बैंक ऑफ़ बड़ौदा
Bank of Baroda
India's International Bank

119th FOUNDATION YEAR
LEADING WITH TRUST

VEHICLE ONLINE AUCTION NOTICE

Notice is hereby given to the public in general and in particular to the to the Borrower (s), and Guarantor (s) that Bank has repossessed/seized the Hypothecated Motor Vehicle mentioned below in exercise of the powers conferred under Hypothecation/Loan Agreement executed by the parties and Vehicle 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/Guarantor/s/Vehicle/Total Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below –

SrNo.	Name & address of Borrower/s / Guarantor	Total Dues.	Vehicle Details	Date And Time of e-Auction	1.Reserve Price 2. EMD Amount 3.Bid Increment	Vehicle / Movable Asset Inspection date & Time
1	**Borrower: Ms. Mamathasri D/O Harishchandra K** **H NO 7 3 39, SRI NILAYA 1SR CROSS VADIRAJ RD SODEMUTT LANE, UDUPI – 576101** **Guarantor: Mr. Sujith Shetty S/o Prabhakar Shetty** **1/70A5 DHARMASHRI NILAYA LINGOTTU GUDDE PUTTUR SANTHEKATTE, UDUPI - 576105**	**Rs. 905,565.20/- as on** 09-11-2026 plus further interest, charges and legal expenses thereon if any.	**Car Make:** Hyundai Motor India Ltd **Car Model:** **CRETA 1.6 CRDI SX BSIV DIESEL** **Registration No:** KA-20 MC-6012 **Year: March /2019** **Kms: 1,52,000** Kms **Original RC Not Available**	**25-11-2026** Between 4.00 PM to 5.00 PM	1. **Rs.6,30,000/-** 2. Rs.63,000/- 3.Rs.5,000/-	**20-11-2026** Upto 4.00 PM
2	**Borrower: Mr. Sujith** **446, Nerolmar, Andaru, Ajekar, Udupi – 574101** **Guarantor:** **Mr. Rajesh U K s/o Upendra** **Parakatta House, Madhur, Kasargod, Kerala - 671124**	**Rs. 4,07,648.66/- as on** 09-11-2026 plus further interest, charges and legal expenses thereon if any.	**Car Make:** Hyundai Motor India Ltd **Car Model:** **GRAND I10 NIOS 1.2MT KAPPA SPORTZ BSVI PETROL** **Registration No:** KA-20 MD-8599 **Year: October /2021** **Kms: 86,000** Kms **Original RC Not Available**	**25-11-2026** Between 4.00 PM to 5.00 PM	1. **Rs.3,50,000/-** 2. Rs.46,000/- 3.Rs.5,000/-	**20-11-2026** Upto 4.00 PM

For detailed terms and conditions of sale, please refer/visit to the website link https://baanknet.com Prospective bidders may contact to **M Ilamaran o**n Mobile **8124576123**

Place :- Udupi
Date: 09-11-2026

Branch Manager
Bank of Baroda

DETAILED TERMS AND CONDITIONS VEHICLE AUCTION

TERMS AND CONDITIONS –

1. E-auction is being held on **"As is where is", "As is what is"**, **"Whatever there is"** basis and will be conducted "On Line" through https://baanknet.com. 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. The intending purchasers/bidders are required to deposit EMD through NEFT / RTGS in Account number given above. Bidders have to submit the bid details & KYC on or before the last date & time of submission of bid given herein above. Bids received afterwards will not be considered and said bidders will not be eligible to participate in e-Auction. Bidders have to submit the Bid & KYC documents along with evidence for EMD deposit like UTR number to Branch Head on address given above before last date & time of submission of bid given above. Scanned copies of the original of these documents can also be submitted through e-Mail id of Bank given herein above. \

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://ebkray.in 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://ebkray.in 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://ebkray.in
- For auction property related queries, Bidders may contact Bank officials on the contact details given in last para.

STEPS INVOLVED -

- Register on https://ebkray.in 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. Neither the Bank nor Baanknet Website will be held responsible for any Internet Network problem/Power failure/ any other technical lapses/failure etc. In order to ward –off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction event.

6. The Bid price to be submitted shall be equivalent or above the reserve price. The Vehicle / Movable Asset will not be sold below the

reserve price. The bid quoted below the reserve price shall be rejected. Online auction will start on highest bid amount received from Bidders. During 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 bidders shall increase their bids in multiplies of the amount specified in the public sale notice/Terms and condition of Sale. **Unlimited extensions of 10 Minutes time each will be given in case of receipt of bid in last ten minutes**. Five 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 five minutes to the last highest bid, the e-auction shall be closed.

7. 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.

8. Separate EMD & BID has to be submitted for each Vehicle by mentioning the details. The Vehicles shall not be sold below the Reserve Price.

9. Prospective bidders are advised to peruse the RC copies of vehicle with the Bank and other records at RTO before bidding and conduct their due diligence in all respect.

10. The successful Auction Purchaser / Bidder shall have to deposit balance amount of bid purchase price on or before the day of Seven days of auction or such extended period as may be agreed upon in writing between the purchaser and the bank. 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 Bank shall have the liberty to conduct a fresh auction/ sale of the vehicle & the defaulting bidder shall not have any claim over the forfeited amount and the vehicle.

11. The successful bidder shall pay RTO Transfer Charges statutory dues / GST & other taxes / charges / fees / Insurance payable etc as per applicable Laws. The successful Auction Purchaser / Bidder shall have to pay applicable Goods & Service Tax (GST) over and above sale amount to Bank.

12. On receipt of total bid amount, Bank will issue Invoice/certificate of Sale in prescribed form and Auction Purchaser shall get the vehicle transferred in their name in RTO record within 10 days of receipt of Invoice & forms by paying necessary RTO Transfer Charges statutory dues / taxes / charges / fees / Insurance payable etc after which only bank will hand over the vehicle to Auction Purchaser. In case Auction Purchaser fail to get the vehicle transferred in their name in 10 days, Auction Purchaser will be liable for Vehicle Parking / safekeeping charges as applicable to the bank.

13. The EMD of the unsuccessful bidder will be returned on the closure of the e-auction sale proceedings through RTGS/NEFT without interest.

14. The 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 vehicle on date and time mentioned above at his/her expense. For inspection of RC Book / smart card, insurance policy, the intending bidders may contact Bank of Baroda Branch during office hours prior at least two days before auction date.

16. Bank reserves its rights to accept or reject the offer or to change the terms and conditions or to postpone or cancel the sale without assigning any reasons whatsoever. For more details you may contact **Mr. M. Ilamaran** on Mobile **8124576123**

Place :- Udupi
Date: 09-11-2026

Branch Manager
Bank of Baroda