बैंक ऑफ़ बड़ौदा Bank of Baroda

119 FOUNDATION YEAR

Bank Of Baroda, Vallabh Baug Lane Branch, Shop No. 5,6 & 7, Skiffle Building No.143, Vallabh Baug Lane Extn, Ghatkopar (E), Mumbai- 75

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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 -

Sr/ Lot No.	Name & address of Borrower/s / Guarantor/ s/ Mortgagor (s)	Detailed description of the immovable property with known encumbrances, if any	Total Dues.	1. Date of e-Auction 2. Time of E-auction (Start Time to End Time)	1. Reserve Price 2. Earnest Money Deposit (EMD) 3. Bid Increase Amount	Status of Possession (Constructive /Physical)	Property Inspection Date & Time
1	1. Mrs. Rizwana Mohd Amin Shaikh (Borrower) Address: i) Plot No71, Room No.118, Gate 7 New collector Compound Malwani Malad(W), behind School, Mumbai-400095 ii) Room No.1313, 1st Floor, Chawl no.147, MHB colony Gat No.8, Malwani, Malad(W), Mumbai-400095	Flat no.305, 3rd floor, admeasuring 28.335 sq. Mtrs of Rera carpet area along with balcony, dry balcony, deck area, terrace flower bed, niches etc. Admeasuring 3.90 sq. Mtrs. In wing 'B' of the building / project known as 'Viviana block 5' constructed on all that piece and parcel of the land bearing s. No. 87 (old survey no. 69/3+68/1+67/3+68/2 part) and plot no. 43, 44, 45 & 46 lying being and situated at village dhamote, tal. Karjat, dist. Raigad within the limits of kolhare Grampanchayat', belonging to Mrs. Rizwana Mohd amin shaikh Bounded: On the North by: Open to Sky On the South by: Flat No. 306 On the East by: Common Wall between A & B wing On the West by: Flat No. 304	Rs. 22.50 Lakhs + unapplied Interest + Other charges	1. Date of e-Auction: 19-11-2026 2. Time of E-auction: Start Time: 2.00 P.M. To End Time: 6.00 P.M.	1. **Reserve Price**: Rs. 14,05,350.00 2. **Earnest Money Deposit (EMD) Amount:** Rs. 1,40,535.00 3. **Bid Increase Amount:** Rs. 25,000.00	Physical	05-11-2026 Start Time: 11.00 A.M. to End Time: 4.00 P.M.

		Encumbrance known to Bank: Not Known					

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 -

   - 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.

   - 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