बैंक ऑफ़ बड़ौदा
Bank of Baroda

Branch - Dudhia Talav , Gaurav Apartment , in front of Nagar Palika Navsari Dist-Navsari 396445 EMAIL:-dudhia@bankofbaroda.com, PH: 02637-250488, 250810.

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 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 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 -

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- Rs.___/- 2. Earnest Money Deposit (EMD) Amount – Rs.___/- 3.Bid Increase Amount Rs.____/-	Status of Possession (Constructi ve /Physical)	Property Inspection date & Time
1	Late Sajid Mohommed Hanif Ansari & Mrs. Abeda Sajid Ansari Flat No 401 , 4th floor , Karishma Garden , Rangunwala Nagar Kamela Road Navsari - 396445	*All that piece and parcel of immovable property situated at Rangunwala Nagar, Kamela Road , Navsari , Tal & Dist . Navsari having Revenue Survey No 664 , Tikka No 163 , City Survey No 6104 admeasuring 14741.00 sq. mtrs and net total admeasuring 12633.00 sq. mtrs paiki 8413.84 sq. mtrs. paiki plot no 9 admeasuring 713.68 sq. mtrs building construction there upon known as KARISHMA GARDEN Wing E&F , Flat situated at 4th Floor of F WING having Flat No 401 , carpet area admeasuring 30.390 sq. mtr. and build up area admeasuring 34.162 sq. mtrs, Super Build up area 650.00 Sq. Fts i.e. 60.4089 Sq. mtrs and undivided share admeasuring 24.548 Sq. mtrs, having Nagar Palika Ward No 5 and municipal House No 3295/F-40.*	12,71,752 /-	date:- 08.10.2024 Time:- 14:00:00 to 18:00:00	9,07,000/- 90,700/- 10,000/-	Physical	01.10.2024 12:00:00 to 16:00:00
2	MRS. MALABIKA ALOK MUKHERJEE AND MR. ALOK ARGHO MUKHERJEE PLOT NO 1 , MAHESHWARI SOCITY ,	PLOT NO 56, AMARYLLIS NEAR AMBIKA RIVER BRIDGE, NATIONAL HIGHWAY NO 8, KHAPARIYA GANDEVI, NAVSARI HAVING BLOCK NO 444,445,446,448,449,452,453,454 455& 457AND CONSOLIDATED BLOCK NO 444 PAIKI PLAT NO A-56 ADMEASURING 252.00SQ.	39,67,255 /-	date:- 08.10.2024 Time:- 14:00:00 to 18:00:00	23,34,000 /- 2,33,400/- 10,000/-	Physical	01.10.2024 12:00:00 to 16:00:00

