बैंक ऑफ़ बड़ौदा Bank of Baroda

भावनगर क्षेत्रीय कार्यालय, देना भवन, लोखंड बाजार ,खारगेट, भावनगर- 364001 भारत .
Bhavnagar Regional Office, Dena Bhavan Lokhand Bazar, Khargate, Bhavnagar-364001 India.
Ph.: 0278-2423964, 2439779|Fax: 0278-2427005| e-mail: recovery.bhavnagar@bankofbaroda.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 Securitization 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 Authorized 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 encumbrance, if any (owner/Mortgagor name ___)	Total Dues.	Date of e-Auction _____ Time of E-auction - Start Time _____ to End Time _____	1. Reserve Price- Rs.___/- 2. Earnest Money Deposit (EMD) Amount – Rs.___/- 3.Bid Increase Amount Rs.____/-	Status of Possession (Constructive /Physical)	Property Inspection date & Time
1.	**Amreli Main Branch:** 1. Manjulaben Punabhai Radadiya (Borrower) at village: Devgam, Taluka: Vadiya, 2. Punabhai Rambhai Radadiya (Guarantor) Village: Devgam, Taluka: Vadiya, Dist.: Amreli 3. Ashvinbhai	All that piece and parcel of Residential Open plot No. 2 to 13, situated at Revenue Survey No. 327 paikee2, admeasuring 4262.01 sq. mtrs, Dadva Road, Patel Nagar, Situated at village	Dt. 26.04.2021 Rs. 99,32,892.05 + Uncharged Interest +Legal Charges - Recovery	08.09.2026 02:00 PM to 06:00 PM	Reserve Price: 32,30,000 EMD: 3,23,000 Bid Increase Amount: 20000	Physical	04.09.2026 11:00 AM to 01:00 PM

BANK OF BARODA BHAVNAGAR REGIONAL OFFICE

	Punabhai Radadiya (Guarantor) Village Devgam, Taluko Vadiya, Dist.Amreli	Devgam, Tal: Kunkavav Vadiya, Dist. Amreli in the name of Punjabhai Rambhai Radadiya (Guarantor)					
2.	**Amreli Main Branch:** M/s Radheshyam Agro Agency, Mr. Pankaj Manubhai Bavishi (Proprietor) Nilkanth Shopping center, Moti Kunkavav, Ta. Vadiya, Amreli-365450, Mrs. Artiben Mahendrabhai Bharad (Guarantor) Shree Chamunda Krupa, Fulvatika Soc. Estate, B/H Aklavya School, Zanzarada Road, Junagadh, Dist. Junagadh Pin 362002.	All that piece and parcel of equitable mortgage of immovable property commercial Shop No. 4 admeasuring 27.75 sq. mtrs, Shop No. 5 admeasuring 15.29 sq.mtrs , Shop No. 6 admeasuring 8.07 sq.mtrs & Shop No. 7 admeasuring 8.60 sq.mtrs at CS no. 1193 & 1194 situated at " Manish Market" Gandhi Chowk Area at Taluka: Savarkundla, Dist: Amreli in the name of Mr. Pankajbhai Manubhai Bavishi.	Dt. 16.08.2021 Rs. 27,39,549.30 + Uncharged Interest +Legal Charges - Recovery	08.09.2026 02:00 PM to 06:00 PM	Reserve Price: 22,56,000 EMD: 2,25,600 Bid Increase Amount: 10000	Physical	04.09.2026 11:00 AM to 01:00 PM
3.	**Amreli Main Branch :** 1. Dhanlaxmiben Manishbhai Gadhiya (Borrower), Flat No. D-3, Mahivirpark, Behind Nirmala Convent School, Rahiya Road, Rajkot -360007, Gujarat, 2. Manishbhai	All That Piece and Parcel of the Immovable Commercial Upper Floor Shop No. 18 admeasuring 8.26 Sq. Meters., Shop No. 19 admeasuring 8.34 Sq.	Dt. 21.05.2022 Rs. 10,24,813.64 + Uncharged Interest +Legal Charges - Recover	08.09.2026 02:00 PM to 06:00 PM	Reserve Price: 11,13,000 EMD: 1,11,300 Bid Increase Amount: 40000	Physical	04.09.2026 11:00 AM to 01:00 PM

