



बैंक ऑफ बड़ौदा **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 Securitization 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.

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14	(MANJALPUR, Branch) MITESH BHATT (Borrower) Address: SHIV SHAKTI BUILDING GHATIWADIS GALI,POMLI FALIA WADI VADODRA, ,VADODARA,GUJARAT,39 0017	"Equitable Mortgage of House situated at Shivshakti building, Ghatiwadi's Gali, Pomali Falia, Wadi, Vadodara, Gujarat- 390017. With description as: An immovable property ie. House paiki western side portion, wadi, vibhag-A, Tikka No.9/1, City survey no. 46, Vadodara situated at Pomali Falia, Wadi, Vadodara bounded as under: East-Remaming Immovable property of mr. Shardkumar Shalunke, West-Common road North-Property having Survey no.80 South-Property having Survey no.79" BARB0194202600001	Rs. 597012.65/- Plus, further interest thereon & legal expenses and cost from 01-05-2019 less recovery up to date.	1. Rs. 1100000.00 /- 2.Rs. 110000.00 /- 3.Rs. 10000.00 /- Auction Date: 25.08.26	Physical (Residential)	Mrs RANI PRITI 9687689123
15	(SAYAJIGANJ, Branch) SUNCHEM INDUSTRIES (Borrower) Address: B 41 PATEL SHANKERBHAI IND ESTATE,MANJUSAR TA SAVLI, ,VADODARA,GUJARAT,39 0019 SHAH MAYUR DINESHCHANDRA (Co-Borrower)	All that part and parcel of the Residential Flat No.1 TF-302, 3rd t Floor of Shyam Complex, old Survey/Block no.177 paiki admeasuring 6438 Sq Mtrs., TP no.5 Final Plot No.170, Area adm. 59.47 Sq Mtrs, undivided land 37.65 Sq Mtrs Behind Meera Society, Opp. Ganesh Vadhyalaya, Harni Warasia Ring Road, Moje-Sayajipura, Sub District and District Vadodara The property is bounded are as under. East: flat No. House of Narmada Yojana West: Meera Society, North: Flat No. TF-301, South: Flat No. TF-303.	Rs. 1000000.00/- Plus, further interest thereon & legal expenses and cost from 31-07-2017 less recovery up to date.	4. Rs. 978700.00 /- 5.Rs. 97870.00 /- 6.Rs. 10000.00 /- Auction Date: 06.08.26	Physical (Residential)	Mrs MISHRA ALIVA ANWESA 9687689135



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	Address: 302 SHYAM COMPLEX OPP KALAVATI HOSPITAL OPP GANESH VIDHYALAY HARNI WARASIA RING ROAD VADODARA GUJARAT 390022	BARB0200202600013				
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16	(INDUSTIAL AREA GORWA Branch) MUKULRAV TULSIRAV GAIKWAD (Borrower) Address: 128 JESAL SOCIETY NR GURUKRUPA SOCIETY, REFINERY ROAD OPP SAHYOG SOC GORWA, VADODARA, GUJARAT, 390 016	An immovable residential property Being 4th Floor Flat no G/402 having frem structure unfinished construction area 54.60 Sq. mtr and proportionate land area 17.71 sq mtr and common land area 5.75 sq mtr situated in a scheme titled as GIRIRAJ NAGAR TOWER-G has been organized and constructed on NA land bearing Revencue Suvey No 185 adm 4654 Sq mtr of Mauje Village bajwa in the registration district vadodara sub District Vadodara and bounded as under: East: Flat No G/403, West: 12.00 mtr Road, North: Flat No H/403, South: FlatNo G/401.	Rs. 440189.41/- Plus, further interest thereon & legal expenses and cost from 29-09-2020 less recovery up to date.	1. Rs. 1000000.00 /- 2. Rs. 100000.00 /- 3. Rs. 10000.00 /- Auction Date: 06.08.26	Symbolic (Residential)	Mr PANDEY R K 9687689112
17	(ATLADRA, Branch) KUSHAN SATISHBHAI KHARACHARIYA (Borrower) Address: NO 8 MOTI CHHIPWAD OPP LADHARAM, HIGH SCHOOL MANDVI, ,VADODARA, GUJARAT, 390006	1 BHK, FLAT NO: 403, 4 th floor, super built up area 37.17 Sq. Mtr. GANADHISH COMPLEX, POMLI FALIA, NR.BRAHMAIN SABHA HALL, WADI, VADOADARA C S no. 22- A B C, Tikka No.9/1 (Wadi) -390017. In the name of kushan Satishbhai Kharachariya	Rs. 573221.10/- Plus, further interest thereon & legal expenses and cost from 09-05-2023 less recovery up to date.	1. Rs. 573221.00 /- 2. Rs. 57322.10 /- 3. Rs. 10000.00 /- Auction Date: 06.08.26	Physical (Residential)	Mr KUMAR MUKESH 9979846202
18	(ATLADRA, Branch) NARAYAN ENTERPRISE (Borrower)	All the piece and parcel of the property, being : project / scheme known as 'silver oak' being constructed on land bearing r. S. No. 420/2, 421, 422, 423 block no.	Rs. 1029604.94/- Plus, further interest thereon &	4. Rs. 1287718.00 /- 5. Rs. 128771.80 /- 6. Rs. 10000.00 /-	Physical	Mr KUMAR MUKESH 9979846202



