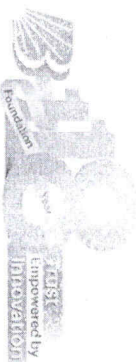




बैंक ऑफ बड़ोदा Bank of Baroda



Terms and Conditions for Sale to be uploaded in Bank's website as well as bcaanknet.com]
TERMS AND CONDITIONS FOR SALE OF ASSET THROUGH ONLINE E-AUCTION UNDER SAAFEESI 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 provision to Rule 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 No.	Name & address of Borrower/s /Guarantors/Mortgagors	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)	Status of Possession (Constructive/Physical)	Property Inspection date & Time.
1	Mr. Kotla Mukunda Rao 6-343, Ravindra Nagar-2, Near Durga Sai Temple Ariova, Visakhapatnam (AP) PIN: 530040 Mr. Kotla Mukunda Rao Flat No.401, Vaishno's Hari Priya Apartments,	<u>Part-A</u> An undivided and unspecified extent of site measuring 65.777 Sq.yards or 54.99 Sq.meters together with Flat No.401(E/F) in third floor measuring built up area of 1315 sq.feet (including common areas) along with one car parking in stilt floor measuring 100 sq.feet. In the said multistoried apartment building titled "VAISHNO'S	Rs.40,51,574 /- plus unserved interest of Rs.96,763.03 plus unapplied interest of Rs.43,164.25 plus compound interest of Rs.1,727/- as on 20.07.2025 plus unapplied interest from 21.07.2025,	Date of e-Auction: 22-06-2026 Time of E-auction - Start Time 14:00 to End Time 18:00	1.Reserve Price- Rs.52,84,000/- (Rupees Fifty Two lakhs and Eighty Four thousand only) 2.Earnest Money Deposit (EMD)- Rs.5,28,400/- (Rupees Five lakhs Twenty Eight	Physical Possession	16-06-2026 from 11:00 to 16:00

बैंक ऑफ बड़ोदा : (शाखा, कार्यालय, क्षेत्रीय कार्यालय, सीईओ कार्यालय, वीसी नॉन-आई, वीसी नॉन-आई, वीसी नॉन-आई के समान, विभाग/ग्राम -530003(प्र.अ), भारत.

Bank of Baroda (ROSAH BRANCH) : Regional Office, 10-1-44/10 & 11, Poojay Plaza, 4th Floor, VIP Road, Opp. Hotel Tycoon,

Visakhapatnam -530 003 (AP), India. फोन/फैक्स: 073046777, <https://bankofbaroda.bank.in> ईमेल: sarve@bankofbaroda.com





बैंक ऑफ बड़ोदा

Bank of Baroda



Door No.9-165/7/7, Annarn Raju Nagar, Kommadi, Visakhapatnam, (AP), PIN:530 048	HARIPRIYA" situated at Plot No.79, Annarnaju Nagar Layout, Madhurawada village, Visakhapatnam and the said flat is bounded by: Boundaries of FlatNo.401 in Third Floor: East : Common Corridor, Staircase & Lift South : Open to Sky West : Open to Sky North : Open to Sky Part-B All that site measuring an extent of 657.77 sq.yds or 550 sq. mtrs. situated at Plot No.79 of Sree Annarnaju Nagar Layout approved by VUDA vide L.P. No.34/88 covered by Survey Nos.2 & 4 of Madhurawada village, within the limits of Greater Visakhapatnam Municipal Corporation in the registration jurisdiction of Sub- Registrar's office Madhurawada, Visakhapatnam District and the total site is bounded by Boundaries of the entire site: East : Plot No.78 South : 60 feet wide Road West : 33 feet wide Road North : Plot No.80 MEASUREMENTS:	legal and other charges, if any, till the date of realization.	thousand Four Hundred only) 3.Bid Increase Amount- Rs.25,000/- (Rupees twenty five Thousand Only)	
Mrs. Kotla Satya Nagamani				
Mrs. Kotla Satya Nagamani				
Flat No.401, Vaishno's Hari Priya Apartments, Door No.9-165/7/7, Annarn Raju Nagar, Kommadi, Visakhapatnam, (AP), PIN:530 048				

बैंक ऑफ बड़ोदा : (शाखा,आर.ए.एस.ओ.आर)क्षेत्रीय कार्यालय, पीजे प्लाजा, पीजी मंजिल, पीपी रोड,आई, होटल टाय्कोन के सामने, विशाखापट्टणम-530003(द.अं) ,आर.त.
Bank of Baroda (RGSAR BRANCH) : Regional Office, 10-1-44/10 & 11, Peejay Plaza, 4th Floor, VIP Road, Opp. Hotel Tycoon.,
Visakhapatnam-530 003 (A.P.), India. संचित/Phones:8790448777, <https://bankofbaroda.bank.in> - संचित/e-mail : sarvis@bankofbaroda.com





बैंक ऑफ बड़ोदा

Bank of Baroda



	East : 65'-0" or 19.81 mts South: 78'-0" or 23.78 mts West : 95'-0" or 28.96 mts North : 70'-0" or 21.34 mts As per the Sale Deed vide Doc. No.4463/2019 dated 14-08-2019 standing in the joint names of Mr. Kotla Mukunda Rao & Mrs. Kotla Satya Nagamani.					
--	---	--	--	--	--	--