NAGAR REGIONAL OFFICE

	Champaklal Gadhiya (Guarantor), Flat No D-3, Mahivirpark, Behind Nirmala Convent School, Rahiya Road, Rajkot - 360007, Gujarat	Meters., Shop No. 20 admeasuring 8.33 Sq. Meters, Shop No. 21 admeasuring 7.23 Sq. Meters being made over land the land CS No. 1193 & 1194 situated in Manish Market, Gandhi Chowk area at Savarkundla, Taluka. Savarkundla, Dist. Amreli in the name of Manishbhai Champaklal Gadhiya (Guarantor)	y				
4.	**Amreli Main Branch :** **1. M/s Shree Hari Cottex (Partnership Firm)** R. S. No. 79 Paiki/3, Vil : Rajasthali, Savarkundla Road, Tal : Amreli, Dist. : Amreli. **2. Vitthal Lavjibhai Kabariya (Partner and Guarantor)** Block No. 4, Street No. 4, Amrut Dhara Soc, Amreli. **3. Gauriben Vitthalbhai Kabariya (Partner and Guarantor)** Block No. 4, Street No. 4, Amrut Dhara Soc, Amreli. **4. Hirenbhai Vitthalbhai Kabariya (Partner and Guarantor)** Block No. 4, Street No. 4, Amrut Dhara Soc, Amreli. **5. Himmatbhai Lavjibhai Kabariya (Partner and Guarantor)** Block No. 4, Street No .4, Amrut Dhara Soc, Amreli. **6. Jaskubhai Manubhai Bela (Partner and Guarantor)** At. Jatroda Tal. Lilya Dist. : Amreli. **7. Rekhaben Jaskubhai Bela (Partner and Guarantor)** At. Jatroda Tal. Lilya Dist. : Amreli.	**All That Piece & Parcel of Immovable Property** Consist of Residential open Plot admeasuring about 334.89 Sq. Mt. Land area at R. S. No. 132/2, Plot No. 20, situated at Vil. : Jatroda, Tal: Liliyamota, Dist.: Amreli standing in the name of **Mr. Jaskubhai Manubhai Bela (Partner)** --- **All That Piece & Parcel of Immovable Property** Consist of Residential open Plot admeasuring about 334.89 Sq. Mt Land	Dt. 01.06.2021 Rs. 2,75,04,302.42 + Uncharged Interest + Legal Charges - Recovery	08.09.2026 02:00 PM to 06:00 PM	Reserve Price: 3,25,000 EMD: 3,25,00 Bid Increase Amount: 10,000 --- Reserve Price: 3,25,000 EMD: 3,25,00 Bid Increase Amount : 10,000	Physical	04.09.2026 11:00 AM to 01:00 PM

	8. Ravatbhai Hajabhai Bela (Guarantor) At. Jatroda Tal. Liliya Dist. : Amreli. **9. Jagdishbhai Rambhai Bela (Guarantor)** At. Jatroda Tal. Liliya Dist. : Amreli.	area at R. S. No. 132/2, Plot No. 19, situated at Vil : Jatroda, Tal: Liliyamota, Dist. Amreli standing in the name of **Mr. Jagdishbhai urf Jagu Rambhai Bela (Guarantor)** --- **All That Piece & Parcel of Immovable Property** Consist of Residential open Plot admeasuring about 292.80 Sq. Mt Land area at R. S. No. 132/2, Plot No. 2, situated at Vil : Jatroda, Tal: Liliyamota, Dist. Amreli standing in the name of **Mr. Ravatbhai Hajabhai Bela (Guarantor)**			--- Reserve Price : 2,90,000 EMD: 2,90,00 Bid Increase Amount : 10,000		
5	**Nagnath Road Branch** Mrs. Hina Pravinbhai Jogani (Borrower) Mrs. Ranjanben Hasmukhbhai Kanpariya (Guarantor)	All that piece and parcel of immovable residential open plot, Plot No. 155, Total Admeasuring 190.87 Square meters of revenue Survey no. 2586 paiky, in the area known as Jesingpara, Amreli on name of Mrs. Ranjanben Hasmukhbhai Kanpariya. Bounded as under : East : 9.00 meter wide road,	Dt. 24.02.2025 Rs. 8,98,112.49 + uncharged interest & other charges from 25.02.2025	08.09.2026 02:00 PM to 06:00 PM	Reserve price: 8,10,000 EMD: 81,000 Bid increase amount: 10000	Physical	04.09.2026 11:00 AM to 01:00 PM

