



Terms and Conditions for Sale to be uploaded in Banks website as well as baanknet.in website]

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



बैंक ऑफ बड़ौदा Bank of Baroda



Regional Stressed Assets Recovery Branch (ROSARB), Inside Cuttack Main Branch, Chalachitra Bhawan, Buxi Bazar, Cuttack, Odisha - 753001, Mobile: 7077727133, e-mail Id: sarcut@bankofbaroda.co.in

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 -

Sl. No.	Name & Address of Borrower(s)/Guarantor(s)	Description of the Immovable property with known encumbrances, if any	Outstanding Dues	Date & Time of E-auction	-Reserve Price -EMD -Bid Increase Amount	Status of Possession (Constructive / Physical)	Property Inspection Date & Time
1.	Borrower: M/s. JK Enterprises, Prop.: Mr. Jyoti Ranjan Gochhayat / Guarantor: Smt. Kabita Gochhayat, All are residing at Kalinga Nagar, Nua Sahi, Choudwar, Cuttack-754071	Residential Land and Building situated over Khata No.: 859/2178, Plot No.: 286/4959, Area: Ac. 0.080 Dec., Mouza: Kapaleswar, P.S.: Choudwar, Thana No.: 54, Tahasil: Tangi Choudwar, Dist.: Cuttack	'69,06,786/- as per demand notice + (unapplied interest and other charges as applicable) and contractual dues as on 30.07.2025 is '69,10,786.27 + costs and expenses	16.09.2026 2.00 pm to 6.00 pm	'34,16,400/- / '3,41,640/- / '20,000/-	**Physical	11.09.2026 (within working hours 10.00 AM to 04.00PM)
2.	Borrower: M/s. Jyotshna Electrical Appliances / Mr. Swadhin Kumar Ray, S/o: Mr. Ramesha Chandra Ray, At: Sundara, Near New Bus Stand, Matkambada, Barbil-758036	Extension of Equitable Mortgage of Land and Building situated over Khata No.: 127/320, Plot No.: 668/ 1044, Mouza: Sundara, Unit No.: 12, Barbil, Area: Ac. 0.10 Dec., Keonjhar in the name of Mr. Swadhin Kumar Ray.	'51,23,366/- + (unapplied interest and other charges as applicable) as per demand notice Dt.01.01.2020 and dues as on 30.07.2026 is '39,92,314.50 + costs and expenses	16.09.2026 2.00 pm to 6.00 pm	'1,21,74,000/- / '12,17,400/- / '50,000/-	**Symbolic	11.09.2026 (within working hours 10.00 AM to 04.00PM)
3.	Borrower: M/s. Senapati Jewellers, At: Talpada, Rahama, PS: Tirtol, Jagatsinghpur, PIN-754140 / Guarantors: 1) Mr. Satyjit Senapati, 2) Mr. Ajit Kumar Senapati, 3) Mrs. Jhili Gochhayat, All are At: Talpada, Rahama, PS: Tirtol, Jagatsinghpur, PIN-754140	Equitable Mortgage of Land & Building situated at Khata No.: 56, Plot No.: 2099, Mouza: Talpada, Area: Ac. 0.06 dec., PS: Tirtol, PS/ Dist.: Jagatsinghpur, in the name of Mr. Ajit Kumar Senapati and Mr. Satyjit Senapati	'1,96,99,561.94 as per demand notice + (unapplied interest and other charges as applicable) and contractual dues as on 30.07.2025 is '1,96,99,561.94 + costs and expenses	16.09.2026 2.00 pm to 6.00 pm	'35,01,576/- / '3,30,157/- / '20,000/-	**Symbolic	11.09.2026 (within working hours 10.00 AM to 04.00PM)
