बैंक ऑफ़ बड़ौदा Bank of Baroda

Regional Office, Surat District Region, Plot No 6-B, Baroda Sun Complex, Ghod Dod Road, Surat -395007.
Telephone -0261-2294631,
e-mail ID: recovery.suratdistrict@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 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 –

Date of e-Auction:- 24/10/2024,
Time of E-auction:-- Start Time 2.00 P.M. To End Time 06.00 P.M.
Bid Increase Amount Rs.10,000.00
Property Inspection date & Time :- Till 23/10/2024 at 5.00 PM.

No	Branch Name	Name & address of Borrower/s / Guarantor/ Mortgagors	Give short description of the immovable property with known encumbrances, if any	Total Dues. (Rs. In Lacs)	Property Type	Reserve Price	Earnest Money Deposit	Status of Possession	Contact For Property Inspection
1	AMBHETI BRANCH	DHALVANIYA NITINBHAI UMESHBHAI & PAYAL NITINBHAI DHALVANIYA	Plot No.101, Shreeji Residency, Nr. Radhe Villa & Sai Pavitra Society, Haldharu Village Road, Moje.Haldharu, Tal.Kamrej , Dist.Surat 394310	14.84	Residential House	1195000	119500	SYMBOLIC	Mr YADAV JYOTISH M.9532041000

2		PATEL BHARATBHAI HIRABHAI ,RATNABEN HIRABHAI PATEL AND HARDIKKUMAR B PATEL	Municipal Property No. 168/757, Ward No.05, Nava Faliyu, Satation Road, Moje. Bardoli, Tal. Bardoli, Dist. Suart 394601	10.92	Residential House	5545000	554500	SYMBOLIC	
3		PANCHAL CHIRAG DILIPKUMAR AND DILIPKUMAR NAGINBHAI PANCHAL	B-1009, HARMONY HIEGHTS, B/H TULSI BUNGLOWS, Nr. URMI PARK, SHISHU MANDIR SCHOOL ROAD, Moje. BARDOLI, Tal. BARDOLI, DIST.SURAT	22.96	Residential Flat				
4	BARDOLI MAIN	DILIPKUMAR NAGINBHAI PANCHAL & DIPTI DILIPKUMAR PANCHAL	B-1010, HARMONY HIEGHTS, B/H TULSI BUNGLOWS, Nr. URMI PARK, SHISHU MANDIR SCHOOL ROAD, Moje. BARDOLI, Tal. BARDOLI, DIST.SURAT	22.71	Residential Flat	5545000	554500	SYMBOLIC	Mr VERMA SAURABH M.8980026618
5		KANANI SNEHALBEN SANJAYBHAI	Plot No.17, GREEN HAVEN, Nr. Mulad Village, Kareli-Mulad Road, Moje. Mulad, Tal. Olpad, Dist. Surat 394110	33.07	Residential House	2514000	251400	PHYSICAL	
6		VANSH LOCHAN PATEL & SANGEETA LOCHAN	Plot No.8, GREEN HAVEN, Nr. Mulad Village, Kareli-Mulad Road, Moje. Mulad, Tal. Olpad, Dist. Surat 394110	33.69	Residential House	2496000	249600	PHYSICAL	
7		MEVALAL RAJBALI PATEL & SANGEETA MEVALAL PATEL	Plot No.30, GREEN HAVEN, Nr. Mulad Village, Kareli-Mulad Road, Moje. Mulad, Tal. Olpad, Dist. Surat 394110	33.39	Residential House	2448000	244800	PHYSICAL	
8	GOTHAN, GUJARAT	NITIN NARSHIBHAI PIPALA & NARIBHAI NANJIBHAI PIPALA	Plot.156 & 157, Shiv Vatika Vibhag-2, Nr. Juhika Residency, Off. Nansad Village Road, Moje.Nansad, Sub Dist.Kamrej, Dist.Surat 394180	24.17	Residential House	1580000	158000	PHYSICAL	Mr MAKWANA SOHAN M.8980026725
9		SUGHIR VISHWAS RAYBOLE AND MANDA SUDHIR RAYBOLE	PLOT NO.138, RUDRAKSH RESIDENCY, B/H RAHI TOWNSHIP, MOJE. KARELI, TA.PALSANA, DIST.SURAT 394310	7.45	Residential House	693000	69300	PHYSICAL	
10	HALDHARU BRANCH	PUNDLIK RAMDAS PATIL, KALPANABEN PUNDLIKBHAI PATIL ,	Plot No.34, Rahi Township Vibhag-1, B/s Rudraksh Residency, Nr. Kareli Health	7.35	Residential House	915000	91500	PHYSICAL	Mr NIRMAL HITESHKUMAR M.8980026634

