



बैंक ऑफ बड़ोदा Bank of Baroda



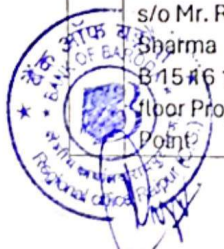
TERMS AND CONDITIONS FOR SALE OF ASSET THROUGH ONLINE E-AUCTION UNDER SARFAESI ACT 2002

E-AUCTION SALE NOTICE FOR SALE OF PROPERTIES

E-Auction Sale Notice for Sale of Immovable/movable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 8 (6) & 6(2) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the 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" for recovery of 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 / Lot No	Name & Address Of Borrower(S) / Guarantor(S) / Mortgagor(S)	Short Description Of The Immovable Property With Known Encumbrances, If Any	Total Dues	Date & Time Of E-Auction	Reserve Price, Emd Amount, Bid Increase Amount	Status Of Possession (Constructive / Physical)	Property Inspection Date & Time.
1	M/s. SIRATUL TILES INDUSTRIES, Village -Chhuhiya. Bhatapara Road, Baloda Bazar Pin - 493332 Chhattisgarh, Mrs. Reshma Sheikh, Prop.: M/s. SIRATUL TILES INDUSTRIES 77, Nehru Chowk, Ward No-14, Baloda Bazar, Bhatapara - 493332 Chhattisgarh and Guarantor Mr. Sheikh Sirajul S/o Sheikh Mahmud 77, Nehru Chowk, Ward No-14, Baloda Bazar, Bhatapara - 493332 Chhattisgarh	All that part and parcel of Residential House Bearing Khasra No 2967/4, Area 2151 sqft. Property situated at Mouja Baloda Bazar, Ward No. 21, PH No. 77-A/15, Tahsil- Baloda Bazar, Baloda Bazar- Bhatapara in the name of Mr. Sheikh Sirajul S/o Sheikh Mahmud	₹59,06,335.26+ interest + other charges	28/10/2026 From 02:00 PM to 06:00 PM	₹36,56,500 ₹3,65,650 ₹10,000.00	Physical	22/10/2026 01:00 PM to 04:00 PM
2	M/s Lavanya Agritech Industries, Partner: Mr. Sourabh Sharma s/o Mr. Suresh Sharma Partner: Mr. Abhishek Sharma s/o Mr. Ramesh Sharma B-15 #6 17, first floor Progressive Point	All part and parcel of residential house / plot no. 05, Part of Kh no. 316/1, after mutation Kh no. 316/11, Area 2136 sqft situated in Arvind Dixit Ward no. 47, Village – Tikrapara, PH no. 114/70, Raipur, RIC Raipur, Teh and District Raipur CG, Raipur standing in the name of Mr. Abhishek Sharma	₹94,46,371+ interest + other charges	28/10/2026 From 02:00 PM to 06:00 PM	₹65,57,000.00 ₹6,55,700.00 ₹10,000.00	Physical	22/10/2026 01:00 PM to 04:00 PM





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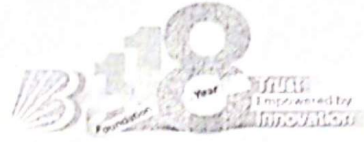


	Lalpur, Dharsiva, New Dhamtari Road Raipur-C.G. Mr. Sourabh Sharma s/o Mr. Suresh Sharma Partner of M/S Lavanya Agritech Industries Itwari Bazar, Naya Ganj, Ward 20, Raigarh, Raipur- C.G.496001 Mr. Abhishek Sharma s/o Mr. Ramesh Kumar Sharma Partner of M/S Lavanya Agri tech Industries D-602, 6TH Floor, Palm Residency, Katora Talab Raipur, Dist- Raipur (CG), 492001						
3	M/s. Nyra Biotech, Prop: Mr. Sourabh Sharma, Ground Floor, B-12, Lalpur, Khabri Lal News Agency, Raipur, Pin - 492001, Chhattisgarh, 2. Mr. Sourabh Sharma Proprietor of M/s. Nyra Biotech, Itwari Bazar, Naya Ganj, Ward No 20, Raigarh, Pin No: 496001, Chhattisga rh, 3. Guarantor Mrs. Nirupama Sharma w/o Shri Suresh Sharma, Itwari Bazar, Naya Ganj, Ward No 20 Raigarh, Pin No: 496001, Chhattisga rh, 4. Guarantor	1) All that part & Parcel of residential open land no. LIG 01, Part of Kh no. 316/1, after mutation Kh no. 316/7, Area 500 sqft situated in Arvind Dixit Ward no. 47, Village - Tikrapara, PH no. 114/70, Raipur, RIC Raipur, Teh and District Raipur CG, Raipur standing in the name of Mr. Saurabh Sharma s/o Mr. Suresh Kumar Sharma. Boundaries: North: - Khasra No. 316/4 South: - Road East: - LIG No 02 West: - Plot no 02	₹. 95,77,794.71 + interest + other charges	28/10/202 6 From 02:00 PM to 06:00 PM	₹12,00,000.00 ₹1,20,000.00 ₹10,000.00	Physical	22/10/202 6 01:00 PM to 04:00 PM PM





