[Terms and Conditions for Sale to be uploaded in Bank's website as well as baanknet.com]

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 Rule 9(1) 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, the **Symbolic 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 –

बैंक ऑफ़ बड़ौदा Bank of Baroda Z.O.S.A.R.B., Prayagraj अंचल दबावग्रस्त अस्ति वसूली शाखा, प्रयागराज

बैंक ऑफ़ बड़ौदा Bank of Baroda

119th FOUNDATION YEAR LEADING WITH TRUST

बैंक ऑफ़ बड़ौदा Bank of Baroda

Bank of Baroda

Zonal Stressed Asset Recovery Branch, Prayagraj
19-A, Dwarka Bhawan, 1st Floor, Tagore Town, Prayagraj-211002

E-AUCTION NOTICE

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

"APPENDIX- IV-A [See Rule 9(1)]

E-Auction Sale notice for sale of Immovable assets under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 9(1) of 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 properties mortgaged/charged to the secured creditor, the **Symbolic 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 below mentioned account/s The details of Borrower/s/ Guarantor/s/Secured Assets/s/Dues/Reserve Price/E-auction date & Time, EMD and Bid Increase Amount are mentioned below:

Date & Time of E- Auction : 15.12.2026 From 2:00 PM to 06:00 PM | **Last Date & Time of Submission of EMD: 14.12.2026, Upto 05:00 PM**

Sl. No.	Name & address of Borrower/s / Guarantor/Mortgagor s	Total Dues	Date & Time of E- Auction	Status of Possession	Property Inspection date & Time.
1.	(1) Mr. Mohan Lal Gupta S/o Late Raja Ram Gupta (2) Mrs. Shanti Devi Gupta W/o Mr. Mohan lal Gupta (3) Mr. Shubhayu Gupta S/o Mr. Mohan lal Gupta (4) Miss Tripti Gupta D/o Mr. Mohan lal Gupta **All of above Address:** 07/187, A-1 Swaroop Nagar, Kanpur (UP) Pin-208002 **M/s Arti Chit Fund Pvt. Ltd** House No. 133/P-1/19 Transport Nagar, Kanpur-208023	Rs. 32,16,76,391.98 (decreed amount as per order of the Hon'ble DRT , Allahabad) as on 07.11.2026 plus Interest and other legal charges, expenses plus further interest w.e.f. 08.11.2026 due to the Bank (Bank cf Baroda) secured creditor [against total contractual dues as of Rs. 32,57,48,669.83	**15.12.2026 From 2:00 PM to 06:00 PM**	**Symbolic**	**From 16.11.2026 to 14.12.2026 Time 10:00 AM to 04:00 PM**

