



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 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-

Date of eAuction: 25.08.2026

Time: 02:00 PM to 06:00 PM

Status of Possession: All properties are in Physical Possession.

Sr/ LOT No.	Name & address of Borrower/s Guarantor/s Mortgagor (s)	Detailed description of the immovable property with known encumbrances, if any (Owner/Mortgagor name)	Total Dues.	Date of E- Auction Time of E- auction Start Time to End Time	1. Reserve Price 2.Earnest Money Deposit (EMD) Amount 3.Bid Increase Amount	Property Inspection date & Time
1	Shri Ghanshyam Gilal Sharma Bhuvanesh Ghanshyam Sharma Dhirendra Ghanshyam sharma and guarantor Mr Kailash Gaurishankar Sharma Flat No 316 Tower B 3 rd Floor Shreeji Flats Vadsar, Vadodara	2 BHK Flat, Flat No 316 3 rd floor Tower-B SHREEJI FLATS construction area 60.14 Sq.Mtr undivided share of land adm 14.07 Sq.Mtr CS No 1561,1562 Paiki North side land and 1562Paiki South side land mouje Vadsar registered district and sub district Vadodara in the name of Mr.Ghanshyambhai Sharma and bounded as under: East- OTS West- Common Passage than Flat No 321 North- Flat No 315 South- Flat No 317 Landmark: Near Vadsar Lake Property ID : BARB599620250251	Rs. 10,12,826/- Plus, interest & applicable charges as mentioned in Demand Notice minus recovery received after date of demand notice	25.08.2026 02:00 PM to 06:00 PM	Rs.11,47,500/- Rs.1,14,750/- Rs.5,000.00 /-	10.08.2026 11:00AM To 01:00 PM
2	Mr Virbhadr Singh Mahipat Singh Rathod and Smt Hansaba Mahipat Singh Rathod Flat NO 304 Shubh Tower Shreem Satatya Beside Nilamber Oriens	2 BHK Flat All that Piece and parcel of Immovable property located at Flat No 304 3 rd Floor Tower Shubh "SHREEM SATATYA" construction adm 47.2755 Sqr.Mtr undivided share of land adm 11.93 Sqr.Mtrs and common Plot and road adm 14.26 Sq.Mtrs on land bearing R.S No 218 T.P Scheme No 27 F.P No 21/4 adm 7689 Sq.Mtrs paiki land	Rs.27,31,378.53 /- Plus interest & applicable charges as mentioned in Demand Notice minus recovery received after date of demand notice	25.08.2026 02:00 PM to 06:00 PM	Rs14,65,000/- Rs.1,46,500/- Rs.10,000/-	10.08.2026 01.00 PM To 03.00 PM

Regional Stressed Asset Recovery Branch, Baroda City Region, 4th Floor, Suraj Plaza-III, Sayajiganj, Baroda-390020

क्षेत्रीय दबावग्रस्त आस्ति वसूली शाखा, बड़ौदा शहर क्षेत्र, चौथी मंजिल, सुरज प्लाज़ा-III, सयाजीगंज, बड़ौदा -390020