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	Mrs. Monika Sharma ,w/o Shri Sourabh Sharma,Itwari Bazar, Naya Ganj, Ward No 20,Raigarh,Pin no-496001,Chhattisgarh 5. Guarantor Mr. Suresh Kumar Sharma ,Itwari Bazar, Naya Ganj, Ward No 20 ,Raigarh,-Pin no-496001,Chhattisgarh 6. Guarantor Shri Sourabh Sharma,D-602, Floor 6, Palm residency, Katora Talab, Raipur Chhattisgarh						
4	M/s. Nyra Biotech,Prop: Mr. Sourabh Sharma,Ground Floor, B-12, Lalpur, Khabri Lal News Agency, Raipur,Pin – 492001, Chhattisgarh,2. Mr. Sourabh Sharma Proprietor of M/s. Nyra Biotech,Itwari Bazar, Naya Ganj, Ward No 20,Raigarh,Pin No: 496001,Chhattisgarh , 3. Guarantor Mrs. Nirupama Sharma w/o Shri Suresh Sharma,Itwari Bazar, Naya Ganj, Ward No 20 Raigarh,Pin No: 496001,Chhattisgarh , 4. Guarantor Mrs. Monika Sharma ,w/o Shri Sourabh Sharma,Itwari Bazar, Naya Ganj, Ward No 20,Raigarh,Pin no-496001,Chhattisgarh 5. Guarantor Mr.	2) All that part & Parcel of residential open land no. LIG 02, Part of Kh no. 316/1, after mutation Kh no. 316/10, Area 500 sqft situated in Arvind Dixit Ward no. 47, Village – Tikrapara, PH no. 114/70, Raipur, RIC Raipur, Teh and District Raipur CG , Raipur standing in the name of Mrs. Monika Sharma w/o Mr. Saurabh Sharma. Boundaries: North : - Khasra No. 316/4 South: - Road East: - LIG No 03 West: - LIG No 01	₹. 95,77,794.71 + interest + other charges	28/10/2026 From 02:00 PM to 06:00 PM	₹12,00,000.00 ₹1,20,000.00 ₹10,000.00	Physical	22/10/2026 01:00 PM to 04:00 PM





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	Suresh Kumar Sharma ,Itwari Bazar, Naya Ganj, Ward No 20 ,Raigarh,-Pin no- 496001,Chhattisgarh 6. Guarantor Shri Sourabh Sharma,D-602, Floor 6, Palm residency, Katora Talab, Raipur Chhattisgarh						
5	M/s. Nyra Biotech,Prop: Mr. Sourabh Sharma,Ground Floor, B-12, Lalpur, Khabri Lal News Agency, Raipur,Pin – 492001, Chhattisgarh,2. Mr. Sourabh Sharma Proprietor of M/s. Nyra Biotech,Itwari Bazar, Naya Ganj, Ward No 20,Raigarh,Pin No: 496001,Chhattisgarh , 3. Guarantor Mrs. Nirupama Sharma w/o Shri Suresh Sharma,Itwari Bazar, Naya Ganj, Ward No 20,Raigarh,Pin No: 496001,Chhattisgarh , 4. Guarantor Mrs. Monika Sharma ,w/o Shri Sourabh Sharma,Itwari Bazar, Naya Ganj, Ward No 20,Raigarh,Pin no- 496001,Chhattisgarh 5. Guarantor Mr. Suresh Kumar Sharma ,Itwari Bazar, Naya Ganj, Ward No 20 ,Raigarh,-Pin no- 496001,Chhattisgarh 6. Guarantor Shri Sourabh Sharma,D-602,	3) All that part & Parcel of residential open land no. LIG 03, Part of Kh no. 316/1, after mutation Kh no. 316/8, Area 500 sqft situated in Arvind Dixit Ward no. 47, Village – Tikrapara, PH no. 114/70, Raipur, RIC Raipur, Teh and District Raipur CG , Raipur standing in the name of Mr. Suresh Kumar Sharma s/o Mr. Ramkumar Sharma. Boundaries: North : - Khasra No. 316/4 South: - Road East: - LIG No 04 West: - LIG No 02	₹. 95,77,794.71 + interest + other charges	28/10/2026 From 02:00 PM to 06:00 PM	₹12,00,000.00 ₹1,20,000.00 ₹10,000.00	Physical	22/10/2026 01:00 PM to 04:00 PM