Short description of the Immovable properties	Reserve Price /EMD/ Bid Increase Amount
Property (1) Equitable Mortgage of All the part and parcel of the Property situated at Flat No. 3 on 2nd Floor Constructed over the residential building complex No 15/21 Civil Lines, Kanpur, Uttar Pradesh, having covered area 75.93 Sq. Mtr having undivided proportionate land Area 37.43 sq mts, standing in the having Undivided Proportionate Land Area name of Mrs. Shanti Devi **Boundaries of Flat No 3 as under: East:** Flat No. 2, 2nd Floor **West:** Flat No. 6, 2nd Floor **North:** Flat No. 4, 2nd Floor **South:** Open Space **Encumbrance: Not Known**	**Rs. 57,26,700/-** **Rs. 5,72,670/-** **Rs. 1,00,000/-**
Property (2) Equitable Mortgage of Flat No. 202 situated on 2nd floor on Remaining Part of Block B, Forming part of Premises No. 7/116, Swaroop Nagar, Kanpur Nagar, having Built Area of 121.17 Sq Mtr. Undivided Share of Land 9.90 Sq Mtr. in which the said residential building complex has been constructed and known as "Shri Nageshwar Kailash" in the name of Mrs Shanti Gupta having **Boundaries as under: East-** Open to sky on site set back **West-** Flat No. 201 **North-** Open to sky **South-** Common Corridor and Flat No. 203 **Encumbrance: Not Known**	**Rs. 97,06,000/-** **Rs. 9,70,600/-** **Rs. 1,00,000/-**
Property (3) Equitable Mortgage of all the part and parcel of property situated at Flat No. 07 on ground floor and First floor constructed at premises no. 07/37 Tilak Nagar Kanpur Nagar, Kanpur having land area 75.85 Sq. mtr and covered area 158.00 Sq. Mtr (i.e Ground Floor 68.40 sq mtr and First Floor 89.60 Sq Mtr.) standing in the name of Mr. Mohan Lal Gupta and Mrs. Shanti Gupta having **boundaries as under: East-** Flat No. 5 **West-** Open set back of premises No. 7/37 Tilak Nagar, Kanpur Nagar **North-** Boundary wall of Flat No. 7 of 7/37 Tilak Nagar Kanpur **South-** Private passage of 7/37 Tilak Nagar Kanpur Nagar **Encumbrance: Not Known**	**Rs. 1,70,36,000/-** **Rs. 17,03,600/-** **Rs. 1,00,000/-**
Property (4) Equitable Mortgage of all the part and parcel of residential property situated at Freehold Plot No. 47-B, Block-M, Scheme-1, Kakadeo Kanpur Nagar measuring 598.8675 Sq Mtr), standing in the name of Mrs. Shanti Gupta having **Boundaries as under: East-** 18.288 Mtr. Wide Road **West-** Plot No. 47-A **North-** Plot No. 47 **South-** Plot No. 75 and 76 **Encumbrance: Not Known**	**Rs. 6,70,45,000/-** **Rs. 67,04,500/-** **Rs. 1,00,000/-**
Property (5) Equitable Mortgage of all the part and parcel of the property situated at Flat No. 105 on 1st Floor in premises Arazi No. 345, 350 Min, 352, 350 Min, 336, 337, 338 and Plot No. 680A, 68 B, Part of Arazi No. 338, Mauza Vinayakpuri, Kanpur Nagar known as "Sri Nageshwar Enclave" covered area 100.17 sq mtr with undivided share of land 36.141 sq.mtr. standing in the name of Shanti Devi Gupta **Boundaries as under: East-** Open to sky and Flat No. 104 **West-** Open to sky thereafter House of Awas Vikas Parishad **North-** Open to sky thereafter Flat no. 106 **South-** Open to sky thereafter 15.24 Meter Road. **Encumbrance: Not Known**	**Rs. 58,60,000/-** **Rs. 5,86,000/-** **Rs. 1,00,000/-**
Property (6) Equitable Mortgage of all the part and parcel of property situated at House No. 133/P-1/19, Dhakanapurwa (Transport Nagar), Kanpur Nagar having area 167.226 Sq Mtr Constructed on 1/2 part of eastern portion of plot no. 19 Block-P-1, Dhakanpurwa, Kanpur Nagar belonging to Mr Mohan Lal Gupta and Mrs Shanti Gupta having **Boundaries as under: East-** House No. 133/P-1/18 **West-** Part of House No. 133/P-1/18 **North-** 10 Feet wide government lane **South-** 100 Feet wide government Road **Encumbrance: Not Known**	**Rs. 2,29,71,000/-** **Rs. 22,97,100/-** **Rs. 1,00,000/-**
Property (7) All part and parcel of property situated at Flat No. 408 A on 4th Floor in premises no. 203 (Arazi No 1679 min), Bairi Akbarpur, Bangar, Azad Nagar Kanpur in Gulmohar Residency Covered area 111.32 sq mts, with undivided share of land 42.10 sq mtr in the name of Mr. Shubhayu Gupta. **Boundaries of Flat No. 408 as under: East:** Open Lawn thereafter Flat No. 401, **West:** Flat No. 407B, **North:** Open Area thereafter Flat No. 409 A, **South:** Passage thereafter Flat No. 406C **Encumbrance: Not Known**	**Rs. 85,16,000/-** **Rs. 8,51,600/-** **Rs. 1,00,000/-**
Property (8) All part and parcel of property situated at Flat No 308 A on 3rd Floor in premises no 203 (Arazi No. 1679 min), Bairi Akbarpur Bangar, Azad Nagar, Kanpur in Gulmohar Residency covered area 111.32 sq mts with undivided proportionate land area 42.10 sq mt in the name of Mrs. Shanti Devi Gupta. **Boundaries of Flat No. 308 A as under: East:** Open Lawn thereafter Flat No. 301 A **West:** Flat no 307 B **North:** Open Area thereafter Flat No. 309 A **South:** Passage thereafter Flat No. 306 C **Encumbrance: Not Known**	**Rs. 85,16,000/-** **Rs. 8,51,600/-** **Rs. 1,00,000/-**
Property (9) Equitable Mortgage of all the part and parcel of the property situated at part of House No. 07/187, built over Plot No. 40, Block —P, Gutaiya Scheme No. 7, Swaroop Nagar Kanpur measuring 44.13 Sq. Mtr standing in the name of Mr. Mohan Lal Gupta and Mrs. Shanti Devi Gupta having **Boundary as under: East-** Part of 7/187 of owner Mr. Vijay Prakash Agarwal; **West-** Part of 7/187 of owner Mr. Mohan Lal Gupta & Ors **North-** 12 Ft 10 Inch common wide passage part of 07/187; **South-** 07/188, Kalpana Building and Equitable Mortgage of all the part and parcel of the property situated at part of House No. 07/187, Plot No. 40, Block – P, Gutaiya Scheme No. 7, Swaroop Nagar Kanpur measuring 459.80 Sq. Mtr standing in the name of Mr. Mohan Lal Gupta and Mrs. Shanti Devi Gupta having **Boundary as under: East-** Remaining Part of House No. 7/187, Kailash Villa **West-** Remaining Part of House No.7/187 **North-** 12 Ft. 10 Inch wide passage/road **South-** House No.07/188 **Encumbrance: Not Known**	**Rs. 11,95,97,000/-** **Rs. 1,19,59,700/-** **Rs. 1,00,000/-**