फोन Phone: 91-265- (D) 2225229 (GEN) 2363351 E-Mail: SARBAR@BANKOFBARODA.COM





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	Sun Pharma Road Tandalja Vadodara	area adm 2637 Sq.Mtrs Mouje Village Tandalja Registration district and Sub District Vadodara in the name of Rathod Virbhadra Sinh Mahipat Sinh. which is bounded as under ; East – Passage and by Flat No 301 West- Compound Wall North- By Flat No 305 South- By Flat No 303 Landmark: Sunpharma Road Property ID: BARB599620240318				
3	Smt Mukti Pares Thakkar & Shri Sarthak Pares Thakkar S-202 Atmiya Signature Kabir Road Bhayali Vadodara	4 BHK Flat, all that piece and parcel of Immovable Residential property being Projected/Scheme known as "FLORENCIA" being constructed on land bearing Non-Agricultural Plot of land in Mouje Tandalja Vadodara land bearing Revenue Survey No 391 Chalta no 3 & Sheet No 13 City Survey No 573 T.P Scheme No 22 F.P No 34 admeasuring 150.13 Sq.Mtrs at Registration Sub- District & District Vadodara 9Vibhag-3 Akota) and said property bounded as under : East: By Flat NO 302 West: By after Margin Arise Pride North ; By after & Keshavbag Society South: By 9 Mtrs Road PROPERTY ID : BARB599620240302	Rs.1,10,09,402.2 1/ Plus interest & applicable charges as mentioned in Demand Notice minus recovery received after date of mentioned in Demand Notice	25.08.2026 02:00 PM to 06:00 PM	Rs.63,18,000/- Rs. 6,31,800/- Rs. 10,000/-	10.08.2026 03:00 AM To 05:00 PM
4	Mrs Jagrutiben Rajnikant Tapodhan Flat No A-302 Radhey Residency Gotri Vadodara	1 BHK Flat All the part and parcel of residential property being Flat No A/302 3 rd floor wing -A Radhey Residency Rajlaxmi Tenament Society Samta adm 750.00 Sqr.Ft Super Built Up area situated on Plot No 22,23,24,27,28,29 of Rajlaxmi Tenaments being organised and constructed on the land bearing R.S No 487 C.S No 322 of Mouje Village Gotri in the registration District and Sub District Vadodara in the name of Mrs Jagrutiben Rajnikant Tapodhan which is bounded as under ;	Rs.16,87,155.50 /- Plus interest & applicable charges as mentioned in Demand Notice minus recovery received after date of demand notice	25.08.2026 02:00 PM to 06:00 PM	Rs16,86,500/- Rs.1,68,650/- Rs.10,000/-	11.08.2026 01:00PM To 03:00 PM

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		East – Flat No A/301 West- Flat No B/302 North- 7.5 Mtr Road South- Flat No A/303 PROPERTY ID: BARB599620250253				
5	Mrs Nitalben Vasava D-302 3 rd Floor Param Aspire Opp Virat Harmony Near Bill Canal Bil Vadodara	All part and parcel Non-Agricultural plot of land in Mouje Bill Vadodara lying being land bearing Block/R.S No 435 Old R.S No 616 admeasuring 3440 square meters T.P Scheme No 1 F.P No 68 admeasuring 2623 square meters known as "PARAM ASPIRE" paiki Tower-D Third Floor Flat No 302 carpet area admeasuring 65.69 square meters built up area admeasuring 74.66 square meters open terrace admeasuring 28.12 square meters as registration district and sub district Vadodara District Vadodara owned and occupied by Nitalben Vasava. The said property is bounded as under: East: After Margin Society Common Plot West: By Flat No D/303 North By Flat No D/301 and Passage South: By Society Road Property ID : BARB599620240330	Rs.26,73,594 /- Plus interest & applicable charges as mentioned in Demand Notice minus recovery received after date of demand notice	25.08.2026 02:00 PM to 06:00 PM	Rs24,15,000/- Rs.2,41,500/- Rs.10,000/-	12.08.2026 01.00 PM To 03.00 PM
6	Shri Sandip Maruti Mhase & Smt Jyoti Prahlad Dhokane G/503 Kanha Heights-2 Opposite M M Vohra Showroom Dabhoi road Vadodara	3 BHK Pent House all part and parcel of an immovable residential property being Flat No G-503 5 th floor Tower-G having adm 2000.00 Sqr.Fts Super built up area adm 1600 Sqr Ft built up area and undivided attached land as per approved layout plan situated in a scheme titled as "KANHA HEIGHTS-2" being constructed on non-agricultural land being Block No 261/2 R.S. no 408 Paiki 411/2,411/3 and 412 area 2.57.00 Sqr.Mtr land Paiki adm 4516.65 Sqr.Mtr net land and undivided attached common land adm 185.35 Sqr Mtr aggregating 4702 Sqr.Mtr laying Plot No A-75,A-76,A-77,A-78 of Mouje Village Kapural Taluka and District	Rs. 71,08,949.87 /- Plus interest & applicable charges as mentioned in Demand Notice minus recovery received after date of demand notice	25.08.2026 02:00 PM to 06:00 PM	Rs34,15,000/- Rs. 3,41,500/- Rs. 10,000/-	13.08.2026 11.00 AM To 01.00 PM

