

**ANNEXURE-B**

**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 –

**TERMS AND CONDITIONS –**

Sr/ LOT No.	Name & address of Borrower/s Guarantor/s Mortgagor (s)	Detailed description of the immovable property with known encumbrances, if any (owner/Mortgagor name)	Total Dues.	Date of E-Auction Time of E-auction Start Time to End Time	1. Reserve Price 2. Earnest Money Deposit (EMD) Amount 3. Bid Increase Amount	Status of Possession (Constructive/ Physical)	Property Inspection date & Time
1	<b>Mr. Rajeev Shashikantbhai Vora,</b> Mrs. Falguniben Rajeevbhai Vora & Mr Rushabh Rajeev Vora. Harishnagar Colony Co-Op Housing Society Ltd Block No. 35 Opp Pragati Sahakari Bank Ltd. BNr Jeevan Bharti School Karelibaugh Vadodara	4BHK Bungalow Immovable residential property situated at Land bearing R.S. No. 686 Tika No. 26/5 in scheme known as Harishnagar Colony Co-Operative Housing Society Ltd. Block No. 35. Admeasuring 342.19 sq.mtrs. i.e. 3682 sq. ft. construction admeasuring 229.09 sq. mtrs.i.e. 2465.00 sq. fts. In Mouje Nagarwada, Vadodara in registration district and sub district Vadodara in the name of Mr. Rajeev Shashikantbhai Vora, Mrs Falguniben Rajeevb hai Vora & Mr. Rushabh Rajeev Vora and bounded as under bounded as under East : By house no. 34 West : By compound wall of house no. 35 North : By House No. 36 South : By compound wall of house no. 35 Land Mark:- Near Kashiben Children Hospital Karelibaugh	<b>29954682/-</b> plus interest & applicable charges as mentioned in Demand Notice minus recovery received after date of demand notice	30.10.2023 02 PM to 06 PM	<b>1,99,90,800/-</b> <b>19,99,080/-</b> <b>10000/-</b>	Physical	20.10.2023 03:00 PM To 05:00 PM



2	<b>Mr. Vinay Vishnudutt Sharma</b> Shiven Enclave Block No. 5 Near Darbar Chowkdi Railway Crossing Manjalpur	3BHK Duplex Immovable property being Block No. 5, Plot Area Adm. About 85.02 Sq.Mtr. having with undivided propionate share in common plot and road Adm. About 50.30 Sq.Mtr. along with construction Adm. About 510.00 Sq, Feet in the scheme known as "Shiven Enclave" on Land Bearing Revenue Survey No. 212 & 213 of Mouje – Vadsar in Registration District – Vadodara Sub District – Vadodara in the name of Mr Vinay Vishnudatt Sharma bounded as under  East : By R.S. No. 211 West : By 7.50 mtr.Road North: By Block No. 4 South : By Block No. 6 Land Mark:- Near Darbar Chowkdi Railway Crossing	<b>2644193.7</b> 1/- plus interest & applicable charges as mentioned in Demand Notice minus recovery received after date of demand notice	30.10.2023 02 PM to 06 PM	<b>43,94,700/-</b> <b>4,39,470/-</b> <b>10000/-</b>	Physical	20.10.2023  01:00 PM To 03:00 PM						
3	<b>Ramilaben Rajnikant Solanki</b> Bhavayam Homes Tower 1 5 <sup>th</sup> floor Flat No. 502 Atladra	2BHK Flat The property being project/scheme Known as 'BHAVYAM HOMES' being constructed/under construction on land bearing R.S. No. 714, Block No. 691/1 Paiki, C.S. No. 1810 admeasuring 6172.00 Sq. Mtrs., Known as "BHAVYAM HOMES" Tower-1, Fifth Floor, Flat No. 502 Construction admeasuring 63.325 Sq. Mtrs., Undivided Land admeasuring 35.068 Sq. Mtrs. Of Village Atladra, Taluka Vadodara District Vadodara the said property bounded as under :-  East:- By Tower-1 West:- By Society North:- By Tower -1 & Flat No. 501 South:- By society Land Mark: Behind Swaminarayan Temple	<b>2289644.78</b> /- plus interest & applicable charges as mentioned in Demand Notice minus recovery received after date of demand notice	30.10.23 02 PM to 06 PM	<b>15,35,950/-</b> <b>1,53,595/-</b> <b>5000/-</b>	Physical	20.10.2023  11:00 AM To 01:00 PM						
4	<b>Satishkumar Jagdishprasad Jangda &amp; Mrs manita Satishkumar Jangda</b> Flat No. A/503 Gynam homes Near Parivar International School Waghodia Dabhoi Ring Road vadodara	2BHK Flat All the part and parcel of the property situated at Registration district Vadodara and sub district Vadodara -2 Moje Village Danteshwar Land bearing R.S no. 220 total admeasuring 4957 Sq. Meters paiki north eastern side land area admeasuring 1714 Sq. Meters, Having C.S no. 1502 on which Gyanam Homes scheme is constructed, Paiki <table border="1" data-bbox="338 1422 775 1552"> <thead> <tr> <th>Tower Name</th> <th>Floor</th> <th>Flat No</th> </tr> </thead> <tbody> <tr> <td>Pavitra</td> <td>Fifth</td> <td>A/503</td> </tr> </tbody> </table> Super built-up area 140 Sq. Meters and common undivided land of 28.50 Sq. Meters Bounded as Under: On the East By: Flat No.504 of Pavitra tower On the West By: Flat No.504 of Ishwar tower On the North by: Bhajan Tower On the South By: 18 Mtrs Road Land Mark:- Nr Bharat Petrol Pump, Soma talav	Tower Name	Floor	Flat No	Pavitra	Fifth	A/503	1689630.1 9/- plus interest & applicable charges as mentioned in Demand Notice minus recovery received after date of demand notice	30.10.2023 2PM to 06 PM	<b>19,80,000/</b> <b>1,98,000/</b> <b>5000/-</b>	Physical	20.10.2023  11:00 PM To 01:00 PM
Tower Name	Floor	Flat No											
Pavitra	Fifth	A/503											