For detailed terms and conditions of the sale, please refer to the link provided in Bank of Baroda secured website i.e. **https://www.bankofbaroda.in/e-auction** and online auction portal **Baanknet.com**. Also, prospective bidders may contact the authorized officer on Mobile No. 9451845259, 9909229922, 7800015875

Date : 07.11.2026 **Place: Prayagraj** **Authorized Officer, Bank of Baroda**

अंचल दबावग्रस्त आस्ति वसूली शाखा : 19अ, द्वारका भवन, प्रथम तल, टैगोर टाउन, प्रयागराज-211002 (उत्तर प्रदेश)

Zonal Stressed Asset Recovery Branch : 19A, Dwarka Bhawan, Ist Floor, Tagore Town, Prayagraj-211002 (Uttar Pradesh)

दूरभाष/Phone : 0532-297366 ★ ई-मेल/E-mail id : armall@bankofbaroda.com

बैंक ऑफ़ बड़ौदा Bank of Baroda

119 FOUNDATION YEAR LEADING WITH TRUST

बैंक ऑफ़ बड़ौदा

अंचल दबावग्रस्त आस्ति वसूली शाखा, प्रयागराज 19–ए, द्वारिका भवन, प्रथम तल, टैगोर टाउन, प्रयागराज

ई- नीलामी सूचना

अचल सम्पत्तियों के बिक्री के लिए सूचना

"परिशिष्ट" - IV-ए [नियम 9(1) को देखें]

वित्तीय आस्तियों का प्रतिभूतिकरण एवं पुनर्गठन तथा प्रतिभूति हित प्रवर्तन अधिनियम 2002 सपठित प्रतिभूति हित (प्रवर्तन) नियम, 2002 के नियम 9(1) के तहत ई- नीलामी बिक्री सूचना

