



बैंक ऑफ बड़ोदा Bank of Baroda



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 No	Branch Name	Name & address of BORROWER/s / Guarantor/ Mortgagor s	Give short description of the immovable property with known encumbrances, if any	Property ID	Total Dues. (Rs. In Lacs)	Property Type	Reserve Price	Earnest Money Deposit	Status of Possession	Contact for property inspection
1	GOTHAN	MAKADIYA BHAVESHBHAI CHANDUBHAI	PLOT NO. 41 (AFTER KJP BLOCK NO.228/B/41) ADMEASURING 227.69SQ.MTRS EQUIVALENT TO 272.32SQ. YARDS. TOGETHER WITH UNDIVIDED PROPORTIONATE SHARE IN ROAD AND COP ADMEASURING 36.56 SQ.MTRS AND 63.86 SQ.MTRS RESPECTIVELY. TOTAL ADMEASURING 328.12SQ.MTRS. WITH CONSTRUCTION OF GROUND FLOOR AND FIRST FLOOR ADMEASURING 85.32SQ.MTRS AT "GREEN HEAVEN", SITUATED ON THE LAND BEARING BLOCK NO.228/B (REV.S.NO.411) ADMEASURING HECTOR-ARE 1.63 90SQ.MTRS EQUIVALENT TO 16390.00SQ.MTRS OF VILLAGE MULAD. SUB DISTRICT TALUKA OLPAD. DISTRICT SURAT	BARBNMK064252	31.4	RESIDENTIAL	1815000	181500	PHYSICAL	BRANCH MANAGER-8980026725
2	PUNA	MAKVANA MUKESHBHAI ANNABHAI	PLOT NO. 2" AREA ADMEASURING ABOUT 69.48 SQ. MTRS. ALONG WITH UNDIVIDED PROPORTIONATE SHARE ADMEASURING 29.60 SQ. MT. IN THE LAND FOR ROAD. C.O.P. ETE IN THE RESIDENTIAL PROJECT WHICH IS KNOWN AND NAMED AS "DHANVI HOMES" AND THE WHOLE PROJECT/SOCIETY ITS SITUATED ON THE NON-AGRICULTURE LAND BEARING REVENUE SURVEY NO.238 HAVING ITS BLOCK NO.251 AND AFTER RE-SURVEY/PROMULGATION NEWRS/BLOCK NO.2955 ADMEASURING 4162.00 SQ.MT. DRAFT T.P.SCHEME NO.48 (KHOLWAD). ORIGINAL PLOT NO. 113. FINAL PLOT NO. 113 ADMEASURING 2426.00 SQ.MT. OF VILLAGE: KHOLWAD, SUB-DIST. KAMREJ, DIST. SURAT	BARBNEID19283	52.93	RESIDENTIAL	4131000	413100	PHYSICAL	Mr VYAS SOURABH KUMAR-9414869720
	PUNA	VINOD PRABHAKAR WANKHEDE	PLOT NO.: 52 (AS PER 7/12 RECORD. BLOCK NO.: 96/52 ITS ADM. 60.12 SQ.MT.) ADMEASURING 60.12 SQ.MT. WITH 38.07 SQ.MT. UNDIVIDABLE SHARE IN UNDERNEATH LAND OF COP, ROAD (TOTAL ADMEASURING 98.19 SQ.MT.) OF "SARJAN RESIDENCY" SITUATED AND CONSTRUCTED ON THE	BARBHQAT100458	11.03	RESIDENTIAL	883000	88300	PHYSICAL	



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Bank of Baroda, Bardoli Region, Shop no:- 59 to 66 & 115 to 122

5th floor, Callista Mall, Vill:- Baben Tal:- Bardoli, Dist:- Surat, Pin:- 394601. बैंक ऑफ बड़ोदा, बारडोली क्षेत्र, दुकान संख्या: - 59 से 66 और 115 से 122 दूसरी मंजिल, कैलिस्ता मॉल, विल:- बाबेन ताल:- बारडोली, जिला:- सुरत, पिन:- 394601