		RAKESH PUNDLIKBHAI BAGUL	Care Centre, Moje. Kareli, Tal.Palsana, Dist.Surat 394310						
11		PANDURANG PUNDALIK MALI & KUSUMBEN PANDURANG MALI	Plot No.83, Raj Mandir Residency, B/s Shiv Residency, Nr. Madhav Villa, Moje.Tantithaiya, Sub Dist.Palsana, Dist.Surat 394305	8.2	Residential House	810000	81000	PHYSICAL	
12		MAHESHBHAI BAVCHANDBHAI UKANI	Flat No 402, 4th Floor, Building No. A/14, Shiv Sai Residency, Near Chaltan Rly Station, Beside Rly Crossing, Chalthan-Niyol Road, Moje. Vankaneda, Tal Palsana, Dist Surat 394305	15.36	Residential Flat	890000	89000	PHYSICAL	
13		NANDUSINGH JASAVANTSINGH RATHOD/ JITUSINGH JASVANTSINGH RATHOD	Plot No.110,Shree veer Vinayak Residency, B/h Sunday Homes, Nr.Vasudev Farm,Valan Road, Moje Mankna,Tal-Kamrej,Dist-Surat 394310	12.49	Residential House	1180000	118000	PHYSICAL	
14		PRATAP RAGHUNATH PATIL & ANITA PRATAP PATIL	Plot No 238, Aradhana Residency, B/h Vastu Resdiency, Nr. Sarvottam Hotel, Haldharu Village Road, Moje. Haldharu, Tal. Kamrej, Dist - Surat 394310	11.62	Residential House	905000	90500	PHYSICAL	
15	KADODARA BRANCH	DIPAK RAJENDASING JADAV & RAJENDRASING KANAKSING JADAV	Plot No : 140, Ghanshyam Residency, B/s Apple Public School, Off Surat- Bardoli Road , Moje. Jolva, Tal - Palsana, Dist. Surat	16.76	Residential House	1532000	153200	PHYSICAL	Mr RAM SHIO KUMAR M.8980026708
16	KANPURA VYARA BRANCH	RAMESHSINGH DUNGARSINGH RAJPUROHIT	Plot No.14/B, M.N. Nagar, B/s Devi Laxmi Residency, Musa Road, Moje. Kanpura, Tal. Vyara, Dist. Tapi 394650	19.9	Residential House	1645000	164500	SYMBOLIC	Mr BHARATBHAI CHAUDHARY M.9828933489
17	KIM BRANCH	DINESHBHAI BHANABHAI DODIYA, VALIBEN BHANABHAI DODIYA, JASHUBEN BHANABHAI DODIYA	Plot No.40, Tirupati Society, Opp. Dindayal SMC Garden, B/h Dindayal Society, Nr. Palanpor Jakatnaka, Palanpor Patiya Road, Moje.Rander City, T.P.	25.38	Residential House	3020000	302000	PHYSICAL	Mr SAXENA PRATEEK M.8980026646