5	<b>Mr. Jugal Sureshbhai Mistry</b> Pearl Garden Building B 4 <sup>th</sup> Floor Flat No. 404 Bhayil-Canal Road Bhayali	2BHK Flat Immovable residential property situated at PEARL GARDEN being constructed on land bearing R.S. No. 374 Block No. 323 T.P. Scheme No. 3 F.P. No. 17, Plot admeasuring 2350 Sq.mtrs. Sub Plot No. 1 Northern Side admeasuring 1175 Sq.Mtrs. known as Pearl Garden Bhayali Canel Road Building B 4th Floor Flat No. 404 admeasuring 57.52 Sq.Mtrs Undivided share of land admeasuring 32.35 Sq.Mtrs Mauje: Bhayali registration district & Sub district & sub district Vadodara in the name of Mr. Jugal Sureshbhai Mistry and bounded as under: East : By 15 Mtrs Road West : By Common Lift North : By 18 Mtrs Road South : By Flat No. B/401/A2/401 Land Mark:- Near Bhaliya D Mart	<b>26,74,973.24/-</b> plus interest & applicable charges as mentioned in Demand Notice minus recovery received after date of demand notice	30.10.2023 02 PM to 06 PM	<b>21,60,000/-</b> <b>2,16,000/-</b> <b>5000/-</b>	Physical	19.10.2023  11:00 PM To 1:00 PM
6	<b>Mrs. Dhruvikaur Mohendsingh Nagalu</b> Ganadhish Complex Flat no. 401 Moje Seher Near Pomli Faliya Wadi	1 BHK Flat. The immovable property being Flat No. 401 on fourth floor, admeasuring 600 Sq.fts super built up area in GANADHISH COMPLEX being organized constructed in Vibhag A, tika no. 9/1, city survey no. 22/A-B-C admeasuring 374.94 sq.mtrs of moje seher in the registration district Vadodara sub district Vadodara. The boundaries as under. East : Staircase West : Public Road North : Flat No. 402 South : Adjoining Property Land Mark:- Near Pomli Faliya Wadi	<b>789764/-</b> plus interest & applicable charges as mentioned in Demand Notice minus recovery received after date of demand notice	30.10.2023 02 PM to 06 PM	<b>4,72,392/-</b> <b>47,240/-</b> <b>5000/-</b>	Physical	19.10..2023  11:00 PM To 01:00 PM
7	<b>M/s Excel Electric Pvt Ltd</b>	2BHK Flat Equitable Mortgage Property being known as Shreem Galaxy being constructed on land bearing R.S No.242 & 250 consolidated R.S. No.242 C.S. No.159 admeasuring 13153 Sq Mtrs known as Shreem Galaxy Saumya building 8th Floor, Flat No.803 built up area admeasuring 90.033 sq mtrs undivided share of land admeasuring 28.90 sq mtrs at Mouje Tandalja Regi & Sub District Vadodara. In the name of Ulpa Prakash Daveand and Bounded as under:- North:- By adjacent Saumya Flat No. 804 East: :- By adjacent Saumiya Flat No. 802 South:- By Adjacent R S No. West:- By Adjacent R S No. Land Mark:- Near Bright School	<b>6165413.50/-</b> plus interest & applicable charges as mentioned in Demand Notice minus recovery received after date of demand notice	30.10.2023 02 PM to 06 PM	<b>15,98,000/-</b> <b>1,59,800/-</b> <b>5000/-</b>	Physical	19.10.2023  11:00 PM To 01:00 PM
8	<b>M/s Shree Balaji Trading Mrs Shardaben D Koshti (Prop. M/s Shree Balaji Trading</b> 306, Devki Chambers Nr.	Bungalow.Residential Property D-8 Sonal Park Society, Arunchal Road Subhanpura, Vadodara, Plot area 1111 Sq. Ft. in R.S. No. 163, T P. No. 2 F.P. no. 747, Mouje Village Gorwa, Vadodara, standing in the joint names of Mrs. Sumitraben Mansukhbhai Parmar and Naineshbhai M Parmar. The boundaries as under. East : Sub Plot No. D-9	<b>4973598/-</b> plus interest & applicable charges as mentioned in Demand	30.10.2023 02 PM to 06 PM	<b>47,48,000-</b> <b>4,74,800/-</b> <b>10000/-</b>	Physical	19.10.2023  03:00 PM To 05:00 PM