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		Vadodara in the name of Mr Sandeep Maruti Mhase and Mrs Jyoti Prahlad Dhokane and bounded as under: East- Tower-H Pent House No H-504 West- pent House No G-504 North- Pent House No G-502 South- Internal Road Landmark: Opp M M Vohra Showroom Property ID: BARB599620240191				
7	M/S Om Shiv Corporation Mr Bharat Modi (Proprietor) and Mrs Minaxiben Modi Mr Nisarg Bharat Modi 202 Shreeji Shraddha Appartment Karelibag, Harni Road Vadodara	All that pieces and parcel of the property being project/scheme known as "SIDDHARTH BUNGALOWS" being constructed/under construction on land non-agricultural plot of land in Mouje Harni Vadodara are lying being land bearing R.S No 1317/1,1317,2 & 1322 city survey no 426,427 respectively admeasuring 5160 Square Meter,5116 square meter 13456 Square Meter respectively total admeasuring 24232 Sq.Meter paiki Sub-Plot No A-4/124 situated in "SIDDHARTH BUNGALOWS" land admeasuring 117.06 Sq.Meter at registration district and Sub District Vadodara District Vadodara owned by Mr Bharat Natwarlal Modi S/O Natwarlal Bholabhai Modi and Mrs Minaxiben Bharat Kumar Modi W/O Bharat Natwarlal Modi. The said property bounded as under: East: Plot No A-4/127 West: 7.5 Meter Road North: Plot No A-4/123 South : Plot No A-4/125 Property id:BARB599620240325	Rs1,68,29,827.74/- Plus interest & applicable charges as mentioned in Demand Notice Minus recovery received after date of demand notice.	22.06.2026 2.00 PM To 6.00 PM	Rs 1,13,78,000/- Rs. 11,37,800/- Rs. 10,000/-	14.08.2026 11.00AM To 1.00 PM

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8	Mr Dhanraj Kumar Jaydeep Sinh Parmar 501-Amrut Tower Ratnakunj Heights Waghodiya Road Behind Reliance Fresh Vadodara-390019	The Property being project known as "RATNA KUNJ HEIGHTS" being constructed on land bearing Revenue Survey Number 4/1/1 admeasuring 2226 Square meters Paiki after deducting 9 Meters road remaining 1770 Square Meters (19052 Square Feet) in said Scheme "AMRUT" tower Fifth Floor flat No 501 Construction admeasuring 52.055 Square meters Common Passage staircase parking,lift,cabin admeasuring 41.775 Square meters Total admeasuring 93.83 Square Meters open terrace admeasuring 69.67 Square Meters undivided land admeasuring 23 Square meters of Mouje BAPOD at registration District and Sub District Vadodara and bounded by: East : Flat No 502 West :Amrut Tower Margin North: Amrut Tower Margin South : 18 Meter Road Property ID: BARBDOKD20315	Rs31,29,533.71/- Plus interest & applicable charges as mentioned in Demand Notice Minus recovery received after date of demand notice.	25.08.2026 2.00 PM To 6.00 PM	Rs 28,23,300/- Rs. 2,82,330/- Rs. 10,000/-	14.08.2026 3.00PM To 5.00 PM
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9	Mr Gill Diljit Singh Avtar Singh And Smt Gameti Hiralben Popatbhai Plot No A-49 Manokamna Village Jarod Samlaya Road Near Jarod Chowkdi Off Vadodara Halol Road Dist Vadodara	Mortgage of residential property bearing Plot No A-49 adm 78.25 Sq.Meters Plot area Construction Area 104.73 Sq.Meters Total Area 135.40 Square Meters known as "MANOKAMNA VILLA" constructed on Non-Agriculture land being R.S No 645 Total adm 19170 Sq.Meters of Village Jarod Sub District Waghodia and District Vadodara. This property belongs to Mr Gill Diljit Singh Avtar Singh and Hiral Ben Popat Bhai Gameti and bounded as under: East: 7.50 Mtr Road West: Open Space North: Plot No A-48 South: Plot No A-50 Property ID: BARB599620240331	Rs29,19,189/- Plus interest & applicable charges as mentioned in Demand Notice Minus recovery received after date of demand notice.	25.08.2026 2.00 PM To 6.00 PM	Rs23,20,000/- Rs. 2,32,000/- Rs. 10,000/-	17.08.2026 11.00AM To 1.00 PM
10	Mr Dipak Mohanbhai Rochalani Flat No 401 4 th Floor Golden Residency Sant Kanwar Colony Behind Ground Near Lilasha Hall Warasiya Vadodara	In the registration District Vadodara Sub District Vadodara Mouje Vadodara kasba of land bearing R.S No 817 Paiki in which Warasiya Colony Santkavar Colony "GOLDEN RESIDENCY" in which flat no 401 on 4 th Floor carpet area adm 79.22 sq.meter balcony area adm 7.93 sq.mtr and constructed area adm 87.15 sq.mtr and proportionate undivided land area adm 44.22 sq.mtr in the name of Deepak Mohan bhai Rochlani. The said property is bounded area as under; East: Property of adjacent city survey no 3495 West- Common passage staircase and ots North- OTS and Flat No 406 this side has common wall South- OTS and flat No 402 this side has common wall Property ID: BARB599620240326	Rs68,57,363/- Plus interest & applicable charges as mentioned in Demand Notice Minus recovery received after date of demand notice.	25.08.2026 2.00 PM To 6.00 PM	Rs 30,78,000/- Rs. 3,07,800/- Rs. 10,000/- Cost of Immovable and movable property(House hold goods	17.08.2026 1.00PM To 3.00 PM