For detailed terms and conditions of sale, please refer/visit to the wesite link <https://bankofbaroda.bank.in/e-auction> and online auction portal <https://baanknet.com>. Also, prospective bidders may contact the Authorised Officer on Tel No. 0891-2576001, Mobile:8790448777



बैंक ऑफ बड़ोदा : (शाखा,आर.ए.एस.ओ.आर.)क्षेत्रीय कार्यालय, पीजे प्लाजा,, चौथी मंजिल, बीपी रोड,आई., होटल टाय्कून के सामने, विशाखपट्टणम -530003(ग.ओं),भारत.
Bank of Baroda (ROSAR BRANCH): Regional Office, 10-1-44/10 & 11, Peejay Plaza, 4th Floor, VIP Road, Opp. Hotel Tycoon.,
Visakhapatnam -530 003 (A.P), India. फोन/Phones:8790448777, <https://bankofbaroda.bank.in> ईमेल/e-mail: savis@bankofbaroda.com



बैंक ऑफ बरोडा

Bank of Baroda



TERMS AND CONDITIONS:-

1. The Online E-Auction will be held through auction portal website i.e. <https://banknet.com> on the date and time mentioned above with unlimited extension of 10 minutes. The intending bidders / purchasers are required to register through <https://banknet.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://banknet.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://banknet.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.BANKNET@psbalicence.com
- For Registration and Login and Bidding Rules visit Buyer Manual link provided in the home page of <https://banknet.com>.
- For auction property related queries, Bidders may contact Bank officials on the contact details given in last para.

STEPS INVOLVED -

- Register on <https://banknet.com> using mobile number and email ID.
- Upload requisite KYC Documents.

बैंक ऑफ बरोडा : (शाखा, आर. व. एम. सी. शाखा/क्षेत्रीय कार्यालय, पीपी आगावा, सीपी मंदिरा, सीपी चौराहा, क्षेत्रीय निवास का सामने, विमानतट भवन - 530003(ग.खं), भारत.
Bank of Baroda (ROSBAR BRANCH): Regional Office, 10-14/10 & 11, Peejay Plaza, 4th Floor VIP Road, Opp. Hotel Tycoon,
Visakhapatnam-530 003 (ग.खं), भारत. ईमेल/फोन नं.: 8291220220, support.BANKNET@psbalicence.com ईमेल/फोन नं.: 8291220220





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





दक्षिण भारतीय बैंक ऑफ बरोडा



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/DRAI/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/DRAI/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.

दक्षिण भारतीय बैंक ऑफ बरोडा : (शाखा:बारुदा,क्षेत्रीय कार्यालय, पीके प्लाजा, पीके पार्क, पीके रोड, अहमदाबाद, गुजरात)
Bank of Baroda (Regional Office, 10-14/10 & 11, Preeti Plaza, 4th Floor, VIP Road, Opp. Hotel Tycoon,
Vesataramam - 380 003 (A.P.), India. sales@bankofbaroda.com





कृषि ऋण बँक
Bank of Baroda



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-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. Additional Terms and Conditions for Property under symbolic possession:

- a) **Property is in Symbolic Possession and Bidder is purchasing the property in symbolic possession at his/her 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.**

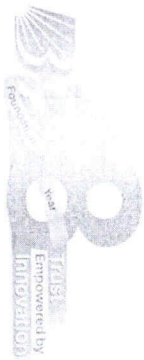
द्वैक बँक बरौदा : (शाखा भार. ए. एस. ब्रो. भार. क्षेत्रीय कार्यालय, पीने प्लाजा, चौकी मणिल, सीपी रोड, आई. होटल टावर के सामने, विशाखपट्टणम - 530003 (ए. आर. ओ.) भारत.
Bank of Baroda (ROSAK ERANCH): Regional Office, 10-1-44/10 & 11, Poojey Plaza, 4th Floor, VIP Road Opp. Hotel Tycoon.

Website: www.bankofbaroda.com India. भारत/Finances: 8790423777, <mailto:sarvis@bankofbaroda.co.in> ईमेल: sarvis@bankofbaroda.co.in





Bank of Baroda



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

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. 0891-2576001 Mobile: 87904 48777.

Date :19.05.2026
Place : Visakhapatnam

(A Kumaraswamy)
Chief Manager &
Authorised Officer



बैंक ब्रोकर बहरीन : (शाखा,आर.ए.एस.ओ.आर)क्षेत्रीय कार्यालय, चिन्ने प्लाजा, चोथी मंजिल, पीपी रोड,आर्.ए.एस. होटल हैंगुल के सामने, विशाखापट्टणम -530003(ट.आर.) भारत.
Bank of Baroda (ROSAR BRANCH): Regional Office, 10-1-44/10 & 11, Peejay Plaza, 4th Floor, VIP Road Opp. Hotel Tycoon,
Visakhapatnam-530 003 (A.P.) India. फ़ोन/फ़ीक्स: 0780448777, rosairb@barodavisakhapatnam.com