



Mumbai Metro North Region: 2nd & 4th Floor, Shubh Jivan Arcade, Opp. Moksh Plaza, SV Road, Borivali (West),
Mumbai - 400092, INDIA. E-Mail: recovery.mmnr@bankofbaroda.com • Website: www.bankofbaroda.com

Sale notice for sale of Immovable properties APPENDIX IV-A [see Proviso to Rule 6(2) and 8(6)]

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 (s), 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 / 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 Borrower/s / Guarantors/s / Mortgagor (s)	Detailed description of the immovable property with known encumbrances, if any	Total Dues	Date & Time of e-Auction E-auction- Start Time to End Time	1. Reserve Price 2. EMD Amount 3. Bid Increase Amount	Status of Possession (Constructive / Physical)	Property Inspection Date & Time
1	Ratnesh Kumar (Borrower) 103 G wing, Rudra Heights Yashwant viva, Yashwant viva, Township, virar Phalghar-401209, Maharashtra	Flat No.1801,18 th floor,Joyville virar Crest CHSL-Phase 2, Stephen Menezes Marg, off Bolinj Sopara Road,Agasi Road Bolinj Virar (W) Taluka Vasai,Dist Palghar-401303, Maharashtra belonging to Mr.Ratnesh kumar. admeasuring 767 sq ft Carpet area (inclusive of one car parking space)	Rs 64,80,523.19/- as on 31.10.2025 plus, interest, and other legal charges thereon Encumbrance: Not Known to Bank	12.08.2026 14:00 To 18:00	Rs 65,00,000/- Rs 6,50,000/- Rs 25000/-	Physical	04.08.2026 12:30 To 14:00

For detailed terms and conditions of sale, please refer/visit to the website link <https://www.bankofbaroda.in/e-auction.htm> and online auction portal <https://baanknet.com>.

Date: 04.07.2026
Place: Mumbai



Authorised Officer,
BANK OF BARODA