	OPP. BHAGYALAXMI SOCITY , PIPLOD SVR COLLEGE , SURAT-395007	MTRS AND TOTAL ADMEASURING 111.56 SQ. MTR WITH UNDIVIDED SHARE OF ROAD AND COMMON PLOT.					
3	MR. Karna Arun Hariyani and Mrs. Urvashi Karna Hariyani ADD : H. No. 81 , Subham Bunglow, Shailesh Park , Sindhi Colony , Opp. Parmesh Diamond , Navsari - 396445	All that rights, title and interest in flat no.903 with buildup area admeasuring 1436.85 Sq. Ft. i.e. 133.54 sq. Mtrs. On the 9th floor of " Royal Apartment" and undivided proportionate share of 33.125 Sq. Mtrs of land under the said building situated along with two other apartment with the name " Palace Apartment" and " Paradise Apartment" in residential complex named and known as "Prince Heights" constructed and standing on land bearing Revenue Survey no. 107, City Survey Tika no. 125, City Survey no.4786 TP scheme no.3 Final Plot no. 131 of village Navsari , Alif Nagar, Gandevi Road Tal & Dist. Navsari.	59,35,594 /-	date:- 08.10.2024 Time:- 14:00:00 to 18:00:00	32,58,000 /- 3,58,000/- 10000/-	Physical	01.10.2024 12:00:00 to 16:00:00
4	Mr. Mohammad Abrar Gulab Ali and Mrs. Shubnam Fatima Mohammad Abrar Flat No 404 , 4th floor , E wing , Karishma Garden , Rangunwala Nagar Kamela Road Navsari - 396445	*All that piece and parcel of immovable property situated at Revenue Survey No 664 , Tikka No 163 , City Survey No 6104 admeasuring 14741.00 sq. mtrs and net total admeasuring 12633.00 sq. mtrs paiki 8413.84 sq. mtrs. paiki plot no 9 admeasuring 713.68 sq. mtrs building construction there upon known as KARISHMA GARDEN Wing E , Flat situated at 4th Floor of E WING having Flat No 404 Consisting of One bedroom , Kitchen , toilet , bathroom, built up area admeasuring 367.58 Sq. fts i.e. 34.162 Sq. Mtrs and carpet area admeasuring 326.99 Sq. Fts i.e. 30.390 Sq. Mtrs and undivided share admeasuring 24.548 Sq. mtrs, having Nagar Palika Ward No 5, Near*	12,60,563 /-	date:- 08.10.2024 Time:- 14:00:00 to 18:00:00	9,07,000/- 90,700/- 10000/-	Physical	01.10.2024 12:00:00 to 16:00:00

		Rangunwala Nagar, Kamela Road , Navsari , Tal & Dist . Navsari					
5	M/S ISHWAR SONS (Partnership firm) And its partners Mr. Ishwarlal Hotchand Budhani Mrs. Priyanka Vasudev Budhani Mr. Dhrumil Vasudev Budhani Shop no. 20-26, Ward No 8, 664 Ramji Mandir Dudhia Talav Navsari-396445 Mr. Ishwarlal Hotchand Budhani (Mortgagor cum partner cum guarantor) Mrs. Priyanka Vasudev Budhani (Partner cum guarantor) Mr. Dhrumil Vasudev Budhani (Partner cum guarantor) Address : 25, New Patel Nagar Society Chhapra	All that piece and parcel of the immovable residential House property situated at Ward no.12/1 Municipal House no. (new) 247, (old) 2862, constructed on Plot no.25, New Patel Nagar Society , Tulsivan, Chhapra Road, Tal Navsari Dist. Navsari bearing Revenue Survey no.4384 Tika no.73, plotted land admeasuring 357 sq mtr and Road admeasuring 65.03 sq mtr, along with the construction thereupon Ground +First floor admeasuring 1146.15 Sq ft ie. 106.52 sq mtr + 728.45 sq ft ie. 67.70 sqmtr total area 1874.60 sqft ie. 174.22 sq mtr	264,24,385/-	date:- 08.10.2024 Time:- 14:00:00 to 18:00:00	136,00,000/- 13,60,000/- 10000/-	Physical	01.10.2024 12:00:00 to 16:00:00

	Road, In front of Tulsivan Navsari-396445 Gujarat						

TERMS AND CONDITIONS –

- The Sale will be conducted by the undersigned through e-auction platform provided by the e-Auction service provider MSTC Ltd at the Website https://www.mstcecommerce.com on the date and time mentioned above. 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 (>=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.

- 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 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.

- 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-Bक्रय –IBAPI portal (https://www.ibapi.in).

- 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.

- 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.

- 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.

- 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).

- 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.

- 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.

- 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.

- 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.

- 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.

- 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.

- 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.

- 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.

- 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.

- 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.

- 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.

- The sale is subject to confirmation by the Secured Creditor Bank.
- 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. 02637-250810
- Mobile -9687680725.

Date: 06-09-2024

Place :-NAVSARI

कृते बैंक ऑफ़ बड़ौदा / For Bank of Baroda

मुख्य प्रबंधक / CHIEF MANAGER

Authorised Officer

Bank of Baroda