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Address: 5 408 SILVER OAK FLAT,VADODARA, VADODARA,GUJARAT,39 0025 NEEL DILIPKUMAR SHAH Address: F- 408 SILVER OAK FLAT WAGHODIA DABHOI RING ROAD NEAR VEDANT RESIDENCY VADODARA GUJARAT 390025.	266 ad measuring 87.32 sq. Mtrs., r. S. No. 429/1 block no. 293 ad measuring 1832.30 sq. Mtrs. Known as 'silver oak' flat no. 408 on fourth floor, super built up area ad measuring 80.82 sq. Mtrs. Undivided share of land area ad measuring 23.75 sq. Mtrs. Common space area ad measuring 2.13 sq. Mtrs. Of mauje: kapurai at registration District & sub district vadodara. In the name of NEEL DILIPKUMAR SHAH.	legal expenses and cost from 05-04-2023 less recovery up to date.	Auction Date: 25.08.26	(Residential)	
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19	(Khodiyar Nagar Branch) Mr. Santram Ramdev Banaiah (Borrower) & Mrs. Gitaben Santram Baniya (Co-applicant & Mortgager). Address: At: Block No.-112 Jagannath Flats NR D Mart Waghodia Road Shivam Char Rasta Vadodara -390019.	All that piece & parcel of the immovable residential property being R.S. No. 421 Paikki, Total admeasuring 1312 Sq. Mtrs. Known as "JAGANNATH FLAT" Paikki First Floor, Flat No. 112 built up construction admeasuring 47.58 Sq. Mtrs. Undivided share of land admeasuring 29.41 Sq. Mtrs. of Moje Danteshwar at Registration District and Sub - District Vadodara belonging to Mrs. Gitaben Santram Baniya & Mr. Santram Ramdev Banaiah.	Rs.16,85,341.97/- plus interest and cost from 10/02/2022 less recovery up to date	1) Rs. 9,00,000/- 2) Rs. 90,000/- 3) Rs. 10,000/- Auction Date: 06.08.26	Physical (Residential)	Ajay Kumar Verma 7388025964.
20	(PANIGATE, Branch) MAAGHAVI GOVINDBHAI LAKHTARIA (Borrower) Address: 102 SAGAR FLAT NR PRABHAT CHAR RASHTA, WAGHODIA RO VADODARA, VADODARA, GUJARAT, 390019	Flat No. B/102, "Sagar Flats", B/H Chandranagar Society, Nr. Prabhat Char Rasta, Waghodia Road, Vadodara, situated in R.S. No. 941, T.P. No. 04, F.P. No. 435, Village – Bapod, Sub Dist. & Dist. Vadodara. Bounded as below: North: Flat No. B-102, Flat No. B-102, South: House of Somabhai House of Somabhai, East Flat No. B-101 West Property adjoining with F.P. No. 434	Rs. 686678.29/- Plus, further interest thereon & legal expenses and cost from 21-04-2021 less recovery up to date.	1. Rs. 990000/- 2. Rs. 99000/- 3. Rs. 10000.00 /- Auction Date: 25.08.26	Physical (Residential)	Mr KUMAR MANISH 9687689131