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		LAND BEARING BLOCK NO. : 96 ITS ADMEASURING 23308 SQ.MT. LAND. R.S. NO. : 65. OF MOJE. KARELL, TAL. : PALSANA, DIST. SURAT							
4	SEVNI RAHUL KUMARPREMA RAYAN PANDEY	PLOT NO.85 (AFTER KJP KNOWN AS BLOCK /NO. 83-1.39) AS PER VILLAGE FORM NO.7/12 ADMEASURING 42.41 SQ.MTRS EQUIVALENT TO 50.72 SQ.YARDS WITH UNDIVIDED PROPORTIONATE SHARE IN COMMON ROAD AND COP ADMEASURING ABOUT 26.44 SQ.MTRS AT "VEER RESIDENCY" SITUATED ON THE LAND BEARING NEW BLOCK NO.83 (OLD BLOCK NO.60 REV. S.NO.7/1/1) OF VILLAGE NETRANG, SUB DISTRICT TALUKA KAMREJ, DISTRICT SURAT	BARBKJ1063 466	9.95	RESIDENTIAL	790000	79000	PHYSICAL	Mr RANE BHUSHAN KASHINATH- 9998736756
5		REGISTERED EQUITABLE MORTGAGE OF COMMERCIAL SHOP SITUATED AT ALL THAT PIECE AND PARCEL OF IMMOVABLE PROPERTY BEARING SHOP NO.141, ON THE 1ST FLOOR, IN THE BUILDING KNOWN AS "CENTRAL BAZZAR" OF VILLAGE : VESU, TALUKA : SURAT CITY, DISTRICT : SURAT STANDS IN THE NAMES OF KETANBHAI DHIRUBHAI MANDVIYA	BARBOKADO DA22501		COMMERCIAL	520000	52000	PHYSICAL	
6		REGISTERED EQUITABLE MORTGAGE OF COMMERCIAL SHOP SITUATED AT ALL THAT PIECE AND PARCEL OF IMMOVABLE PROPERTY BEARING SHOP NO.23, ON THE GROUND FLOOR, IN THE BUILDING KNOWN AS "CENTRAL BAZZAR" OF VILLAGE : VESU, TALUKA : SURAT CITY, DISTRICT : SURAT STANDS IN THE NAMES OF KETANBHAI DHIRUBHAI MANDVIYA	BARBOKADO DA22502		COMMERCIAL	570000	57000	PHYSICAL	
7	M/S KRINAL CORPORATION	REGISTERED EQUITABLE MORTGAGE OF COMMERCIAL SHOP SITUATED AT ALL THAT PIECE AND PARCEL OF IMMOVABLE PROPERTY BEARING SHOP NO.115, ON THE 1ST FLOOR, IN THE BUILDING KNOWN AS "CENTRAL BAZZAR" OF VILLAGE : VESU, TALUKA : SURAT CITY, DISTRICT : SURAT STANDS IN THE NAMES OF KETANBHAI DHIRUBHAI MANDVIYA	BARBOKADO DA22503	66.48	COMMERCIAL	520000	52000	PHYSICAL	
8	KADODAR A	REGISTERED EQUITABLE MORTGAGE OF COMMERCIAL SHOP SITUATED AT ALL THAT PIECE AND PARCEL OF IMMOVABLE PROPERTY BEARING SHOP NO.32, ON THE GROUND FLOOR, IN THE BUILDING KNOWN AS "CENTRAL BAZZAR" OF VILLAGE : VESU, TALUKA : SURAT CITY, DISTRICT : SURAT STANDS IN THE NAMES OF KETANBHAI DHIRUBHAI MANDVIYA	BARBOKADO DA22507		COMMERCIAL	570000	57000	PHYSICAL	Mr SINHA KUMAR RANJAN-8980026708
9		REGISTERED EQUITABLE MORTGAGE OF COMMERCIAL SHOP SITUATED AT ALL THAT PIECE AND PARCEL OF IMMOVABLE PROPERTY BEARING SHOP NO.18, ON THE GROUND FLOOR, IN THE BUILDING KNOWN AS "CENTRAL BAZZAR" OF VILLAGE : VESU, TALUKA : SURAT CITY, DISTRICT : SURAT STANDS IN THE NAMES OF KETANBHAI DHIRUBHAI MANDVIYA	BARBOKADO DA22508		COMMERCIAL	570000	57000	PHYSICAL	
	NISHUKUMAR SHIVKUMAR CHAUDHARI	PLOT NO. 84, WHICH AREA ADMEASURING 53.33 SQ. YARDS I.E. 44.59 SQ. MTRS. (AFTER K.J.P. BLOCK NO. 130/A/84 ADMEASURING 44.28 SQ. MTRS.), ALONG WITH UNDIVIDED SHARE IN ROADWAYS AND C.O.P. ADMEASURING 26.86 SQ. MTRS. AND ITS RELATED ALL INTERNAL AND EXTERNAL RIGHTS, SITUATED ON THE LAND KNOWN AS "SAI KUTIR RESIDENCY", CONSTRUCTED ON LAND BEARING REVENUE SURVEY NO. 99, 100/1, BLOCK NO. 130/A TOTALLY ADMEASURING 30729 SQ. MTRS. OF MOJE VILLAGE:	BARBDYQ00 1669	12.87	RESIDENTIAL	742000	74200	PHYSICAL	