एतद्द्वारा जनसाधारण एवं ऋणी तथा जमानतकर्ता को विशेष रूप से यह सूचित किया जाता है कि निम्नलिखित अचल सम्पत्ति/बंधक/प्रभारयुक्त सम्पत्ति को, जिसे बैंक ऑफ बड़ौदा के प्राधिकृत अधिकारी द्वारा **सांकेतिक कब्जे** में लिया गया है, को बैंक के निम्नलिखित खाते के बकाया वसूली के लिए प्राधिकृत अधिकारी द्वारा **"जो है जहाँ है, जो है जैसे है एवं जो कुछ भी है"** के आधार पर बिक्री का प्रस्ताव आमंत्रित किया जाता है। **ऋणी/जमानतकर्ता/प्रतिभूति आस्ति/देय/ आरक्षित मूल्य/ई-नीलामी की तिथि एवं समय, धरोहर राशि (इएमडी) एवं बिड बढ़ोत्तरी राशि का विवरण निम्नलिखित है-**

ई- नीलामी की तिथि एवं समय - 15.12.2026 समयः 02:00 PM से 06:00 PM | **ई.एम.डी. जमा करने की अन्तिम तिथि एवं समय - 14.12.2026 समयः 05:00 PM तक**

क्र०सं०	ऋणियों/ जमानतकर्ताओं का नाम एवं पता	कुल बकाया राशि	ई- नीलामी की तिथि एवं समय	कब्जा की स्थिति (रचनात्मक/ भौतिक)	सम्पत्ति निरीक्षण करने के लिए तिथि एवं समय
1.	**ऋणी-श्री मोहन लाल गुप्ता** पुत्र स्वर्गीय राजा राम गुप्ता, **श्रीमती शांति देवी** गुप्ता पत्नी श्री मोहन लाल गुप्ता, **श्री सुभायु गुप्ता** पुत्र श्री मोहन लाल गुप्ता और **कुमारी तृप्ति गुप्ता** पुत्री श्री मोहन लाल गुप्ता सभी निवासी 07/187, ए-1 स्वरूप नगर, कानपुर (30प्र0) पिनः 208002 **मेसर्स आरती चिट फंड प्राइवेट लिमिटेड** मकान नंबर 133/P-1/19 ट्रांसपोर्ट नगर, कानपुर -208023	दिनांक 07.11.2026 तक कुल बकाया राशि रूपया रू 32,16,76,391.98 + ब्याज एवं अन्य विधिक शुल्क तथा खर्चा + 08.11.2026 से आगे का ब्याज जोकि माननीय डीआरटी इलाहाबाद द्वारा की गई डिक्री के अनुसार है, बैंक को देय है। (यह धनराशि कुल संविदात्मक बकाया राशि (contractual dues) रूपये 32,57,48,669. 83 के सापेक्ष है।)	**दिनांकः 15.12.2026 समयः 02:00 PM से 06:00 PM**	**सांकेतिक**	**16.11.2026 से 14.12.2026 समय 10:00 AM से 4:00 PM**

