



बैंक ऑफ बड़ौदा Bank of Baroda



Sale Notice For Sale Of Immovable Properties
"APPENDIX- IV-A [See proviso to Rule 6 (2) & 8 (6)]

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 (s), 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/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/ Mortgagor s	Description of the immovable property (Mortgagor/s)	Total Dues.	Date of e-Auction & Time of E-auction - Start Time to End Time	1.Reserve Price- 2.Earnest Money Deposit (EMD) 3.Bid Increase Amount	Status of Possession (Constructive /Physical)	Property Inspection date & Time.
1	Shri Nilkanth Tulsibhai Swami Mrs. Soniya Nilkanth Swami	Residential Flat no B-303 on 3 rd Floor of "Avadh Elegance", situated on Arvachin Cluster House, Nr. Darshan Bunglows constructed on block no. 240,242/P,242 +244, TPS NO. 2, F.P. 97, Mouje: Bopal, Taluka: Ghatlodiya, District: Ahmedabad Bounded as under: On the North : Margin Open Space On the South : Passage and Flat No. 304 (B-304) On the East : Open to Sky Ramp On the West : Common Wall and Flat No. 302 (B-302)	Rs. 72,49,571.22 and interest and other charges, cost etc. there on w.e.f. 10.03.2026	E-auction Date:28-10-2026 Time of E-auction: 14:00 PM to 18:00 PM	1.Rs.65,82,600/- 2. Rs.6,58,260/- 3. Rs.25,000/-	Constructive	Property Inspection Date: - 23.10.2026 & Time: - 10:00 PM to 16:00 PM

For detailed terms and conditions of sale, please refer/visit to the website link <https://www.bankofbaroda.in/e-auction.htm> and online auction portal baanknet.com. Also, prospective bidders may contact the Authorised officer on Mobile no 9687672890.

Date: - 12.10.2026
Place: - Mehamdabad

Authorised Officer
Bank of Baroda.

Mehamadabad Branch: Opp Market Yard, Bank Road, Nadiadi Darwaja, Mehamadabad, Dist. Kheda-387130 India.
Phone: 91-2694-244046 Mob No 9687672980. www.Bankofbaroda.com. Email : Mehama@bankofbaroda.com.





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TERMS AND CONDITIONS FOR SALE OF ASSET THROUGH ONLINE E-AUCTION UNDER SARFAESI ACT 2002

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Sr /Lot No.	Name & address of Borrower/s / Guarantor/ Mortgagor s	Description of the immovable property (Mortgagor/s)	Total Dues.	Date of e-Auction & Time of E-auction - Start Time to End Time	1.Reserve Price- 2.Earnest Money Deposit (EMD) 3.Bid Increase Amount	Status of Possession (Constructive /Physical)	Property Inspection date & Time.
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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





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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 two days 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 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