		BAGUMARA, SUB-DISTRICT: PALSANA, DISTRICT: SURAT.						
11	JANI NAYABEN DINESHBHAI	FLAT NO. C/2 1101 BUILT UP AREA ADMEASURING 739.00 SQ. FTS EQUIVALENT TO 68.69 SQ. MTRS (SUPER BUILT UP AREA ADMEASURING -1082.00 S. FTS) ON 11TH FLOOR, TOGETHER WITH UNDIVIDED PROPORTIONATE SHARE IN THE UNDERNEATH LAND OF THE BUILDING NO. C-2 OF "SHIVRAJANI RESIDENCY" CONSTRUCTED ON LAND BEARING PLOT NOS. B, C AND D ADMEASURING 5268.00 SQ. MTRS SITUATED ON THE LAND BEARING REVENUE SURVEY NO. 47, BLOCK NO 43 OF MOJE VILLAGE: PARDI, KANDE, SUB DISTRICT CHORYASI, DISTRICT SURAT.	BARBCUX074 618	20.18	FLAT	1052000	105200	PHYSICAL
12	MOSALI	MS MODI & CO. Residential House No NO.277+278, LILAWATI NIWAS, VILL. MOSALI, TA.MANGROL, DIST. SURAT	BARB023008 049	14.86	RESIDENTIAL	3281000	328100	PHYSICAL
13	SOMVATI SURESHSINGH TOMAR & YOGENDRA SURESHSINH TOMAR	PLOT NO. 109 DIVINE VILLA, VILLAGE: HATHURAN, TAL: MANGROL, DIST: SURAT	BARBP5A069 813	6.36	RESIDENTIAL	342000	34200	PHYSICAL
14	SAVAN, SU RAT	VAGHELA HARSHIDABEN RASIKBHAI & ABHISHEKKUMAR RASIKBHAI VAGHELA	BARB2GB067 853	12.4	RESIDENTIAL	392000	39200	PHYSICAL
15	VRARA	DALPAT BALU RAJPUROHIT, PREMLATA DALPATISINGH RAJPUROHIT	BARBHKY000 660	21.77	RESIDENTIAL	1313000	131300	PHYSICAL
16	RATHOD R BALUBHAI	BLOCK NO.43, C TYPE, FLAT NO.201, SIDDHI VINAYAK PARK, NR. PANCHVATI NAGAR, KANPUR, VRARA	BARB012603 854	9.63	RESIDENTIAL	697000	69700	PHYSICAL

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 crediting 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





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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: 8291220220 & email ID **support.BAANKNET@psballance.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 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.



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

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2nd floor, Callista Mall, Vill:- Baben Tal:- Bardoli, Dist:- Surat, Pin:- 394601. बैंक ऑफ बड़ौदा, बारडोली क्षेत्र, दुकान संख्या:- 59 से 66 और 115 से 122 दूसरी मंजिल, कैलिस्टा मॉल, विल:- बाबेन ताल:- बारडोली,

जिला:- सुरत, पिन:- 394601



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Bank of Baroda



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/DRA/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/DRA/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/ Subordinate 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.



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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 on Tel No. **0231-2686544** Mobile **7391906050/7741805341**.

Date:- 09-06-2026

Place:- BARDOLI

Authorised Officer
Bank of Baroda, SDR Bardoli



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