4.	Borrower: M/s. Senapati Enterprises, Prop.: Smt. Geetarani Senapati, At: Talpada, PO: Rahama, PS: Tirtol, Jagatsinghpur, PIN-754140 / Guarantor: Mr. Balunkeshwar Senapati, At: Talpada, PO: Rahama, PS: Tirtol, Jagatsinghpur, PIN-754140	Equitable Mortgage of Land situated at Khata No.: 10, Plot No.: 2072, Mouza: Talpada, Area: Ac.0.24 dec., TS: Kujang, PS/Dist.: Jagatsinghpur, in the name of Mrs. Geetarani Senapati	'1,03,64,624.32 as per demand notice + (unapplied interest and other charges as applicable) and contractual dues as on 24.07.2026 is '1,03,74,919.82 + costs and expense	16.09.2026 2.00 pm to 6.00 pm	'61,15,824/- / '6,11,582/- / '50,000/-	**Physical	11.09.2026 (within working hours 10.00 AM to 04.00PM)
5.	Borrower: M/s. Senapati Motors. Prop.: Satyjit Senapati, At: Talpada, PO.: Rahama, Dist: Jagatsinghpur-754140 / Gurantors: 1) Mrs Bidyulata Swain, At: Udayabata, PS.: Paradeep, Dist.: Jagatsinghpur-754140, 2) Mrs Jhili Gochhayat, 3) Mr Amulya Senapati, Both are At: Talpada, PO.: Rahama, Dist: Jagatsinghpur-754140	Equitable Mortgage of Land and Building situated at Khata No.: 292, Hal Khata No.: 755/411, Plot No.: 2100, Hal Plot No.: 2100/ 2481, Mouza: Talpada, Area: Ac.0.19 Dec., PO: Rahama, PS/Dist.: Jagatsinghpur, in the Name of Mr. Amulya Senapati	'5,84,25,475/- as per demand notice + (unapplied interest and other charges as applicable) and contractual dues as on 24.07.2026 is '4,71,07,094.06 + costs and expenses	16.09.2026 2.00 pm to 6.00 pm	'52,14,132/- / '5,21,413/- / '50,000/-	**Symbolic	11.09.2026 (within working hours 10.00 AM to 04.00PM)
6.	Borrowers: M/s. Maa Mansa Traders, Prop: Manoranjan Jana, At: Dipiora, Balimunda, PO: Sanabalisahi, Naikanidhi, Bhadrak, PIN-756164 / Guarantor: Mr. Haradhan Giri, At: Balimunda, Bansada, Bhadrak-756164	Equitable Mortgage of Land in the name of Mr. Haradhan Giri situated over Khata No.: 57/77, Plot No.: 54/307/630, Area: Ac. 0.50 Dec, Mouza: Diptora, Balimunda, PO: Sanabalisahi, PS: Naikanidhi, Bhadrak, Bounded by North: Manishankar Santara, South: Plot No.: 57, East: Rakhahari Das, West: Narayan Das	'12,60,358/- + (unapplied interest and other charges as applicable) as per demand notice Dt.16.10.2015 and dues as on 24.07.2026 is '12,51,499/- + costs and expenses	16.09.2026 2.00 pm to 6.00 pm	'6,07,500/- / '60,750/- / '10,000/-	**Physical	11.09.2026 (within working hours 10.00 AM to 04.00PM)