बन्धक अचल सम्पत्तियों का विवरण	आरक्षित धनराशि/ अग्रिम धनराशि/ बिड बढ़ोत्तरी राशि
सम्पत्ति संख्या (1)- साम्यिक बंधक सम्पत्ति का सभी भाग एवं भूखण्ड फ्लैट संख्या 3 द्वितीय तल जोकि आवासीय भवन परिसर संख्या 15/21, सिविल लाइंस, कानपुर, उत्तर प्रदेश, के ऊपर निर्मित तथा जिसका क्षेत्रफल 75.93 वर्ग मीटर है, अविभाजित आनुपातिक भूमि क्षेत्रफल 37.43 वर्ग मीटर है, यह सम्पत्ति - श्रीमती शांति देवी के नाम से स्थित है। **फ्लैट संख्या 3 की चौहद्दी-पूरब**- फ्लैट संख्या 2, द्वितीय तल **पश्चिमः** फ्लैट संख्या 6, द्वितीय तल **उत्तरः** फ्लैट संख्या 4, द्वितीय तल **दक्षिण**- खुला स्थान **भार - ज्ञात नहीं**	रू. 57,26,700.00 रू. 5,72,670.00 रू. 1,00,000.00
सम्पत्ति संख्या (2)- साम्यिक बंधक सम्पत्ति फ्लैट संख्या 202 दूसरी मंजिल ब्लॉक बी का शेष भाग, परिसर सख्या 7/116 का भाग, स्वरूप नगर, कानपुर नगर , निर्मित क्षेत्रफल 121.17 वर्ग मीटर है, भूमि 9.90 वर्ग मीटर क्षेत्र का अविभाजित हिस्सा, उपरोक्त आवासीय भवन परिसर 'श्री नागेश्वर कैलाश' के नाम से जाना जाता है। यह सम्पत्ति श्रीमती शांति गुप्ता के नाम से स्थित है। **चौहद्दी-पूरब**- साइट सेटबैक पर अकाश तक खुला **पश्चिम**- फ्लैट संख्या 201 **उत्तर**- अकाश तक खुला **दक्षिण**- कॉमन कॉरिडोर और फ्लैट संख्या 203 **भार - ज्ञात नहीं**	रू. 97,06,000.00 रू. 9,70,600.00 रू. 1,00,000.00
सम्पत्ति संख्या (3)- साम्यिक बंधक सम्पत्ति का सभी भाग एवं भूखण्ड फ्लैट संख्या 07, परिसर संख्या 07/37 तिलक नगर कानपुर नगर, कानपुर पर निर्मित भूमि तल एवं प्रथम तल भूमि क्षेत्रफल 75.85 वर्ग मीटर और कर्वड क्षेत्रफल 158.00 वर्ग मीटर है। (अर्थात भूमि तल 68.40 वर्ग मीटर और प्रथम तल 89.60 वर्ग मीटर) यह सम्पत्ति श्री मोहन लाल गुप्ता और श्रीमती शांति गुप्ता के नाम से स्थित है। **चौहद्दी-पूरब**- फ्लैट संख्या 5 **पश्चिम** - परिसर संख्या 7/37 तिलक नगर, कानपुर नगर का खुला सेटबैक **उत्तर** - फ्लैट संख्या 7 के 7/37 की तिलक नगर, कानपुर की चारदीवारी **दक्षिण** - 7/37 तिलक नगर, कानपुर नगर का निजी मार्ग **भार - ज्ञात नहीं**	रू. 170,36,000.00 रू. 17,03,600.00 रू. 1,00,000.00
सम्पत्ति संख्या (4)-साम्यिक बंधक सम्पत्ति का सभी भाग एवं भूखण्ड आवासीय सम्पत्ति जोकि फ्रीहोल्ड प्लॉट संख्या 47-बी, ब्लॉक-एम, स्कीम-1, काकादेव कानपुर नगर में श्रीमती शांति गुप्ता के नाम से स्थित हैं जिसका पैमाईसी क्षेत्रफल 598.8675 वर्ग मीटर है। **चौहद्दी-पूरब**-18.288 मीटर चौड़ी सड़क **पश्चिम**-प्लॉट संख्या 47-ए **उत्तर**-प्लॉट संख्या 47 **दक्षिण**-प्लॉट संख्या 75 और 76 **भार - ज्ञात नहीं**	रू. 6,70,45,000.00 रू. 67,04,500.00 रू. 1,00,000.00
सम्पत्ति संख्या (5)- साम्यिक बंधक सम्पत्ति का सभी भाग एवं भूखण्ड जोकि फ्लैट संख्या 105 प्रथम तल, परिसर आराजी संख्या 345, 350 मिन., 352, 350 मिन., 336, 337, 338 और प्लॉट संख्या 680, 68बी, आराजी संख्या 338 का भाग, जोकि मौजा विनायकपुरी, कानपुर नगर जिसे 'श्री नागेश्वर एन्क्लेव' के नाम से जाना जाता है, एवं श्रीमती शान्ती गुप्ता के नाम से स्थित हैं कवर्ड क्षेत्रफल 100.17 वर्ग मीटर एवं भूमि का अविभाजित हिस्सा 36.141 वर्ग मीटर। **चौहद्दी-पूरब**-आकाश तक खुला और फ्लैट संख्या 104 **पश्चिम**- आकाश तक खुला, उसके बाद आवास विकास परिषद का भवन **उत्तर**- आकाश तक खुला, उसके बाद फ्लैट संख्या 106 **दक्षिण**- आकाश तक खुला, उसके बाद 15.24 मीटर सड़क **भार - ज्ञात नहीं**	रू. 58,60,000.00 रू. 5,86,000.00 रू. 1,00,000.00