			No.29 (Rander) , Sub Dist.Surat City (Adajan) , Dist.Surat 395009						
18		RAHUL DHANJIBHAI KATHIRIYA, ANUBEN DHANJIBHAI KATHIRIYA	Plot No.4, GREEN HAVEN, Nr. Mulad Village, Kareli-Mulad Road, Moje. Mulad, Tal. Olpad, Dist. Surat 394110	31.02	Residential House	2513000	251300	SYMBOLIC	
19	KUDSAD BRANCH	ASHISH BHAGVANBHAI KATHROTIYA, JAYABEN BHAGVANBHAI KATHROTIYA AND BHAGVANBHAI MANJIBHAI KATHROTIYA	Plot No.31, GREEN HAVEN, Nr. Mulad Village, Kareli-Mulad Road, Moje. Mulad, Tal. Olpad, Dist. Surat 394110	28.42	Residential House	2514000	251400	SYMBOLIC	Mr KUMAR RAMESH M. 8980026715
20	MADHI BRANCH	MANISH RAVINDRANATH YADAV & KAJAL MANISH YADAV	Plot No.215 , Royal Residency, Near Love N Care Primary School, Gangadhara Village Road, Vill. Soyani, Tal.Palsana, Dist.Surat 394601	16.63	Residential House	1530000	153000	SYMBOLIC	Mr KUMAR BRAJESH M.8980026652
21	MANDVI MAIN BRANCH	PATEL BABALU DHRUVNARAYAN & LILADEVI DHRUVNARAYAN PATEL	Plot No 573,Maa Anandi Township,B/H Sai Villa Residency, Nr.Deep Darshan School, Deladva Village Road, Moje. Deladva, Tal. Choryasi, Dist. Surat-394210	21.05	Residential House	1760000	176000	SYMBOLIC	Mr CHAUDHARI KHIMABHAI UBADIABHAI M.8980026654
22		RAMJEET PILLU	Plot No.131, Radhe Residency, Opp. V K Park, Tantithaiya Village Road, Moje.Tantithaiya, Tal. Palsana, Dist.Surat-394305	16.35	Residential House	1425000	142500	SYMBOLIC	
23	MOSALI BRANCH	SAVAJI JAVERBHAI KHASATIYA AND NIRUBEN KHASATIYA	Plot No.238, Shree Goverdhan Dream Residency, Nr. Aradhana orchid & Rudra Residency, Moje Haldharu, Tal. Kamrej, Dist.Surat 394310	9.18	Residential House	945000	94500	SYMBOLIC	Mr BHARDWAJ NIKHIL M.8980026657

24		HARSHIDABEN RASIKLAL VAGHELA AND ABHISHEK KUMAR RASIKLAL VAGHELA	Plot no 205, Nand City Vibhag-1, Nr. Vraj Vatika Residency, Koli Bharthana- Dungra Road, Moje. Dungra, Tal. Kamrej, Dist. Surat 394345	10.3	Residential House	655000	65500	SYMBOLIC	
25	SAYAN BRANCH	YOGENDRA SURESHSINH TOMAR	Plot no 109, Divine villa, B/h Devine Residency, Untiyadara Road, Moje. Hathuran,Tal. Mangrol, Dist.Surat	7.6	Residential House	614000	61400	PHYSICAL	Mr TRIPATHI SAURABH M.8980026673
26		RAJKUMAR DEVIPRASHAD PASI & NILAMKUMARI RAJKUMAR PASI	Plot No.17, Shiv Residency, B/s Sarjan Homes, Nr. Krishna School, Haldharu Road, Moje. Haldharu, Tal. Kamrej, Dist.Surat 394310	7.96	Residential House	1065000	106500	SYMBOLIC	
27	SHASTRI ROAD BARDOLI BRANCH	VIJAYKUMAR BHGWATIPRASAD DUBE & MANISHABEN VIJAYKUMAR DUBEY	Plot No.4, Supreem India, Plot No. C/23/p to C/26/P of Royal Park, Moje.Baben, Ta.Bardoli, Dist.surat	17.76	Residential House	1268000	126800	PHYSICAL	Mr ABHISHEK KUMAR M.9978728005
28		PANKAJ RATILAL GOHIL AND JITKSHA PANKAJ GOHIL	Flat No.303, Arati Residency Part-2, Nr. Uchchhal Police Station, Moje. Uchchhal, Tal. Uchhal, Dist.Tapi 394375	10.79	Residential Flat	855000	85500	SYMBOLIC	
29	UCHCHHAL BRANCH	BAPU THANSINGH THORAT & AJAY BAPU THORAT	Plot No.21, Aradhana Orchid, Nr.Pramela Gate, Opp. Goverdhan Residency, Moje. Haldharu, Tal. Kamrej, Dist.Surat 394310	6.32	Residential House	775000	77500	SYMBOLIC	Mr JAISWAL UTKARSH M.8980026684
30		KISHORKUMAR PRITAMDAS WADHWANI & ROSHNI KISHORKUMAR WADHWANI	Plot No.81 to 84 Paiki Sub Plot No.01, Nr. HP Petrol Pump, Uchchhal - Nizar Road, Moje. Manekpore, Tal. Uchchhal, Dist.Tapi 394375	10.25	Residential House	870000	87000	SYMBOLIC	
31	VADAPADA NESU	SANTOSH SHRIRAM WAGH & JAGRUTI SANTOSH WAGH	Plot No.81 to 84 Paiki Sub Plot No.03, Nr. HP Petrol Pump, Uchchhal - Nizar Road, Moje. Manekpore, Tal. Uchchhal, Dist.Tapi 394375	10.19	Residential House	855000	85500	SYMBOLIC	Mr BADOLE HITESH BALIRAM M.9834662898

