ANNEXURE – 14

DETAILED TERMS AND CONDITIONS VEHICLE AUCTION

Notice is hereby given to the public in general and in particular to the Borrower - **Ms. Nilanjana Roy Chowdhury** 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 –

Sl. No.	Name & address of Borrower/s /Guarantor	Total Dues	Vehicle make & Model RTO Regd No	1.Date of e-Auction, Time of e-Auction start time- To End Time --- 2. Last date and time of submission of Bid.	1. Reserve Price. 2. Earnest Money Deposit (EMD) 3. Bid Increase Amount	Vehicle/ Movable Asset Inspection Date & Time
1	**Borrower- Ms. Nilanjana Roy Chowdhury** Address: 8B 8C Green Park, Ganguli Bagan, South 24 Parganas, Kolkata – 700 084. Mob No-8777055045	O/S Balance: Rs. 4,36,320.02/- as on 30.09.2026 plus further Interest and other charges till the date of auction	Make: **TATA Motors** Model : **TIAGO XE 1.2RTN BS6PH2** RTO Regd No. - **WB20BY 1635** Colour: Opal White Engine No.: **REVTRN19EVXK60293** Chassis No: **MAT626367RKE38572**	1.Date of e-Auction:**26-11-2026** Time of e-Auction start Time: **14:00 P.M** To End Time: **18:00 P.M.** 2. Last date and time of submission of Bid: **26-11-2026 & 18:00 P.M**	1. Reserve Price- **Rs.2,35,125.00/-** 2. Earnest Money Deposit (EMD)- **Rs.23513.00/-** 3. Bid Increase Amount- **Rs.10,000.00/-**	Any working Day (with prior approval) Time: **10:00 A.M. to 16:00 P.M.**

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

2. The intending bidder should submit bid in Bid Form & Declaration i.e. details of bidder & declaration along with self-attested KYC copies of (i) PAN card of the bidder (ii) Current Address proof for communication, Voter ID Card/Driving License/Passport along with evidence for EMD deposit like UTR number. 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. On verification of bids & KYC documents, eligible Bidders will be identified by Bank and their details will be provided to https://baanknet.com who will in turn provide User ID & Password to respective eligible bidders for participation in e-Auction on **Baanknet**. Afterwards, eligible bidder may avail online training on e-Auction from https://baanknet.com prior to the date of e-Auction. https://baanknet.com Support Help Desk Numbers "08291220220" and Email id **"support.baanknet@psballiance.com"** to get login credentials and e Auction training.

4. Bidders shall hold a valid email ID (e-mail ID is absolutely necessary for the intending Bidder) as all the relevant information and allotment of ID & password by https://baanknet.com may be conveyed through e-mail.

5. Neither the Bank nor https://baanknet.com 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 05 Minutes time each will be given in case of receipt of bid in last five 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 the Branch Manager on Mobile No. **8335075592.**

कृते बैंक ऑफ़ बड़ौदा
For BANK OF BARODA

अधिकृत अधिकारी /Authorised Officer

Place: Kolkata
Date: 09.11.2026

Authorised Officer

Bank of Baroda