सम्पत्ति संख्या (6)- साम्यिक बंधक सम्पत्ति का सभी भाग एवं भूखण्ड मकान संख्या 133/पी-1/19, ढकनपुरवा (ट्रांसपोर्ट नगर), कानपुर नगर में स्थित है तथा प्लॉट संख्या 19, के पूर्वी भाग के 1/2 हिस्से पर निर्मित है तथा ब्लॉक-पी-1, ढकनपुरवा, कानपुर नगर में श्री मोहन लाल गुप्ता और श्रीमती शांति गुप्ता के नाम से स्थित है, क्षेत्रफल 167.226 वर्ग मीटर **चौहद्दी-पूरब**- मकान संख्या 133/पी-1/18 **पश्चिम** - मकान संख्या 133/पी-1/18 का भाग **उत्तर** - 10 फीट चौड़ी सरकारी गली **दक्षिण** - 100 फीट चौड़ी सरकारी सड़क **भार - ज्ञात नहीं**	रू. 2,29,71,000.00 रू. 22,97,100.00 रू. 1,00,000.00
सम्पत्ति संख्या (7)-सम्पत्ति का सभी भाग एवं भूखण्ड फ्लैट नंबर 408 ए चौथा तल, परिसर नंबर 203 (अराज़ी नंबर 1679 मिन), बैरी अकबरपुर, बंगर, आज़ाद नगर कानपुर गुलमोहर रेजिडेंसी में श्री शुभायु गुप्ता के नाम से स्थित है। कवर्ड एरिया 111.32 वर्ग मीटर, तथा भूमि का अविभाजित हिस्सा 42.10 वर्ग मीटर है। **फ्लैट नंबर 408 की चौहद्दी-पूरब**- खुला लॉन उसके बाद फ्लैट नंबर 401; **पश्चिमः** फ्लैट नंबर 407 बी **उत्तरः** खुला एरिया उसके बाद फ्लैट नंबर 409ए **दक्षिणः** रास्ताउसके बाद फ्लैट नंबर 406 सी **भार - ज्ञात नहीं**	रू. 85,16,000.00 रू. 8,51,600.00 रू. 1,00,000.00
सम्पत्ति संख्या (8)-सम्पत्ति का सभी भाग एवं भूखण्ड फ्लैट नंबर 308ए, तीसरी मंजिल, परिसर नंबर 203 (अराज़ी नंबर 1679 मिन), बैरी अकबरपुर बांगर, आज़ाद नगर, कानपुर गुलमोहर रेजिडेंसी में श्रीमती शांति देवी गुप्ता के नाम से स्थित है, जिसका कवर्ड एरिया 111.32 वर्ग मीटर और अविभाजित आनुपातिक भूमि का एरिया 42.10 वर्ग मीटर है । **फ्लैट नंबर 308 ए की चौहद्दी-पूरब**- खुला लॉन उसके बाद फ्लैट नंबर 301ए **पश्चिमः** फ्लैट नंबर 307बी **उत्तरः** खुला एरिया उसके बाद फ्लैट नंबर 309 ए **दक्षिणः** रास्ता उसके बाद फ्लैट नंबर 306 सी **भार - ज्ञात नहीं**	रू. 85,16,000.00 रू. 8,51,600.00 रू. 1,00,000.00
सम्पत्ति संख्या (9)-साम्यिक बंधक सम्पत्ति का सभी भाग एवं भूखण्ड मकान संख्या 07/187 का भाग जोकि प्लाट 40 पर निर्मित है तथा ब्लाक-पी, गुटैया स्कीम संख्या 7, स्वरूप नगर, कानपुर में श्री मोहन लाल गुप्ता और श्रीमती शांति देवी गुप्ता के नाम स्थित है जिसका पैमाईसी क्षेत्रफल 44.13 वर्ग मीटर **चौहद्दी-पूरब**- स्वामी श्री विजय प्रकाश अग्रवाल के 7/187 का भाग **पश्चिम** - स्वामी श्री मोहन लाल गुप्ता एवं अन्य के 7/187 का भाग **उत्तर** - 07/187 का भाग 12 फिट 10 इंच चौड़ा कामन **रास्ता दक्षिण** - 07/188, कल्पना भवन **एवं** साम्यिक बंधक सम्पत्ति का सभी भाग एवं भूखण्ड मकान संख्या 07/187 का भाग, प्लाट संख्या 40, जोकि ब्लॉक पी, गुटैया योजना संख्या 7, स्वरूप नगर कानपुर में श्री मोहन लाल गुप्ता और श्रीमती शांति देवी गुप्ता के नाम से स्थित है तथा पैमाइैसी क्षेत्रफल 459.80 वर्ग मीटर **चौहद्दी-पूरब**- कैलाश विला मकान संख्या 7/187 का शेष भाग **पश्चिम** - मकान संख्या 7/187 का शेष भाग **उत्तर** - 12 फिट 10 इंच चौड़ा रास्ता/सड़क **दक्षिण**- मकान संख्या 07/188 **भार - ज्ञात नहीं**	रू. 11,95,97,000.00 रू. 1,19,59,700.00 रू. 1,00,000.00