	Mahavir Hall, Ajwa Road Vadodara - 390019 Mrs Sumitraben Mansukhbhai Parmar (Guarantor & Third party Mortgagor)	West : Final Plot No. 752 North : 6.0 Mt Wide Society Road South : Sub Plot No. D-23  Land Mark : Ar8uncal Road	Notice minus recovery received after date of demand notice				
9	Jayesh Dhirubhai Chudasama ASHIWAMEGH COMPLEX FLAT NO. B-501 5TH FLOOR OPP SAYAJI VIHAR CLUB, SHIYABAUGH, RAJMAHAL ROAD VIBHAG-B MOUJE BABJIPURA	2BHK The property being project/scheme known as ASHWAMEGH COMPLEX Flat No. B- 501, 5 <sup>th</sup> Floor Opp Sayaji Vihar Club, Shiyabaugh, Rajmahal Road Vibhag-B, Tikka No. 14/3, C.S. No. 14 admeasuring 1377.75 Sq. Mtrs., Super Built up admeasuring 102.28 Sq. Mtrs. of Village:- Mauje Babajipura, Taluka Vadodara, Dist- Vadodara. The property is bounded as under :-  East : Plot No. , By Building Common Passage West: By Khodi Aamli Road North: By Flat No. 502 South: Plot No. By Building open space.  Land Mark:- Near Khanderao Market	3411677.59/- plus interest & applicable charges as mentioned in Demand Notice minus recovery received after date of demand notice	30.10.2023 02 PM to 06 PM	20,70,000/- 2,07,000/- 5000/-	Physical	25.10.2023  03:00 PM To 05:00 PM
10	Mrs Taraben Rameshbhai Vanzara & Mr. Rameshbhai Sardarbhai Vanzara Sai Vihar Flat 3 <sup>rd</sup> floor Tower B Flat No. B/312 & B/313 Waghodia Road	2BHK Flat The property being project/scheme known as SAI VIHAR FLAT being constructed/ under construction, on land bearing Revenue Survey No. 451/1, 453,454,T.P. No. 3, F.P. No. 712,713,716,666 paikki admeasuring 16573 Sq. Mtrs., Known as SAI VIHAR FLAT Paikki 3 <sup>rd</sup> Floor, Tower B, Flat No. B/312, & B/313 (12&13), Super Built Up Area admeasuring 91.97 Sq. Mtrs., of Village Mauje Danteshwar, at Vadodara District Vadodara in the name of Mrs Taraben Rameshbhai Vanzara & Mr. Rameshbhai Sardarbhai Vanzara the said property bounded as under:- North: By Tower-A East: By Flat No. B/314-315 South: By Common Plot West: By Ladder Land Mark:- Behind Poonam Complex Waghodia Road	2201424/- plus interest & applicable charges as mentioned in Demand Notice minus recovery received after date of demand notice	30.10.2023 02 PM to 06 PM	9,78,000/- 97,800/- 5000/-	Physical	25.10.2023  03:00 PM To 05:00 PM
11	Deval Dilipbhai Nayak Shree Gigi Tenement Gouse No. A/1 Maneja	1BHK Tenement All that part & parcel of the mortgage immovable property located at project/scheme known as SHREE GIGI TENEMENT being constructed/under construction, on land bearing mauje Village Maneja, Vadodara lying being and situated on the land bearing R.S. No. 250/2 admeasuring 4553 Sq. Mtrs., Known as SHREE GIGI TENEMENT House No. A/1 Plot admeasuring 72.10 Sq. Mtrs., Super Built up admeasuring 32.71 Sq. Mtrs. of Village Mauje Maneja. At Vadodara District vadodara the said property bounded as under:- East: By Road West: By Margin & then Block No. 5 North: By Common Wall between Block No. 1&2	2624895/- plus interest & applicable charges as mentioned in Demand Notice minus recovery received after date	30.10.2023 02 PM to 06 PM	20,40,000/- 2,04,000/- 5000/-	Physical	25.10.2023  03:00 PM To 05:00 PM