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Floor 6, Palm residency, Katora Talab, Raipur Chhattisgarh						
M/s. Nyra Biotech, Prop: Mr. Sourabh Sharma, Ground Floor, B-12, Lalpur, Khabri Lal News Agency, Raipur, Pin - 492001, Chhattisgarh, 2. Mr. Sourabh Sharma Proprietor of M/s. Nyra Biotech, Itwari Bazar, Naya Ganj, Ward No 20, Raigarh, Pin No: 496001, Chhattisga rh, 3. Guarantor Mrs. Nirupama Sharma w/o Shri Suresh Sharma, Itwari Bazar, Naya Ganj, Ward No 20 Raigarh, Pin No: 496001, Chhattisga rh, 4. Guarantor Mrs. Monika Sharma, w/o Shri Sourabh Sharma, Itwari Bazar, Naya Ganj, Ward No 20, Raigarh, Pin no- 496001, Chhattisga rh 5. Guarantor Mr. Suresh Kumar Sharma, Itwari Bazar, Naya Ganj, Ward No 20 , Raigarh, -Pin no- 496001, Chhattisga rh 6. Guarantor Shri Sourabh Sharma, D-602, Floor 6, Palm residency, Katora Talab, Raipur Chhattisgarh	4) All that part & Parcel of residential open land no. LIG 04, Part of Kh no. 316/1, after mutation Kh no. 316/9, Area 500 sqft situated in Arvind Dixit Ward no. 47, Village - Tikrapara, PH no. 114/70, Raipur, RIC Raipur, Teh and District Raipur CG, Raipur standing in the name of Mrs. Nirupama Sharma w/o Mr. Suresh Kumar Sharma. Boundaries: North : - Khasra No. 316/4 South: - Road East: - Other's Plot West: - LIG No 03	₹. 95,77,794.71 + interest + other charges	28/10/202 6 From 02:00 PM to 06:00 PM	₹12,00,000.00 ₹1,20,000.00 ₹10,000.00	Physical	22/10/202 6 01:00 PM to 04:00 PM