7.	Borrower: M/s. Tapaswini Foods, Prop.: Bijay Ketan Das / Guarantor: Abira Ketan Das, S/o: Biranchi Narayan Das, All are At: Kulgaon, PS: Khantapada, Remuna, Balasore - 756019	1) Equitable Mortgage of open Land bearing Khata No.: 3, Plot No.: 1258, Area: Ac. 0.240 Dec., Plot No.: 1259, Area: Ac. 0.190 Dec. and Plot No.: 1264, Area: Ac. 0.300 Dec. at Mouza: Ganpur, Remuna in the name of Bijay Ketan Das. 2) Equitable Mortgage of open Plot bearing Old Khata No.: 15, New Khata No.: 588/333, Old Plot No.: 1330, New Plot No.: 1330/1862, Area: 0.250 Dec., Mouza: Ganpur, Remuna in the name of Bijay Ketan Das. 3) Equitable Mortgage of Open Land bearing Old Khata No.: 588/96, New Khata No.: 588/2257, Plot No.: 1254, Area: Ac. 0.06 Dec., Plot No.: 1263, Area: Ac. 0.720 Dec., Plot No.: 1265, Area: Ac. 0.210 Dec. at Mouza: Ganpur in the name of Abira Ketan Das	7,17,58,42/- + (unapplied interest and other charges as applicable) as per demand notice Dt. 13.08.2013 and dues as on 01.08.2026 is 71,63,784/- + costs and expense	16.09.2026 2.00 pm to 6.00 pm	(1) 22,55,000/- / 2,25,500/- / 15,000/- (2) 24,50,250/- / 2,45,025/- / 15,000/- (3) 31,18,500/- / 3,11,850/- / 20,000/-	** Constructive	11.09.2026 (within working hours 10.00 AM to 04.00PM)
8.	Borrower: M/s. Sai Agro Productions, Prop.: Mrs. Rebati Nayak, W/o: Mr. Satrugan Nayak, Guarantor: Mr. Satrugan Nayak, Both are At: Darada, PO: Dorikina, P.S./Tahasil: Balikuda, Dist.: Jagatsinghpur, Odisha -754110	Equitable Mortgage of Land and Building situated at Khata No.: 477/1, 477/161 and 477/162, Plot No.: 339, 345, 346, Area: Ac.0.260 Dec, Mouza: Darada, Borikina, P.S./Tahasil: Balikuda, Dist.: Jagatsinghpur, PIN-754110, in the name of Mrs. Rebati Nayak	Rs 1,15,90,388 as per demand notice+ (unapplied interest and other charges as applicable) and contractual dues as on 05.07.2026 is Rs 3,87,23,914.96 + costs and expenses	16.09.2026 2.00 pm to 6.00 pm	Rs 32,72,400/- / Rs 3,27,240/- / Rs. 15,000/-	Symbolic**	11.09.2026 (within working hours 10.00 AM to 04.00PM)
9.	Borrowers: 1) M/s Prakruti Agarbatti, Prop.: Mrs. Hemlata Mohanty, Ground Floor, Plot No.: 2967/7865, Khata No.: 772/3675, Nimpur, Near Chandrama English Medium School, Jagatpur, Cuttack, Odisha, PIN-754021, 2) Mrs. Hemlata Mohanty, W/o- Mr. Jitendra Kumar Mohanty, 3) Mr. Jitendra Kumar Mohanty, S/o- Shyam Sundar Mohanty, Both are at Fakirpur, Jagatpur, Cuttack, Odisha, PIN-754021.	Equitable Mortgage of Land & Building situated at Khata No.: 772/3675, Plot No.: 2967/7865, Area: Ac.0.02 dec., Mouza: Nimpur, P.S.: Tangi No. 71, Tahasil: Tangi-Choudwar No. 167, SRO: Jagatpur, Dist.: Cuttack, PIN-754021, in the name of Mr. Jitendra Kumar Mohanty.	Rs 31,83,500.19 + (unapplied interest & other charges as applicable) as per Demand Notice dt.11.03.2025 and Rs 33,44,917.56 as on 05.07.2026 plus costs and expenses thereon	16.09.2026 2.00 pm to 6.00 pm	Rs 23,28,000/- / Rs 2,32,800/- / Rs 15,000/-	Symbolic**	11.09.2026 (within working hours 10.00 AM to 04.00PM)
10.	Borrowers: 1) M/s Balgopal Minerals Pvt. Ltd., Director: Dinesh Agrawal, Near Municipal Office, At/PO: Joda, Keonjhar-758034, 2) Mr. Dinesh Agrawal, S/o- Harikam Agrawal, Krishna Kunj, Near Old Municipality Office, Near Viewpoint Hotel, Bansapani Road, Joda, Keonjhar-758034 / Guarantors: 1)Mr. Suwendu Patnaik, S/o- Mr. Santosh Patnaik, Joda Basti, Joda, Keonjhar-758034, 2) Mr. Kamal Kumar Patra, Sahidnagar, Joda, Keonjhar-758034, 3) Mr. Munna Behera, S/o- Mr. Kirtan Behera, Sagar Transport Complex, Near Teresa School, Joda, Keonjhar-758034.	