		South: By margin & Then Prop. Road Land Mark:- Near ABB Company Maneja	of demand notice				
12	<b>Ishwarbhai Dhanabhai Bharwad</b> Anand Exotica Flat no. C/102 on 1 <sup>st</sup> floor Building C Sevasi Gotri Canal road	2BHK Flat All that part and parcel of the residential property situated at Flat No. C/102 on First Floor. Building "C" admeasuring 52.45 Sq. Mtr, Built Up + Undivided land 28.11 Sq. Mtr. Old Survey No. 60m Block No. 59/A & 59/B. VUDA T.P. No. 01, F.P. No. 10 adm 1444 Sq. Mtr. Paikie developed ANAND EXOTICA, situated at Gotri Sevasi Road, Vadodara, Moje Sevasi District Vadodara, Gujarat 391101 owned and occupied by Mr. Ishwarbhai Dhanabhai Bharwad & Mrs. Geetaben Ishwarbhai Bharwad. Bounded : North: Open to Sky South: Common Passage. Lift & OTS East : Lagu Common Passage & OTS West : Open to sky Land Mark:- Nr Zydex House Sevasi-Gotri Canal Road	2535878.29/- plus interest & applicable charges as mentioned in Demand Notice minus recovery received after date of demand notice	30.10.2023 02 PM to 06 PM	<b>20,83,000/-</b> <b>2,08,300/-</b> <b>5000/-</b>	Physical	25.10.2023 11:00 PM To 01:00 PM
13	<b>M/s Teethi Transport Mrs Sweta Darshankumar Panchal (Proprietor &amp; Mortgagor) Mrs Heenaben Prafulbhai Panchal (Guarantor &amp; Mortgagor) Mrs Darshankumar Prafulbhai Panchal (Guarantor &amp; Mortgagor)</b> A-17 Nirant Bungalow Nr, Nilamber Villa Dabhoi Road, Vadodara a-15 Platineum Geight, Nr Sahajanand Bungalow, Soma Talav, Vadodara	2BHK Flat. All the part and parcel of the property situated at Flat No. 606 KRIPA RESIDENCY Plot No. E/63 to E/68 SHREEDHAR PARK SOCIETY Opp. Meldimata Temple Nadiad Admeasuring built up area 57.62 Sq. Mtr. In Block No. 267/A Khata No. 1256 in Moje Manjipura in Registration District and District Kheda in the name of Mrs. Swetaben Darshan kumar Panchal Bounded: East: Common Stair West: Margin Land North: Margin Land South: Flat No. 605 & Common Wall Land Mark:- Manjipura Road	6245419/- plus interest & applicable charges as mentioned in Demand Notice minus recovery received after date of demand notice	30.10.2023 02 PM to 06 PM	<b>13,41,000/-</b> <b>1,34,100/-</b> <b>5000/-</b>	Physical	25.10.2023 02:00 PM To 05:00 PM