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21	(R V DESAI ROAD, Branch) RAMESHVAR KALPESHBHAI KAHAR (Borrower) Address: 1 6 7 BHAT FALIYU S S C BOARD, NAVAPURA, VADODARA, VADODARA, GUJARAT, 390001 Mrs. Kokilaben Kahar Address: NAVAPURA MALI MOHALLA B/H SSC BOARD BARODA B/H SSC BOARD VADODARA GUJARAT 390001	The property being project/scheme known as "Ashapuri Complex", constructed on land bearing Tikka No. 15/3, C.S. No. 2/1/k/2-A, admeasuring 218.78.74 sq. mtrs, known as "Ashapuri Complex" of Mouje Village Babajipura Paikiee, Second Floor, Flat No. 203, Super Built-up Area 43.62 sq. mtrs, undivided share of land 14.54 sq. mtrs, situated at Registration District Vadodara, Sub-District Vadodara. In the name of Mrs. Kokilaben Kahar, Mr. Rameshwarbhai Kalpeshbhai Kahar. Boundary as under: North: Flat No. 204, South: Dwarkesh kunj Complex, East: Marginal Space, West: Staircase.	Rs. 585581.05/- Plus, further interest thereon & legal expenses and cost from 09-12-2022 less recovery up to date.	1.Rs. 1033000.00 /- 2.Rs. 103300/- 3.Rs. 10000.00 /- Auction Date: 25.08.26	Symbolic (Residential)	Mr MEENA LAKHAN SINGH 9687689133
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22	(ROSARB, Branch) Madansinh Bhavarsinh Rathod (Borrower) Address: 5 C N NEAR SANJIVANI	Residential 2 BHK FLAT, KUBER EXPRESSIONS, RATANPUR, Dabhoi Vadodara Main Road, ratanpur, Super built up area 92.93 Sq. Mtr. Pin 390004, in the name of Madansinh Bhavarsinh Rathod. Bounded as under: North: Flat A-1/401, South: Flat B-	Rs. 2665844.00/- Plus, further interest thereon & legal expenses and cost from	1. Rs. 1800000.00 /- 2. Rs. 180000.00 /- 3. Rs. 10000.00 /- Auction Date: 25.08.26	Physical (Residential)	Mr Verma Shekhar 9687689138
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	COMPLEX,NAVA VADAJ AHMEDABAD, ,AHMEDABAD,GUJARAT,3 80013.	1/401, East: Internal Road, West: Pent House Flat No. A-1/403	09-07-2023 less recovery up to date.			
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23	(NOVINO TARSALI, Branch) MAHESHBHAI M BAROT (Borrower) Address: 42 RAJIV NAGAR, NEW VIP ROAD, VADODARA, GUJARAT, 39 0022 AMIT KUMAR MAHESHBHAI BAROT Address: D2-403 SHRI SIDDHESHWAR HARMONY NEW VIP ROAD VADODARA GUJARAT 390018	1 BHK property located at D/2 403 on 4th floor of tower D2 together with superstructure their on in siddheshwar harmony on land bearing RS number 97 TP scheme number 1 old final plot number 29 of moje Village sajipura taluka and district Vadodara in registration and sub district Vadodara having built up area 40.87 square metre along with undivided share of land adm 20.64 square metre and bounded by East by common passage staircase and lift West by plot number 21/2 north by 7.5 metres Road South flat number 402.	Rs. 626450.98/- Plus, further interest thereon & legal expenses and cost from 07-10-2021 less recovery up to date.	1. Rs. 1314000.00 /- 2. Rs. 131400.00 /- 3. Rs. 10000.00 /- Auction Date: 25.08.26	Symbolic (Residential)	Mr VERMA SHEKHAR 9687689138
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24	(NOVINO TARSALI, Branch) VALAND JAYKRUSHNA (Borrower) Address: 58 AMIN FALIA, AJOD VADODARA, , GUJARAT, 391740.	All that piece and parcel of Immovable property being C.S No. 220 admeasuring 47.89 Square Meters, consisting of Ground Floor, First Floor & Second Floor. Total area 1400 Square Feet. The aforesaid property bears Ajod Gram Panchayat, House No. 132, situated at Village Ajod, Tal. Vadodara District, Registration District & Sub District Vadodara. The said property belongs to Mr. Jaykrushna Narayanbhai Valand. The said property is bounded By: East: Adjoining Road, West: C.S No 217, North: C.S No 219, South: Adjoining Road.	Rs. 2650517.00/- Plus, further interest thereon & legal expenses and cost from 08-11-2025 less recovery up to date.	4. Rs. 1370000/- 5. Rs. 137000/- 6. Rs. 10000.00 /- Auction Date: 25.08.26	Physical (Residential)	Mr Verma Shekhar 9687689138
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25	(LAXMIPURA, Branch) SAROJ HIREN TAILOR (Borrower) Address: C1 202 SHREE SIDDHESHWAR KRISHNA FLATS TP4,NR IIRA INTERNATIONAL SCHOOL,BHAILI,BHAILI,G UJARAT,GUJARAT,391410	Residential Flat no 202 , 2nd Floor , Shree Siddheshwar Krishna Paiki Block No 437 , TP No 4 , FP No 37 Bhayli Vadodara admeasuring 2405.00 sq ft of Mrs Saroj Hiren Tailor having boundaries –North-By Tower C-2 , FLAT NO 201 South – BY TOWER C-1 , Flat No. 201 East – BY TOWER C-1 , FLAT NO 203 West- BY COMPOUND WALL , COMMON PLOT	Rs. 857359.34/- Plus, further interest thereon & legal expenses and cost from 08-06-2023 less recovery up to date.	1. Rs. 1200000.00 /- 2.Rs. 120000.00 /- 3.Rs. 10000.00 /- Auction Date: 25.08.26	Symbolic (Residential)	Mr KUMAR SANDEEP 9979846201
26	(LAHERIPURA, Branch) CHUNARA KAPILABEN (Borrower) Address: VITTHALWADI ZUPADPATTI BARANPURA, ,VADODARA,GUJARAT,39 0001.	The immovable residential property being Flat No. 4 on the First Floor having constructed area 800 sq. ft. situated at Aavkar Complex, a scheme constructed on land recorded with City Survey Property Card as City Survey Vadodara Kasba I Vibhag-A, Tikka No. 6/2, City Survey No. 204/2K and 204/1-13, respectively admeasuring 324.51.13 sq. mtrs. and 20.71.74 sq. mtrs., situated at Wadi Vibhag, Nr. Tower, Vadodara, in the registration district Vadodara, Sub District Vadodara. East: Flat No. 5 & Intervening Wall, West: Property of Gordhanbhai Premchand Patel & Noor Vohra, North: 7 11. passage after property of	Rs. 1031133.47/- Plus, further interest thereon & legal expenses and cost from 01-12-2024 less recovery up to date.	4. Rs. 1500000.00 /- 5.Rs. 150000.00 /- 6.Rs. 10000.00 /- Auction Date: 25.08.26	Symbolic (Residential)	Mr SOOD NISHANT 9687689121