32	VANKAL BRANCH	KAILASHBHAI RATANSINHBHAI GAMI	FLAT NO.202, 2ND FLOOR, NILKANTH RESIDENCY, NR. VANKAL PRIMARY SCHOOL, MOJE. VANKAL, Tal.MANGROL, DIST.SURAT 394430	8.57	Residential Flat	770000	77000	PHYSICAL	Mr RANJAN SONU KUMAR M.8980026694
33	VANKANER BRANCH	BHARATBHAI SHUKLAL CHITRE & UJJWALA BHARAT CHITRE	Plot No.187, Shivdhara Residency, Nr. Gyandeep International School & Shree Krishna Valley, Moje.Kareli, Tal.Palsana, Dist.Surat 394310	8.59	Residential House	720000	72000	PHYSICAL	Ms PATEL TRUPTIKUMARI MAGANBHAI M.8980026694
34	VYARA BRANCH	RATHOD RAVIBHAI BALUBHAI	Flat No.201, 2nd Floor, Type-C, Siddhi Vinayak Park, Nr. Umiya Nagar Society, Moje. Kanpura, Tal.Vyara, Dist. Tapi 394650	9.63	Residential Flat	1125000	112500	SYMBOLIC	Mr PANJIYARA SUBODH M.8980026698
35		MALIRAM CHHOTURAM KUMHAR	Plot No.D/8, Ashok Vatika, Nr. Happy Home Society, Bedkuva Village Road, Moje. Bedkuva Najik, Tal. Vyara, Dist.Tapi 394650	7.08	Residential House	745000	74500	SYMBOLIC	
36	PUNA BRANCH	KALPESHBHAI GORDHANBHAI LATHIYA, PRIYANKABEN KALPESHBHAI LATHIYA	Plot No.438, Shiv Vatika Vibhag-2, Nr. Dharmanandan Bunglows, Nansad-Koli Bharthana Road, Moje. Nansad, Tal.Kamrej, Dist. Surat 394180	7.7	Residential House	1035000	103500	SYMBOLIC	Mr SHEKHAWAT SANDEEP SINGH M.6359909817
37		HARICHANDRA BABURAO DOLAJHAKE, KAVITA HARICHANDRA DOLAJHAKE	Flat No.702, 7th Floor, SKY-9 Bulding No. C/2, Opp. Rushikesh Residency, B/s Aakar Residency, Dindoli, Tal. Surat, Dist. Surat 395010	9.74	Residential Flat	1245000	124500	SYMBOLIC	

TERMS AND CONDITIONS –

1. The Online E-Auction will be held through auction portal website i.e. https://ebkray.in on the date and time mentioned above with unlimited extension of 10 minutes. The intending bidders / purchasers are required to register through **https://ebkray.in** (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://ebkray.in 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://ebkray.in 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.ebkray@psballiance.com
- For Registration and Login and Bidding Rules visit Buyer Manual link provided in the home page of https://ebkray.in
- For auction property related queries, Bidders may contact Bank officials on the contact details given in last para.

STEPS INVOLVED -

- Register on https://ebkray.in using mobile number and email ID.
- Upload requisite KYC Documents.
- Pay EMD amount by Payment Gateways and also by Generate challan and transfer EMD amount to bidder's EMD Wallet.
- 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 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 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 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. **0261-2294631**

Date: -21-09-2024
Place :- SURAT

Authorized Officer
Bank of Baroda