बिक्री के नियम एवं शर्तों की विस्तृत जानकारी के लिए कृपया बैंक ऑफ बड़ौदा की वेबसाईट का अवलोकन करें:- **https://www.bankofbaroda.in/e-auction** एवं ऑक्सन पोर्टल Baanknet.com बोलीकर्ता प्राधिकृत अधिकारी के मोबाईल नं0- **9451845259, 9909229922, 7800015875** से सम्पर्क करें।

दिनांक : 07.11.2026 **स्थान: प्रयागराज** **प्राधिकृत अधिकारी, बैंक ऑफ बड़ौदा**

अंचल दबावग्रस्त आस्ति वसूली शाखा : 19अ, द्वारका भवन, प्रथम तल, टैगोर टाउन, प्रयागराज-211002 (उत्तर प्रदेश)

Zonal Stressed Asset Recovery Branch : 19A, Dwarka Bhawan, Ist Floor, Tagore Town, Prayagraj-211002 (Uttar Pradesh)

दूरभाष/Phone : 0532-297366 ★ ई-मेल/E-mail id : armall@bankofbaroda.com

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. Interested bidder may deposit Pre-Bid EMD with **https://baanknet.com** as per the schedule and time stipulated in Auction Notice publication. If the required EMD amount is not held in the buyer Wallet, they will not be allowed to participate. 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 Generating 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 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 to 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 one day 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 or any other department /authority 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 successful Auction Purchaser /Bidder shall have to pay applicable Goods & services Tax (GST) over and above sale amount to bank.

21. While purchasing the property under symbolic possession, undermentioned points should also be noted by the bidder:

a.) Property is in Symbolic Possession and 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.

22. 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

बैंक ऑफ़ बड़ौदा Bank of Baroda

119 FOUNDATION YEAR LEADING WITH TRUST

if any prospective bidders may contact the authorized officer on Mobile: **9909229922, 7800015875, 8787209499 & 9451845259**.

For Bank of Baroda

Authorised Officer
Bank of Baroda

Authorised Officer
अंचल दबावग्रस्त आस्ति वसूली शाखा, प्रयागराज
Zonal Stressed Asset Recovery Branch, Prayagraj

Date: 07-11-2026
Place: Prayagraj

बैंक ऑफ बड़ौदा Bank of Baroda ZOSARB, Prayagraj अंचल दबावग्रस्त आस्ति वसूली शाखा, प्रयागराज