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		Ibrahimbhai Vohra, South: Common Passage & Flat No. 3.				
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27	(LAHERIPURA, Branch) LALITBHAI MOHANBHAI NAI (Borrower) Address: KABIR MANDIR FALIYU, RAJMAHAL ROAD VADODARA, VADODARA, GUJARAT, 39 0006	Equitable Mortgage of an immovable residential property being First Floor admeasuring 276.11 Sq. Feet and Second Floor admeasuring 276.11 Sq. Feet of City Survey Vibhag – B, Tika No. 2/3, C.S. No. 61 Paiki, admeasuring 22.57.55 Sq. Mtrs of Babajipura Vibhag, situated at Kabir Mandir Faliyu, Rajmahal Road, Vadodara, in the Registration District Vadodara, Sub District Vadodara.	Rs. 468478.00/- Plus, further interest thereon & legal expenses and cost from 09-12-2020 less recovery up to date.	1. Rs. 600000.00 /- 2. Rs. 60000.00 /- 3. Rs. 10000.00 /- Auction Date: 25.08.26	Symbolic (Residential)	Mr SOOD NISHANT 9687689121
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बैंक ऑफ़ बड़ौदा **Bank of Baroda**



TERMS AND CONDITIONS FOR SALE OF ASSET THROUGH ONLINE E-AUCTION UNDER SARFAESI ACT 2002

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		Boundaries: East: By Door & Window West: By Window, Door & Ladder North: By Road South: By Road				
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बैंक ऑफ़ बड़ौदा **Bank of Baroda**