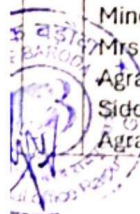




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6	M/S- Anant Tradecom, 94, Second Floor, Nagar Nigam chowk, Samta Colony, Agrasen Chowk, Raipur, Dist - Raipur, Chhattisgarh-492001, Mr. Sunil Kumar Agrawal, Prop: of M/S-Anant Tradecom, S/O-Shri Latturam Agrawal, House No-401, Sanskar Heights, Ward No. 28, Gayatri Nagar, Beside Nidra Beauty Parlour, Dist- Raipur, Chhattisgarh-492001, Gurantor Mrs. Madhulika Agrawal, W/O-Sunil Kumar Agrawal, House No-401, Sanskar Heights, Ward No. 28, Gayatri Nagar, Beside Nidra Beauty Parlour, Dist- Raipur, Chhattisgarh-492001, Gurantor Mr. Siddhant Agrawal, S/O-Sunil Kumar Agrawal, House No-401, Sanskar Heights, Ward No. 28, Gayatri Nagar, Beside Nidra Beauty Parlour, Dist- Raipur, Chhattisgarh-492001, Gurantor M/S Rajshree Minerals Partners- Mrs. Madhulika Agrawal and Mr. Siddhant Agrawal, Plot No.	all that part and parcel of residential plot bearing part of old KH. No.233/2 and new KH No.233/20 admeasuring 5000Sq. Ft. situated at Bhatagaon, PH No. 105, RIC Raipur -1, tehsil and dist- Raipur, CG, standing in the name of Mr. Sunil Kumar Agrawal	₹. 43,23,255.00 + interest + other charges	28/10/2022 6 From 02:00 PM to 06:00 PM	₹68,00,000.00 ₹6,80,000.00 ₹10,000.00	Physical	22/10/2022 6 01:00 PM to 04:00 PM
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	28/29, Industrial area, Siltara, Phase-1, Raipur, C.G.-492001 and Guarantor Mrs. Madhulika Agrawal and Mr. Siddhant Agrawal, Partners of M/S Rajshree Minerals, C/O-Sunil Kumar Agrawal, House No-401, Sanskar Heights, Ward No. 28, Gayatri Nagar, Beside Nidra Beauty Parlour, Dist-Raipur, Chhattisgarh-492001						
7	Mr. Rajeev Kumar Shivprasad Soni, residing at H. No. B 1, Durga Vihar, Mahavir Nagar, Dist-Raipur, Pin-492001, CG, Mr. Rajeev Kumar Shivprasad Soni, Sanjeev Kumar Shivprasad Soni and Mrs. Jyoti Soni (Legal heirs of deceased Mrs. Kalpana Shivprasad Soni) and guarantor Mr. Sanjeev Kumar Shivprasad Soni	All that part and parcel of land and building situated at part of khasra no. 150/24, 197/7 and 198/34 area 1600 sq. ft., P.H no. 114/45 situated at Rajendra Prasad Ward No. 46, Amlidih, RIC Raipur-1, Tehsil & Dist-Raipur, Chhattisgarh, standing in the name of Mrs. Kalpana Soni.	₹. 17,43,831.61 + interest + other charges	28/10/2026 From 02:00 PM to 06:00 PM	₹30,11,720.00 ₹3,01,172.00 ₹10,000.00	Symbolic	22/10/2026 01:00 PM to 04:00 PM
8	M/s Kothari Timber Private Limited, Mr. Bindesh Kumar Kothari (Director), Mr. Kamal Kumar Agrawal (Director), Mr. Dhairya Mehta (Director), Kh. No. 442/2, 438/3, 441/3,	1. Equitable mortgage of residential diverted land situated at Plot number 10408, diverted khasra Number 15005/83 admeasuring 2403 square feet at Swarbhoomi Phase 3, Mouza Sankri, RIC Kandul Tehsil & district Raipur standing in the name of Ms. Sunita Devi Agrawal.	Rs 4,68,38,249.03 + Interest + Other Charges	28/10/2026 From 02:00 PM to 06:00 PM	₹91,91,000.00 ₹9,19,100.00 ₹10,000.00	Physical	22/10/2026 01:00 PM to 04:00 PM