		West : Land of Plot no. 154, North : 12.00 mtrs wide road, South : Land of plot no. 156, Gujarat, Amreli-365601					
6	**SSI Bhavnagar Branch** M/s Griva Enterprise (Proprietorship Firm) Mr. Dilipbhai Karamshibhai Kakadiya (Proprietor & Mortgagor)	All that Piece and Parcel of Industrial Property situated at Plot No. 15/B, GIDC Phase - 2, Behind Hi-tech Investment Casting Ltd., Sihor-Ghanghli Road, Sihor, Dist. : Bhavnagar - 364290, Admeasuring 664.06 Sq. Mtr. in the name of Dilipbhai Karamshibhai Kakadiya. Mortgage Deed No. 2589 Dated 27.07.2015 with SRO Bhavnagar 1 City and extension thereof. Bounded as under : East : Land of Survey No. 79, West : Plot No. 15/A, North : Plot No. 16, South : 9.00 Meter Wide Road,Gujarat ,Sihor-364240	Dt. 26.12.2025 Rs. 1,62,94,629.23 + uncharged interest & other charges from 26.12.2025	08.06.2026 02:00 PM to 06:00 PM	Reserve price: 30,69,000 EMD: 3,06,900 Bid increase amount: 20,000	Physical	04.09.2026 11:00 AM to 1:00 PM

7	**Mahuva Branch** Mr. Yash Jerambhai Manvani (Borrower) at Masumbhai Ni Vadi, Mahuva, Dist. Bhavnagar, Pin-364290, Gujarat **&** Mr. Godavari Jerambhai Manvani(Co-borrower) at Masumbhai Ni Vadi, Mahuva, Dist. Bhavnagar, Pin-364290, Gujarat	Equitable Mortgage of Plot No. 9/A, R.S. No. 326, Build-up Area: 84.19 sq. mtr., Carpet Area: 72.56 sq. mtr., situated at Jalaram Society, Ekta Society Road, Near Swaminarayan Mandir, Mahuva, Dist. Bhavnagar, Gujarat – 364290, standing in the name of Mr. Yash Jerambhai Manvani & Mrs. Godavari Jerambhai Manvani Bounded as under : East :Plot No. 8/B West:Plot No. 9/B North: 6 Mtrs Road South: Plot No. 20	Dt. 14.05.2026 Rs.**Rs.28,18,611.56** + Uncharged Interest + Legal Charges - Recovery	08.09.2026 02:00 PM to 06:00 PM	Reserve price: 33,29,000.00 EMD:3,32,900.0 Bid increase amount: 15,000	Symbolic	02.09.2026 11:00 AM to 1:00 PM
8	**Mahuva Branch** **M/s. Kabir Trading** (Proprietorship Firm) at Shop No. 2, Ground Floor, Jasvant Mehta Marg, Nutan Nagar, Mahuva-364290 Mr. Hardik Gunvantray Pipaliya (Proprietor) at Plot No 69, Block No 207,2nd Floor, Samruti	**Property I – Residential (Nutan Nagar):** All that piece and parcel of immovable Residential Property freehold property, the block no. 306, admeasuring 61.49 Sq. Mtrs.	Dt. 14.05.2026 Rs.1,55,62,675.91 + Uncharged Interest + Legal Charges - Recovery	08.09.2026 02:00 PM to 06:00 PM	Reserve price: 10,58,000.00 EMD:1,05,800.00 Bid increase amount: 15,000	Symbolic	02.09.2026 11:00 AM to 1:00 PM

	Apartment, Nutan Nagar At: Mahuva. Dist: Bhavnagar PIN-364290. Mr. Kaushik Bipinchandra Mehta (Guarantor) at Plot No. 16, Shriram Society, Pramukh Swami Road, Mahuva, Dist-Bhavnagar-364290 Mr. Gunvantray Mathurdas Pipaliya (Guarantor) at Plot No 69, Block No 207,2nd Floor, Samruti Apartment, Nutan Nagar At: Mahuva. Dist: Bhavnagar PIN-364290.	on the third floor in Vasundhara Apartment bearing plot no. 79 bearing city Survey No. 1124 situated in Nutannagar Scheme no. 1, Nutan Nagar, Mahuva District - Bhavnagar, belongs to Mr. Hardik Gunvantray Pipaliya **Bounded as under** : East :Flat no.305 West:Plot No. 80 North: Public Road South: Staircase and Common Passage					
		Property II – Residential Freehold Plot (Umaniyavadar): All that piece and parcel of immovable property consist of the residential freehold Plot No. 49 admeasuring 160.00 Sq. Mtrs and construction up on it admeasuring			Reserve price: 53,81,000.00 EMD:5,38,100.00 Bid increase amount: 15,000	Symbolic	02.09.2026 11:00 AM to 1:00 PM