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28	(SAYAJIGANJ, Branch) JAGDISH CHUNARA (Borrower) Address: VITHALWADI BARANPURA, VADODARA, GUJARAT,390001	All that part and parcel of the Residential Flat No. 3, 2nd floor Shiv Shakti Chambers Near Manglam Apartment opp. H P Petrol Pump, Survey no. 251/a city survey 196 to 201 area 810 sq. ft. Behranpura Bakrwadi Road Registration & Sub Registration District Vadodara. The property is bounded are as under. East: Road of Ramesh Industries West: Common Passage & Flat No. 4 North: Flat no. 1 and Flat No. 2 South: Open Space	Rs. 1358625.01/- Plus, further interest thereon & legal expenses and cost from 06-03-2021 less recovery up to date.	1. Rs. 670000.00 /- 2.Rs. 67000.00 /- 3.Rs. 10000.00 /- Auction Date: 06.08.26	Physical (Residential)	Mrs. MISHRA ALIVA ANWESA 9687689135
29	(SAYAJIGANJ, Branch) ANJALI PRAKASHKUMAR SURYAVANSHI (Borrower) Address: 103 SAI SHYAM DABHOIYA POLE,BH SHANIDEV TEMPLE WADI, VADODARA, GUJARAT,39 0017	All that part & parcel of the immovable property situated at Flat No. 103 First Floor "Sai Shyam" adm. 39.96 Sq Mtrs Moje Kasba Vadodara Vibhag-A Tikka No. 8/2, City Survey No. 353,354,123 in the Registration District, Sub District and District Vadodara in the name of Mrs. Anjali Prakashkumar Suryavanshi D/o Prakashkumar Balwantrao Suryavanshi & Neel Pankajkumar Seth S/o Pankajkumar Krishnakant Seth and bounded as under:- East : By Lane West : By OTS North: By C.S. No. 121 South: By C.S. No. 128	Rs. 1070465.00/- Plus, further interest thereon & legal expenses and cost from 14-05-2025 less recovery up to date.	1. Rs. 1500000.00 /- 2.Rs. 150000.00 /- 3.Rs. 10000.00 /- Auction Date: 25.08.26	Physical (Residential)	Mrs MISHRA ALIVA ANWESA 9687689135



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TERMS AND CONDITIONS FOR SALE OF ASSET THROUGH ONLINE E-AUCTION UNDER SARFAESI ACT 2002

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30	the basis for recovery purposes in below mentioned manner. The details of property are as follows: Borrower (s) Secured Assets/Loans/Reserve Price/EMD and Bid Increase Amount are mentioned below (SI) MAKARPURA Branch YASHASVI TRAVELS (Borrower) Address: 40 RADHEKRISHNA RESIDENCY, CHAVAJ, BHARUCH, GUJARAT, 392 001 JAYVIRSINH SHAIENDRASINH RANA Address: 40 RADHEKRISHNA RESIDENCY RAILWAY CROSSING ROAD BHARUCH M CHAVAJ BHARUCH BHARUCH GUJARAT 392001	Equitable mortgage of House Property bearing Plot No 40, having admeasuring area of 68.86 sq. mtr. And construction of 90.69 sq. mtr. Lying on New RS no 564, old RS no 125 paiki in the scheme known as "Radhe Krishna Residency", moje Village Chavaj, Taluka and District Bharuch belonging to Mr. Jaivirsinh Shailendrasinh Rana, jointly with Vaidehiben Nirmalsinh Yadav, Lataben Shailendrasinh Rana & Manjulaben Rana. The boundaries of the said house are as under: East: Situated plot No 41 West: Situated Plot No 39 North: Situated Plot No 03 South: Situated Society Road.	Rs. 2034166.00/- Plus, further interest thereon & legal expenses and cost from 26-12-2025 less recovery up to date.	Rs. 2500000.00 /- 2. Rs. 250000.00 /- 3. Rs. 10000.00 /- Auction Date: 25.08.26	Symbolic (Residential)	Mrs. VARMA URMILA 9687689125
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बैंक ऑफ बड़ौदा Bank of Baroda