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	P.H No 100/28, RNM- Dharsiwa, Behind Radia Station, Urkura Road, Rawabhata Raipur-493221, Chhattisgarh.	Boundaries:- East: Road West: Plot No. 10319 North: Plot No. 10407 South: Plot No. 10409					
9	M/s Amit Foods (Proprietor Mr Tikeswar Manhare) – Borrower and Mortgagor, Address- Vill Sandi Baloda Bazar Road, Dist- Baloda Bazaar, Raipur, having additional address at M/s Amit Foods, Rajeev Nagar, Kharora, Raipur Chhattisgarh Pin- 493224 Mr Tikeswar Manhare)- Borrower and Mortgagor, Vill Sandi Baloda Bazar Road, Dist- Baloda Bazaar, Raipur, having additional address at M/s Amit Foods, Rajeev Nagar, Kharora, Raipur Chhattisgarh Pin- 493224 Mr Bedram Manhare S/o Mr Badrinath Manhare	All that part and parcel of the property consisting of Factory land and Building , vide sale deed bearing Book no A-1, Vol No 377, Page No 325 to 344 Sno 1660 dt 26.02.2021 situated at diverted land bearing KH NO 157/03, Area 0.202 hect/21743 sq ft situated at village -Sandi , Tah Palari, Distt- Baloda Bazaar- Bhatapara in name of M/s Amit Foods Through its Proprietor Mr Tikeswar Manhare.	Rs. 5,07,19,401.10/- plus further interest and expenses	28/10/2026 From 02:00 PM to 06:00 PM	₹1,31,48,000.00 ₹13,14,800.00 ₹10,000.00	Symbolic	22/10/2026 01:00 PM to 04:00 PM
		All that part and parcel of the property consisting of Commercial diverted land bearing kh no 49/14 Area 0.492 hect/53000 Sq ft situated at village Khaprikhurd , PH No 29, RI - Circle -Kharora , New RI Circle – Mohrenga , Tah Kharora Distt Raipur CG in the name of Mr Tikeswar Manhare S/o Mr Badrinath Manhare.	Rs. 5,07,19,401.10/- plus further interest and expenses	28/10/2026 From 02:00 PM to 06:00 PM	₹1,35,64,000.00 ₹13,56,400.00 ₹10,000.00	Symbolic	22/10/2026 01:00 PM to 04:00 PM
		All that part and parcel of the property consisting of Industrial diverted land bearing kh no 49/07, 49/8, 49/9 area 0.115, 0.162, 0.267 total 0.544 hect/58556 sq ft situated at village Khaprikhurd , ph no 29, RI Circle Kharora new RI Circle Mohrenga , Tah Kharora Distt -Raipur in name of Mr Bedram Manhare S/o Mr Badrinath Manhare.	Rs. 5,07,19,401.10/- plus further interest and expenses	28/10/2026 From 02:00 PM to 06:00 PM	₹39,81,000.00 ₹3,98,100.00 ₹10,000.00	Symbolic	22/10/2026 01:00 PM to 04:00 PM





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	Guarantor & Mortgagor Address: Plot no. 60, Phase-1, Saffire Green, Vidhansabha Road, Raipur-493111.	All that part and parcel of the property consisting of Industrail diverted land No 49/19 dated 29.11.2021 bearing KH no 49/3 & 49/6, Area 0.142 & 0.182 total 0.324 hect/34875.07 sqft situated at village Khaprdih Khurd Ph no 29, RI circle – Kharora, New RI Circle- Mohrenga, Tah Kharora, Dist Raipur CG in the name of Mr Tikeswar Mahare S/O Shri Badrinath Manhare.	Rs. 5,07,19,401.10/- plus further interest and expenses	28/10/2026 From 02:00 PM to 06:00 PM	₹23,71,000.00 ₹2,37,100.00 ₹10,000.00	Symbolic	22/10/2026 01:00 PM to 04:00 PM
	Mr Badrinath Manhare, Guarantor Address: Plot no. 60, Phase-1, Saffire Green, Vidhansabha Road, Raipur-493111.	All that part and parcel of the property consisting of Industrial diverted land vide Registered Partition Deed No 4918 dated 29.11.2021 bearing Kh no 49/4, Area 0.384 hect/41333 sq ft situated at village Khapridih Khurud, Ph no 29, RICircle Kharora, New RI Circle Mohrenga, Tah Kharora , Dist Raipur, CG in the name of Mr Bedram Manhare S/o Shri Badrinath Manhare.	Rs. 5,07,19,401.10/- plus further interest and expenses		₹28,10,000.00 ₹2,81,000.00 ₹10,000.00	Symbolic	22/10/2026 01:00 PM to 04:00 PM
10	M/s Jai Shri Ram Traders (Proprietor- Mr. Subodh Sen, S/o Shri Lalaram Sen) Registered Address: Village- Sirri, P. H. No 48, Kharora, Tehsil- Tilda, District- Raipur, Chhattisgarh- 493225.	Equitable Mortgage of Diverted Industrial Land and building bearing Khasra No. 319/2, area 0.883 Hect situated at Village- Sirri, P.H.No. 48, R.I.C. Kharora, Tehsil & Distt. Raipur C.G. belonging to Shri Subodh Sen S/o Shri Lala Ram Sen. Presently mortgaged with Bank of Baroda, SME Branch, Raipur.	Rs.3,67,58,171.84 + Interest + Other Charges including Legal Charges	28/10/2026 From 02:00 PM to 06:00 PM	₹1,96,21,150.00 ₹19,62,115.00 ₹10,000.00	Symbolic	22/10/2026 01:00 PM to 04:00 PM
		Equitable Mortgage of Diverted Industrial Land bearing Khasra No. 319/6, area 0.692 Hect situated at Village- Sirri, P.H.No. 48, R.I.C. Kharora, Tehsil & Distt. Raipur C.G. belonging		28/10/2026 From 02:00 PM to 06:00 PM	₹1,41,50,000.00 ₹14,15,000.00 ₹10,000.00	Symbolic	22/10/2026 01:00 PM to 04:00 PM





