT KUMAR S/O SHRI KRISNATH SADAK PARA VILLAGE SINGITANA, POST LAHPATRA DIST SARGUJA CHHATTISGARH, 497116	Rs.12,46,935/- + Unapplied interest+ unserviced interest+ other charges	Vehicle Name – TATA NEXON FRLS + S PTM BSVI CAR (RC no. CG15ED 5934)	1.Date of E-Auction 07-07-2026, Time of E Auction 14:00 HRS TO 18:00 HRS 2. Last date and time of bid submission 07-07-2026, till 12:00 HRS Only	1.Rs. 7,20,000/- 2.Rs.0.72 Lakhs 3.Rs.0.10 Lakhs	BAANKNET PORTAL WALLET	02.07.2026 , 01:00 HRS TO 16:00 HRS

TERMS AND CONDITIONS –

1. E-auction is being held on “As is where is”, “As is what is”, “Whatever there is” basis and will be conducted “On Line” through WWW.BAANKNET.COM
2. The intending bidder should submit bid in **Bid Form & Declaration [Format attached herewith]** i.e. details of bidder & declaration along with self-attested KYC copies of (i) PAN card of the bidder (ii) Current Address proof for communication, Voter ID Card/Driving License/Passport along with evidence for EMD deposit like UTR number. The intending purchasers/bidders are required to deposit EMD through NEFT / RTGS in Account number given above. Bidders have to submit the bid details & KYC on or before the last date & time of submission of bid given herein above. Bids received afterwards will not be considered and said bidders will not





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be eligible to participate in e-Auction. Bidders have to submit the Bid & KYC documents along with evidence for EMD deposit like UTR number to Branch Head on address given above before last date & time of submission of bid given above. Scanned copies of the original of these documents can also be submitted through e-Mail id of Bank given herein above.

3. On verification of bids & KYC documents, eligible Bidders will be identified by Bank and their details will be provided to www.baanknet.com who will in turn provide User ID & Password to respective eligible bidders for participation in e-Auction on www.baanknet.com. Afterwards, eligible bidder may avail online training on e-Auction from www.baanknet.com prior to the date of e-Auction. 8291220220 & email ID **support.BAANKNET@psballiance.com**. to get login credentials and e Auction training.
4. Bidders shall hold a valid email ID (e-mail ID is absolutely necessary for the intending Bidder) as all the relevant information and allotment of ID & password by **www.baanknet.com** may be conveyed through e-mail.
5. Neither the Bank nor M/s 8291220220 & email ID **support.BAANKNET@psballiance.com** will be held responsible for any Internet Network problem/Power failure/ any other technical lapses/failure etc. In order to ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction event.
6. The Bid price to be submitted shall be equivalent or above the reserve price. The Vehicle / Movable Asset will not be sold below the reserve price. The bid quoted below the reserve price shall be rejected. Online auction will start on highest bid amount received from Bidders. During 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 bidders shall increase their bids in multiplies of the amount specified in the public sale notice/Terms and condition of Sale. **Unlimited extensions of 5 Minutes time each will be given in case of receipt of bid in last five minutes.** Five 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 five 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. Separate EMD & BID has to be submitted for each Vehicle by mentioning the details. The Vehicles shall not be sold below the Reserve Price.
9. Prospective bidders are advised to peruse the RC copies of vehicle with the Bank and other records at RTO before bidding and conduct their due diligence in all respect.
10. The successful Auction Purchaser / Bidder shall have to deposit balance amount of bid purchase price on or before the day of Seven days of auction or such extended period as may be agreed upon in writing between the purchaser and the bank. In case of failure to deposit the amount as mentioned above within the stipulated