Equitable Mortgage of Factory Land situated at Plot No.: 45, Khata No.: 29/14, Area: Ac.1.37 dec., Mouza: Jalashari, Tahasil: Barbil, PS: Joda, Dist.: Keonjhar, Odisha. Boundaries of Property: North: Plot No. 45/341, 37, South: Plot No. 45/342, East: Plot No. 45/342, 48, West: Plot No. 35, 35/453, 34/337.	Rs 2,77,23,175/- + (unapplied interest & other charges as applicable) as per Demand Notice dt.27.04.2012 and Rs 13,28,84,054.23 as on 24.05.2026 plus costs and expenses thereon	16.09.2026 2.00 pm to 6.00 pm	Rs 24,66,000/- / Rs 2,46,600/- / Rs 15,000/-	**Physical	11.09.2026 (within working hours 10.00 AM to 04.00PM)
11.	Borrowers: 1) M/s Senti & Bal Oil Industry, Village: Majhipada, PO: Achyutabasanta, PS: Balichandrapur, Dist.: Jajpur, PIN-754205, 2) Pramod Kumar Senti, 3) Mr. Ranjit Senti, Both are At: Sukala, PO: Mandari, Village: Bari, Dist.: Jajpur, PIN-755003 / Guarantors: 1) Mr. Prafulla Kumar Dalal, C/o- Bhaskar Dalal, 2) Mrs. Saraswati Dalal, C/o- Bhaskar Dalal, At: Bhadulapatra, PO: Bahugram, Dist.:Cuttack, PIN-754200.	Equitable Mortgage of Land and Building situated over Khata No.: 723/317, Plot No.: 1122/1575 & 1123/1576, Mouza: Suelpur, No.550, Bhadulapatna, PO: Bahugram, PS: Salipur, Dist.: Cuttack, Area: Ac.0.055dec. & Ac.0.038dec., Total Area: Ac.0.093dec., in the name of Mr. Prafulla Dalal & Mrs. Saraswati Dalal.	Rs 78,59,513/- + (unapplied interest & other charges as applicable) as per Demand Notice dt.16.07.2015 and Rs 2,50,96,363.73 as on 05.04.2026 plus costs and expenses thereon	16.09.2026 2.00 pm to 6.00 pm	Rs 20,61,000/- / Rs 2,06,100/- / Rs 15,000/-	Symbolic**	11.09.2026 (within working hours 10.00 AM to 04.00PM)
12.	Borrowers: 1) M/s. Shree Maa Industry, Prop: Pravebati Nayak, 2) Mr. Krushna Chandra Nayak, Both are at: Vill: Idla PO:RanaSahi, Sunahat, Balasore- 756002	The Equitable Mortgage of residential land and building situated over Khata No 1683/792, Plot No. 1419/6549, Area:Ac 0.260 Dec, Mouza-Hidgaon, TS/Ps.- Baleshwar, Dist: Baleshwar in the name of Mr. Krushna Chandra Nayak S/o Straughan Nayak	Rs 22,58,764/- + (unapplied interest & other charges as applicable) as per Demand Notice dt.15.04.2011 and Rs 47,10,794.06 as on 24.07.2026 plus costs and expenses thereon	16.09.2026 2.00 pm to 6.00 pm	Rs 28,45,000/- / Rs 2,84,500/- / Rs 15,000/-	** Physical	11.09.2026 (within working hours 10.00 AM to 04.00PM)
13.	Borrowers: 1) M/s. Musika Studio, Prop.: Ms. Swetapadma Nayak, Tankapani Road, Infront of Shirdi Sai Temple, Bhubaneswar-751002, Ms. Swetapadma Nayak, 2) Ms. Swetapadma Nayak, W/o: Mr. Subhash Chandra Nayak, Charapada, PO: Kandiahari, Rajkanika-754220 / Guarantor: Mr. Subhash Chandra Nayak, S/o: Baishnab Charan Nayak, Charapada, PO: Kandiahari, Rajkanika-754220	1) Equitable Mortgage of property situated at Khata No.: 1381/900, Plot No.: 3328/5471, Area: Ac. 0.04 Dec., Mouza: Charapada, Rajkanika in the name Ms. Swetapadma Nayak, Bounded by North: Plot No.: 3328 & 3329, South: Road, East: Rangadhar Sahoo (Plot No.: 3664), West: Plot No.: 3328/5235 (Part) 2) Equitable Mortgage of property situated at Khata No.: 1381/387, Plot No.: 3328/5235, Area: Ac. 0.037 Dec., KISSAM: Gharabari, Mouza: Charapada, Rajkanika in the name of Subhash Chandra Nayak. Bounded by North: Plot No.: 3329, South: Road, East: Plot No.: 3328/5471, West: Plot No.: 547	45,88,021/- + (unapplied interest and other charges as applicable) as per demand notice Dt.10.09.2024 and dues as on 24.07.2026 is 45,88,788.20 + costs and expenses	16.09.2026 2.00 pm to 6.00 pm	(1) 28,35,000/- / 2,83,500/- / 15,000/- (2) 21,04,000/- / 2,10,400/- / 15,000/-	Symbolic**	11.09.2026 (within working hours 10.00 AM to 04.00PM)