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31	Secured Creditor, possession 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" basis for recovery of dues in below mentioned accounts. 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 (INDUSTIAL AREA GORWA, Branch) PATEL PARESHBHAI J (Borrower) Address: PIPLA VALI SHERI, HUSEPUR PADRA VADOADRA, VADODARA, GUJARAT, 391445 PATEL ALKA P. (Co-Borrower) Address: PIPALA SERI HUSEPUR PADRA VADOADRA VADODARA GUJARAT 391445	Residential 5 BHK Triplex House, Plot No. 03 & 04, RS No. 984, Shree Nidhi Society, Nava Bazar, Anastu Road, Nr. Bhagat Society, As per Approved Plan including Impact, GF – 118.80 Sq.mt, FF – 111.29 Sq.mt, SF – 96.36 Sq.mt, TF – 67.87 Sq.mt Total – 394.32 Sq.mt (4244.46 Sq.ft), Karjan-391240, Dist. Vadodara. In the name of Patel pAreshbhai Jayantibhai & Patel Alkaben Pareshbhai. Boundary : North: Society Road, South: Block No. 02, East: Property of Block No. 14, West: Karjan–Anastu Road.	Rs. 11575026.00/- Plus, further interest thereon & legal expenses and cost from 08-02-2026 less recovery up to date.	1. Rs. 13000000.00 /- 2. Rs. 1450000.00 /- 3. Rs. 50000.00 /-	Physical (Residential)	Auction Date: 25.08.26	Mr PANDEY R. K. 9687689112
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बैंक ऑफ़ बड़ौदा **Bank of Baroda**



TERMS AND CONDITIONS FOR SALE OF ASSET THROUGH ONLINE E-AUCTION UNDER SARFAESI ACT 2002

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32	(RVDESAI ROAD, Branch) SANJAY NAGJIBHAI SOLANKI (Borrower) Address: Gajarawadi Opp Ward No 3 Office, Opp Ward No-3, Vadodara,Gujarat,390017 TARABEN SANJAY SOLANKI (Co-Borrower) Address: 85- Goverdhan Township B/h Goverdhan Township Waghodia Road Vadodara Gujarat 390019.	Flat No. 23, on First Floor having super built-up area admeasuring 47.72 sq. meter and proportionate land area admeasuring 37.48 sq. meter and common plot area admeasuring 3.92 sq. meter, situated at Jagannath Complex, Pratapnagar Road, Vadodara, situated at R.S. No. 1931, City Survey Vibhag A, Tika No. 32/5, City Survey No. 2703, admeasuring 5124.32 sq. meter of Mouje Vadodara Kasba Vadodara in the Registration District Vadodara, Sub District Vadodara and boundary of the said flat is as under: Boundaries: East: Flat No. 24, West: Common Passage, North: Open Space, South: Flat No. 28	Rs. 981000/- Plus, further interest thereon & legal expenses and cost from 08-12-2019 less recovery up to date.	1.Rs. 7,74,000/- 2.Rs. 77,400/- 3.Rs. 10000.00 /- Auction Date: 25.08.26	Physical (Residential)	Mr Meena Lakhan Singh 9687689133
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TERMS AND CONDITIONS FOR SALE OF ASSET THROUGH ONLINE E-AUCTION UNDER SARFAESI ACT 2002

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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: 8291220220 & email ID support.BAANKNET@psballiance.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 -

TERMS AND CONDITIONS FOR SALE OF ASSET THROUGH ONLINE E-AUCTION UNDER SARFAESI ACT 2002

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- 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 multiplies 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. If the bidder/s are bidding for properties in symbolic possession, the following terms and conditions will be applicable as per Bank's extant guideline' which is summarized below;

- Property is in Symbolic Possession and Bidder is purchasing the property in symbolic possession at his/own risk & responsibility.
- Bank will hand over the possession of property symbolically only and Successful Auction bidder/purchaser will not claim physical possession from the Bank.
- Bank will not be responsible, or duty bound for handing over of physical possession.
- Successful Auction Purchaser will not be entitled to claim any interest, in any case of return of money.
- Successful Auction Purchaser must submit the Declaration Cum Undertaking confirming the above terms & condition immediately after e-Auction.
- Subsequent to sale if successful bidder fails to submit Declaration Cum Undertaking, the bid EMD amount will be forfeited (for which every bidder is deemed to have accorded his/her consent when he/she accepts terms and conditions in BAANKNET portal for participation in e-auction).

8. 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.

9. 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 Authorized Officer on or before the fifteenth

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10. 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 Authorized Officer.

11. 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.

12. 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.

13. 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.

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14. 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, 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 Authorized officer / Bank.

15. 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.

16. 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.

17. 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 Authorized 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.

18. The Bank does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the property offered for sale. The Authorized 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.

19. The Authorized 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/ Authorized 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.

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

TERMS AND CONDITIONS FOR SALE OF ASSET THROUGH ONLINE E-AUCTION UNDER SARFAESI ACT 2002

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21. 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 Mobile: 9427564244

Sd/-
(Hiren Kotadia

Date: 16-07-2026
Place: - Vadodara

Authorised Officer
Bank of Baroda