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11	M/S Shayona Agritech Mr Alpesh Jambukiya (Proprietor) and Mr. Bhavesh Govindbhai Jambukiya H/68 Apeksha Park-2 Behind Lifeline Hospital Near Vasna D Mart Vasna Vadodara	All that part and parcel of equitable mortgage of residential property being project/scheme known as "APEKSHA PARK-2" being constructed/under construction on land bearing non agriculture plot of land in mouje Saiyad Vasana Vadodara lying being land bearing revenue survey number 222/4 and 225/1 T.P No 15 F.P No 187 & 204 C.S No 1102 known as Apeksha park-2 paiki block no H/68 Plot measuring 126.06 Sq.Meters construction admeasuring 66.92 Sq.Meters common Plot and road admeasuring 59.84 Sq.Meters of Sub District Vadodara at District Vadodara in the name of Alpesh Govindbhai Jambukiya. The boundaries of the property are as under: East- by block No 67 West- By Block No 69 North- by Society Road South- By Shanti park Society Property ID: BARB599620240327	Rs.31,31,69,190/- Plus interest & applicable charges as mentioned in Demand Notice Minus recovery received after date of demand notice.	25.08.2026 2.00 PM To 6.00 PM	Rs 80,20,800/- Rs. 8,02,080/- Rs. 10,000 (First Charge Of Bank of Baroda and Second Charge of other Financial Institution)	17.08.2026 3.00PM To 5.00 PM
12	Pala Mihir Sureshbhai (Borrower) and Mrs Pala Urmilaben Sureshbhai (Co-Applicant & Mortgagor) B-3 Bela Appartment O.P.Road Vadodara	Immovable property being Flat No B-3 on First Floor Tower-B in the scheme known as "BELA APPARTMENT" Constructed on land bearing Revenue Survey No 150 Paiki Plot No 5 T.P.Scheme No 22 adm 730 Sq.Meters City Survey No 1935 of Mouje Akota in registration district and Sub District Vadodara having built up area adm 70.00 Sq.Mts in the name of Mrs Urmilaben Sureshbhai Pala. Bounded By East- By Bela Appartment A Type West- By Flat No B/4 North- By road for going and coming South- By Tube Company Godown Property ID: BARB019820250008	Rs.26,55,898.64/- - Plus interest & applicable charges as mentioned in Demand Notice Minus recovery received after date of demand notice.	25.08.2026 2.00 PM To 6.00 PM	Rs 19,84,500/- Rs. 1,98,450/- Rs. 10,000	18.08.2026 11.00AM To 01.00 PM