1. The intending Bidders/Purchasers are required to register on portal <https://www.mstcecommerce.com> (direct link <https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp>) using their mobile number and email-id and upload requisite KYC documents. Afterwards e-Auction service provider MSTC Ltd will verify the KYC documents (may take 2 working days). Once the KYC is approved by MSTC, the intending Bidders/Purchasers have to generate the Challan from





<https://www.mstcecommerce.com> and transfer EMD amount through NEFT/RTGS in his Global EMD Wallet maintained by MSTC well in advance. Interested bidder may deposit Pre-Bid EMD with MSTC before the close of e-Auction. The interested bidder will be able to bid on the date of e-auction only if the Bidder's Global Wallet have sufficient balance ( $\geq$ EMD amount) as on the date and time of Auction.

Bidder registration, submission & verification of KYC documents and transfer of EMD in wallet may be completed well in advance at least two days before auction date. In case Auction purchaser submits the KYC documents within two days preceding the Auction date, Authorized officer / Bank / e- Auction service provider is having liberty to accept and complete the KYC verification & EMD amount. However in such event the Authorized officer / Bank / e- Auction service provider will not be held liable for any delay/failure for verification of KYC documents and failure to transfer EMD in wallet. Bidders may give offers either for one or more properties. In case of offers for more than one property bidders will have to deposit EMD for each property.

2 Earnest Money Deposit (EMD) amount as mentioned above shall be paid online i.e. through NEFT/RTGS after generation of Challan from (<https://www.mstcecommerce.com>) in bidders Global EMD Wallet. Challan will be valid for one NEFT/RTGS transaction only. If multiple transactions are made, only first will be reconciled and other transaction(s) shall not be considered. NEFT/RTGS transfer can be done from any Scheduled Commercial Bank. Only NEFT/RTGS mode should be

3. used for fund transfer. Use of any other payment mode would result in non-credit of EMD amount in the bidder's wallet. Payment of EMD by any other mode such as Cheques will not be accepted. 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://www.mstcecommerce.com> and by following procedure for refund given therein 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. Platform (<https://www.mstcecommerce.com>) for e-Auction will be provided by Bank's e Auction service provider MSTC Limited having its Registered office at 225-C, A.J.C. Bose Road, Kolkata-700020. The intending Bidders/Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website <https://www.mstcecommerce.com>. This Service Provider will also provide online demonstration/ training for the intending bidders/ purchasers on e-Auction on the portal before the e-auction. The Sale Notice containing the Terms and Conditions of Sale is uploaded in the Banks websites/webpage portal. <https://www.bankofbaroda.in> (direct link <https://www.bankofbaroda.in/e-auction.htm>) and <https://ibapi.in>. The intending participants of e- auction may download free of cost, copies Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from e-बक्रय –IBAPI portal (<https://www.ibapi.in>).

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 multiples 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. In case of any difficulty or assistance is required before or during e-Auction process they may contact authorized representative of our e-Auction Service Provider <https://www.mstcecommerce.com>, (direct link <https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp>) contact details of which are available on the e-Auction portal.

8. After finalization of e-Auction by the Authorized Officer, successful bidder will be informed by our above referred service provider through SMS/ email. (on mobile no/ email address given by them/ registered with the service provider)





9. 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.
10. 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.
11. 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.
12. 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.
13. 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.
14. 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.
15. 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.
16. 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.
17. 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 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.
18. 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.

19. 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.

20. The sale is subject to confirmation by the Secured Creditor Bank.

21. 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. 0265-2225229, 2363351 M-8797375787

Date: 27-09-2023  
Place: Vadodara



**कृते बैंक ऑफ़ बड़ौदा / For Bank of Baroda**

**प्राधिकृत अधिकारी / Authorised Officer**  
**क्षे.द.आ.व. शाखा, बड़ौदा / ROSARB, Baroda**

Name: Nitesh kumar  
Authorised Officer  
ROSARB  
Bank of Baroda.