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	Mortgagor: Mr. Subodh Sen, S/o Shri Lalaram Sen Guarantor: Mr. Tikeswar Manhare, S/o Shri Badinath Manhare	to Shri Subodh Sen S/o Shri Lala Ram Sen. Presently mortgaged with Bank of Baroda, SME Branch, Raipur Equitable Mortgage of Diverted Industrial Land bearing Khasra No. 448/ 6, area 0.203 Hect situated at Village- Sirri, P.H.No. 48, R.I.C. Kharora, Tehsil & Distt. Raipur C.G. belonging to Shri Subodh Sen S/o Shri Lala Ram Sen. Presently mortgaged with Bank of Baroda, SME Branch, Raipur					
				28/10/2026 From 02:00 PM to 06:00 PM	₹41,50,000.00 ₹4,15,000.00 ₹10,000.00	Symbolic	22/10/2026 01:00 PM to 04:00 PM
11	Borrower: M/s Jai Jagannath Industries (Partnership Firm) Registered Address: Rajiv Nagar, Kharora Bazar Road, Dist- Raipur, CG-493225 Partners/Guarantors: 1. Mr. Tikeswar Manhare 2. Mr. Ameya Joshi Mortgagor: Mr. Tikeswar Manhare S/o Shri Badrinath Manhare.	Equitable Mortgage of Industrial diverted land bearing Kh no. 48/3, 49/1, 49/15, 50/4, Total Area 0.7955 hect./86655 Sqft. situated at Village – Khapridihkhurd, P.H No:29, R.I. Circle –Kharora, New R.I circle –Mohrenga, Tahsil: Kharora, Dist-Raipur belonging to Shri Tikeswar Manhare s/o Shri Badrinath Manhare.	Rs.3,96,30,653/- + Interest + Other charges including Legal charges	28/10/2026 From 02:00 PM to 06:00 PM	₹1,62,70,000.00 ₹16,27,000.00 ₹10,000.00	Symbolic	22/10/2026 01:00 PM to 04:00 PM





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12	Mr. Dilip Kumar Jha, S/o Abhinandan Jha, Satyam Vihar Colony, Gali no. 5, Near Kanishka Beauty Parlour, Raipur (490042) CG	Residential land & building situated at Khata No. 656/13, Madhav Rao Sapre Ward no. 68, P.H. no 104/35, RIC-1, Raipura, Ganeshram Nagar, Tehsil & District- Raipur with total area admeasuring 600.00 Sqr Ft	Rs 19,09,689.02/- + Interest + Other charges including Legal charges	28/10/202 6 From 02:00 PM to 06:00 PM	₹18,00,000.00 ₹1,80,000.00 ₹10,000.00	Physical	22/10/202 6 01:00 PM to 04:00 PM
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For detailed terms and conditions of sale, please refer to the link provided in <https://www.bankofbaroda.in/e-auction.htm> and <https://baanknet.com>. Also, prospective bidders may contact the authorized officer on Mobile 0771-4222612

Date: 08.10.2026

Place: REGIONAL OFFICE RAIPUR

कले, ऑफ बड़ौदा
For, Bank of Baroda

प्राधिकृत अधिकारी
Bank of Baroda Officer

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 e.i. on or before 05:30 PM on the date of auction. 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.





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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: 82912 20220 & email ID support.baanknet@psballiance.com
- For Registration and Login and Bidding Rules visit User Manual link provided in the home page of <https://baanknet.com>
- For auction property related queries, Bidders may contact Bank officials .

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 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/SkO/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 the property 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





बैंक ऑफ बड़ौदा Bank of Baroda



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. 0771-4222612

Date: 08.10.2026

Place :-Raipur

कृते, बैंक ऑफ बड़ौदा
For, Bank of Baroda
Authorised Officer

प्रतिष्ठित अधिकारी / Authorised Officer

Bank of Baroda