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13	Mrs Mamta Deepak Bhandari Director M/S Space petro Energy Limited Flat No 402 Fourth Floor Radhe Shyam II Plot No 22,23 Gulmohar park Near Akota Garden Akota Vadodara	All that Piece and parcel of R.S No 51 T P No 01 F.P No 63 C.S No 905 to 936 having Super built up area 1675 Square Feet at Flat No 402 Fourth Floor Radhe Shyam II Plot No 22,23 Gulmohar park Near Akota Garden Akota Vadodara and bounded by East : Marginal Space and Classic Residency West : Marginal Space and Block No 21 North : Stairs and Flat No 401 South : 6.00 Meter Road Property ID: BARB599620240329	Rs.1,19,14,994/- Plus interest & applicable charges as mentioned in Demand Notice minus recovery received after date of demand notice	25.08.2026 02:00 PM to 06:00 PM	Rs41,80,000/- Rs.4,18,000/- Rs.10,000/-	19.08.2026 11:00AM To 01:00 PM
14	M/S Teethi Transport Mrs Sweta Darshan Kumar Panchal (Proprietor & Mortgagor) Mrs Heenaben Prafulbhai Panchal (Guarantor & Mortgagor) Mr Darshankumar Prafulbhai Panchal (Guarantor & Mortgagor) A-17 Nirant Bungalow Near Nilamber Villa Dabhoi Road Vadodara A-15 Platinum Height near Sahajanand Bungalow Soma Talav Vadodara	2 BHK Flat All the Part and Parcel of the property situated at Flat No 606 KRIPA RESIDENCY Plot No E/63 to E.68 SHREEDHAR PARK SOCIETY Opp Meldimata Temple Nadiad adm. built up area 57.62 Sq.Mtr in block No 6267/A Khata No 1256 in Moje Manjupura in Registration District and District Kheda in the name of Mrs Swetaben Darshan Kumar Panchal Which is bounded as Under. East: Common Stair West: Margin Land North: Margin Land South: Flat No 605 & Common Wall Landmark: Manjipura Road Property ID: BARB599620240245	Rs62,45,419/- Plus interest & applicable charges as mentioned in Demand Notice Minus recovery received after date of demand notice.	25.08 .2026 02.00 PM to 6.00 PM	Rs.9,50,000/- Rs.95,000/- Rs5,000/-	19-08-2026 01.00 PM To 03.00 PM
15	Madan Singh Bhavar Singh Rathod Flat No A1/402 Kuber Expression Opposite Kuber City Dabhoi Kapurai Main Road Ratanpur Vadodara	An Immovable property situated at the property being project/scheme known as "KUBER EXPRESSION" being constructed on land bearing Mouje Ratanpur Vadodara lying being constructed on land bearing Block No 163 (Old Survey No 146) admeasuring 5564 square meters known as "KUBER EXPRESSION" Tower A-1 Fourth Floor flat No A1/402 super built up admeasuring 92.93 square	Rs26,65,844/- Plus interest & applicable charges as mentioned in Demand Notice Minus recovery received after date of demand notice.	25.08 .2026 02.00 PM to 6.00 PM	Rs.17,60,000/- Rs.1,76,000/- Rs10,000/-	19-08-2026 01.00 PM To 03.00 PM

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		meters undivided share of road and common plot admeasuring 31.18 square meters at registration district and sub district Vadodara and boundaries are: East : By Internal Road West: By Pent House No A/403 North: By Flat No A1/401 South: By Flat No A1/401				
16	Mrs Sujata Ajay Shukla, Mr Ajay Ganeshbhai Shukla, Mr Vinod Ganeshbhai Shukla Flat No B-1 Ground Floor Nilesh Apartment Opposite Sainath plaza Rajesh Tower Road Gotri Vadodara	All that part and parcel of the mortgaged of immovable property being Flat No B-1 ground floor admeasuring 760 Square Feet Super Built Up thereon in the scheme known as Nilesh Apartment Situated and construction on the land bearing R.S No 630 Paiki City Survey No 926/A/2 having total admeasuring 1359 Square Meters of Mouje Village Gotri in the registration and sub district and district Vadodara. The boundaries of the property are as under: East; By Common Passage West: By passage and Flat North: By Open Space South: By Flat No B-2	Rs29,25,623.16/- Plus interest & applicable charges as mentioned in Demand Notice Minus recovery received after date of demand notice.	25.08 .2026 02.00 PM to 6.00 PM	Rs.27,50,000/- Rs.2,75,000/- Rs10,000/-	20-08-2026 01.00 PM To 03.00 PM

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 Regional Stressed Asset Recovery Branch, Baroda City Region, 4th Floor, Suraj Plaza-III, Sayajiganj, Baroda-390020
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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 -

- Register on <https://baanknet.com> using mobile number and email ID.
 - Upload requisite KYC Documents.
 - Pay EMD amount by Payment Gateways and also by Generate challan and transfer EMD amount to bidder's EMD Wallet.
 - 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. 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

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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 conduct a fresh auction/ sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property.

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 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/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 of 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 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,

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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, and 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. In case if property is in **SYMBOLIC POSSESSION** then (a) Bidder is purchasing the property in symbolic possession at his/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. (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.
19. 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.
20. The sale is subject to confirmation by the Secured Creditor Bank.
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 Tel No. 0265-2225229 or Mobile 9737888129.

Date: - 01-08-2026

Place:-Vadodara

कृते बैंक ऑफ बड़ौदा For Bank of Baroda
प्रमाणित अधिकारी / Authorised Officer
(Anil Kumar Jhakar)
क्षेत्रीय शाखा बड़ौदा / ROSARB, Baroda
Authorised Officer
Bank of Baroda

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