14	Borrower: M/s Raimani Distributor, Prop.: Rabi Narayan Das, Remuna Bazar, Balasore - 756019 / Guarantors: 1) Mr. Malay Kanta Das, 2) Mr. Nitya Nanda Das, 3) Mr. Santosh Kumar Das, 4) Mr. Kamala Kanta, 5) Mr. Gouranga Ch. Das, 6) Mr. Abira Ketan Das, All are At: Ganipur, Remuna, Dist: Balasore, Odisha - 756019	1) Equitable Mortgage of Open Land bearing Khata No.: 588/335, Plot No.: 1330, Area: Ac. 0.250 Dec. at Mouza: Ganipur in the name of Abira Ketan Das 2) Equitable Mortgage of Open Land bearing Khata No.: 3, Plot No.: 1264, Area: Ac. 0.690 Dec. at Mouza: Ganipur in the name of Malay Ketan Das 3) Equitable Mortgage of Open Land bearing Khata No.: 588/334, Plot No.: 1330/1863, Area: Ac. 0.250 Dec. at Mouza: Ganipur in the name of Malay Ketan Das	'74,01,980/- * (unapplied interest and other charges as applicable) as per demand notice Dt. 09.10.2013 and dues as on 01.08.2026 is '57,76,412/- + costs and expenses	16.09.2026 2.00 pm to 6.00 pm	(1) '21,60,000/- / '2,16,000/- / '15,000/- (2) '25,55,000/- / '2,55,500/- / '15,000/- (3) '21,60,000/- / '2,16,000/- / '15,000/-	** Physical	11.09.2026 (within working hours 10.00 AM to 04.00PM)
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*(i) Property is in symbolic/ Constructive possession and bidder is purchasing the property in symbolic / Constructive possession at his own risk & responsibility.
 *(ii) Bank will not be responsible or duty bound for handing over of physical possession.
 ** (iii) Bank will handover the property symbolically only and successful auction bidder/purchaser will not claim physical possession from the Bank.

TERMS AND CONDITIONS -

- 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.
- 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.
- 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.
- 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.

- 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 Authorized 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 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.

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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/ 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. 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. 0671 2361377 Mobile: 9866529718

21. Additional points related to property in symbolic possession-

(i) Bank will not be responsible or duty bound for handing over of physical possession.
(ii) Successful auction purchaser will not be entitled to claim any interest, in any case of return of money.

(iii) Successful auction purchaser has to submit the declaration cum undertaking confirming the above terms & condition immediately after e-Auction.

(iv) Subsequent to sale if successful bidder fails to submit declaration cum undertaking, the bid EMD amount will be forfeited.

Date: 29.08.2026
Place: Cuttack
Bank of Baroda

Authorized Officer