		140.79 Sq. Mtr bearing R.S. No. 206 Non-Agriculture Land, Acre 8-13 Gunthas, situated in Umaniyavadar Nal Near Bus Stand Mahuva District Bhavnagar, Sub registration at Mahuva. **Bounded as under :** East :Plot no. 81 West: 6 Meters wide road North: Plot No. 50 South: Plot No. 48					
9	**Chitra Branch** **Mr. Kaushikkumar Babubhai Solanki (Borrower)** at Hig-1, Anandnagar, B/h Jain Derasar, Nr, Ekta Apartment, Bhavnagar and at Flat No.107, Elevated Ground Floor of Block Kaveri of Swapna Shakar Flat, B/h Toyoto Show Room, Fulsar, Bhavnagar	All the piece and parcel of immovable residential property of Block no.107, Area Admeasuring 62.73 sq. Mtrs and other usage of Block Area Admeasuring i.e. 32.98 sq. Mtrs. of unit known as "Kaveri" of N.A. Land Revenue Sr. no. 12, Town Planning scheme no. 2/A original plot no. 5, Final Plot no. 17, situated at Swapna	Dt. 19.09.2025 Rs.11,12,962.41 + Uncharged Interest + Legal Charges - Recovery	08.09.2026 02:00 PM to 06:00 PM	Reserve price: 12,82,000.00 EMD:1,28,200.00 Bid increase amount: 15,000	Symbolic	02.09.2026 11:00 AM to 1:00 PM

		Sakar, village Fulsar, Dist. Bhavnagar. **Bounded as under :** East :Flat no. 106 and passage and O.T.S West: Road and Marginal space North: Flat no. 108 South: Road and Marginal space					
10	**<u>Mahuva Branch</u>** **M/s Nathani Electricals (Firm)** at B/6 Heaven Complex Station Road, Station Road, Mahuva, Bhavnagar, Gujarat Md. Arifhusen Mohamadhusen Nathani (Proprietor) at Khuni Khancho, Sharaf Bazar, Mahuva, Bhavnagar, Gujarat & Md. Abidali Mohamadhusen Nathani (Guarantor) at Khuni Khancho, Sharaf Bazar, Mahuva, Bhavnagar, Gujarat	EM of Shop No. 6 situated at Plot No.-214 & 227, RS. No. 228, City S No. 313 P & 283/9P lower • GF Nutan Nagar Scheme No. Nr. Reliance Petrol pump, Heaven Complex Mahuva, Dist-Bhavnagar, GJ-364290 standing in the name of Mr. Arifhussain Mahmadali Nathani & Abidali Mahmadali Nathani Bounded as under : East :Back Side Common wall West: Common Wall North: Adj	Dt. 11.07.2025 Rs.35,28,769.07 + Uncharged Interest + Legal Charges - Recovery	08.09.2026 02:00 PM to 06:00 PM	Reserve price: 6,80,000.00 EMD:68,000.00 Bid increase amount: 15,000	Physical	02.09.2026 11:00 AM to 1:00 PM

		Shop No.5 South: Adj Shop No.7					

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 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. If the bidder/s are bidding for properties in symbolic possession, the following terms and conditions will be applicable as per Bank's extant guideline' which is summarized below;

- ***Property is in Symbolic Possession and Bidder is purchasing the property in symbolic possession at his/own risk & responsibility.***
- ***Bank will hand over the possession of property symbolically only and Successful Auction bidder/purchaser will not claim physical possession from the Bank.***
- ***Bank will not be responsible, or duty bound for handing over of physical possession.***
- ***Successful Auction Purchaser will not be entitled to claim any interest, in any case of return of money.***
- ***Successful Auction Purchaser must submit the Declaration Cum Undertaking confirming the above terms & condition immediately after e-Auction.***
- ***Subsequent to sale if successful bidder fails to submit Declaration Cum Undertaking, the bid EMD amount will be forfeited (for which every bidder is deemed to have accorded his/her consent when he/she accepts terms and conditions in BAANKNET portal for participation in e-auction).***

8. 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.

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 Authorized 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.

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 Authorized 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, 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 Authorized 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 Authorized 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 Authorized 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 Authorized 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/ Authorized 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._____ Mobile **9426163883**

Date: 31.08.2026
Bank of Baroda
Place: Bhavnagar

Name: Sandipta Kishore Sahu
Authorized Officer