

ANNEXURE-F

TERMS AND CONDITIONS FOR SALE OF ASSET THROUGH ONLINE E-AUCTION UNDER SAREAESLACT 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: 25-06-2024, Time of E-auction – 02.00 PM to 6.00 PM

Possession: Physical

Sr 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.	1. Reserve Price 2. Earnest Money Deposit (EMD) Amount 3. Bid Increase Amount
1	M/S KUNAL INFRASTRUCTURE CO. Address: G-10, Badrinath flats, Opp Ellora park, SBI, Subhanpura Road, Vadodara Gujarat Mr. Kunal Madhubhai Patel (Proprietor/ Mortgagor) G-10, Badrinath flats, Opp Ellora Park, SBI, Subhanpura Road, Vadodara Gujarat. Plot no. 37, Revenue Survey no. 70 (Computerized revenue Survey No. 71/paiki 25) situated at village: Vashier, Tal: Valsad, District: Valsad.	Plot No. 37, Admeasuring 486.62 Square Meter forming part of NA land bearing Revenue Survey no. 71 (Computerized revenue Survey No. 71/ paiki 25), block/Survey no. 579 situated at village: Vashier, Tal: Valsad, District: Valsad. Bounded as: North: Plot No. 36 South: Village Road East: Plot No. 27 West: Plot No. 45	Rs.60,7,06,716.90/- (inclusive of interest upto 18/05/2023 in auto loan and upto 06/04/2023 in other loans) plus Interest & applicable charges as mentioned in Demand Notice minus recovery received after date of demand notice.	1. Rs.2,01,60,000/- 2. Rs.20,16,000/- 3. Rs.10,000/-
2	Mr. Arupkumar Arunkumar Sinha/ Mr. Kunal Arupkumar Sinha address GF-9 Deepmala Society B/H Brigh Day School Vip Road Opp Sales India Vadodara-390022	All that part & parcel of the Residential Flat No. 102, Cott No. 6 of Prescott Residency, Near Soma Talav Char Rasta, Dabhoi Ring Road, Adm. 57.30 Sq. Mtrs. Constructed in land bearing R.S. No.318/1 & 327, having Block No. 230, Adm. 21144 Sq. Mtrs. of Village Kapurai, Tal. & Sub Dist. & Dist. Vadodara. East: Flat No. 101 & common wall West: Stairs North: Common Passage South: 7.5 mtr Road	Rs. 10,69,162.91 plus interest & applicable charges as mentioned in Demand Notice minus recovery received after date of demand notice	Rs 9,90,000/- 99000/- 5000/-

3	<p>Mrs Shreykar Usha Kishorekumar</p> <p>B 301, Shivalay Residency, Block B, Nr Castle Height, Opp Harni Water Tank, Motnath Mahadev Road, Harni, Vadodara</p>	<p>2BHK, Shivalay Residency, under Mukhyamantri Awas Yojana, LIG Flat no B-301, Block No-B, Third Floor, nr Castle Height, Opp Harni Water Tank, Motnath Mahadev Road, Harni, Full Description:-District Vadodara, Sub District- Vadodara, Moje Harni, Flat No B 301 on the 3rd Floor admeasuring 46 Sq Mtrs carpet area situated in a scheme titled "Mukhyamantri Mantri Gruh Yojna" on NA land bearing RS No-91,102 & 103, TP-no 1, FP No -151 Scheme No-B-15 of Harni and undivided land thereon and bounded as under :- East : Staricase West:-Block A North: Flat No B 302 South: Block -H</p>	<p>Rs 7,89,993/- plus interest & applicable charges as mentioned in Demand Notice minus recovery received after date of demand notice</p>	<p>15,65,000/- 1,56,500/- 10000/-</p>
4	<p>M/s Prakrutik Gaushala Prop. Mrs. Bharatiben Deepak Patel Address: Block No. 763, Opposite Rokadiya Hanumanji Temple, Village Bharthana, Taluka Karjan, District Vadodara - 391243 & A-35, Galaxy Bungalows, Near Navrachna University, Vasna Bhayli Road, Vadodara - 391410. Guarantors- Mr. Milan Deepakbhai Patel Add: A-35, Galaxy Bungalows, Near Navrachna University, Vasna Bhayli Road, Vadodara - 391410. Mr. Vipinchandra Vithalbhai Amin Add: C.S. No. 928/8/P, Sheet No. 20, Property No. 1007816/PT-WARD-7 At & Po: Karjan Dist: Vadodara 391240 and Mr. Mafatbhai Chimanbhai Rabari Address: 10, Petrol Pump, Dhvat Road, Juna Bajar, Miyagam, Karjan, Dist: Vadodara 391240</p>	<p>All that part & parcel of the mortgaged immovable property on land bearing No. 527, Block No. 763, admeasuring 2226 Sq Mtrs, Paiki construction on Ground Floor of Tabela-I admeasuring 245 Sq Mtrs, construction on Ground Floor of Tabela-II admeasuring 315 Sq Mtrs, Total construction on Ground Floor admeasuring 560 Sq Mtrs of Mauje Village Bharthana in the Registration District & Sub District Karjan and District Vadodara belongs to Mrs Bharatiben Deepakbhai Patel and bounded as under:- East : Block No. 764 West: Dammar Road North : Block No. 762 South : Govt. Land</p>	<p>Rs. 1,74,23,294.00 (Rupees One Crore Twenty-Four Lakh Twenty-Three Thousand Two Hundred Ninety-Four Only) plus interest & applicable charges as mentioned in Demand Notice minus recovery received after date of demand notice</p>	<p>Rs 1,22,21,000/- Rs 12,22,100/- Rs 50000/-</p>
5	<p>Mr. Ajaysinh Samantsinh Thakor 760 Sawad Quaters, B/H Sangam Society Harni Road Vadodara-390022</p>	<p>All that part & parcel of the Residential Flat No. 404, on fourth floor, together with super structure thereon, in Ekadant Flats, on land bearing R.S. No. 1033, 1034/2, 1034/3 paiki, F.P. No. 89, T.P. scheme No. 4 of Moje Village Bapod, Tal. & Sub Dist. Vadodara, Registration Dist. Vadodara having built up area 851 Sq. Fts., 1150 Sq. Fts. Super built up standing in the name of Mr. Ajaysinh Samantsinh Thakor. Boundary Description: East : Flat No. 401 West : Margin space North :Margin space South : Flat No. 403</p>	<p>19,61,098.41 plus interest & applicable charges as mentioned in Demand Notice minus recovery received after date of demand notice</p>	<p>Rs. 18,90,000/- 1,18,900/- 10000/-</p>
<p>Date of E-Auction: 25-06-2024, Time of E-auction – 02.00 PM to 6.00 PM</p>				<p>Possession: Symbolic</p>

<p>6 M/s Solatium Pharmaceuticals (Partnership Firm) Mr Kashinath Ghosh (Partner) Mr Kaushik Ghosh (Partner)</p> <p>Plot No 351-352 Near Shankar Packaging Opp MGVCL Sub Station GIDC Industrial Estate Waghodiya Dist-Vadodara-391760 (Gujarat)</p>	<p>(1) EM of immovable industrial property along with being situated at all that piece and parcel of land at Plot No. 351 and 352 in the GIDC area / estate consisting of Survey Nos. 800 (part), 803 (part), 804 (part) and 805 (part) within village of Waghodia, Taluka Waghodia, District Vadodara admeasuring 10,000 Sq. Mtrs. Belonging to M/s Solatium Pharmaceuticals bounded as under: –</p> <table border="1" data-bbox="400 414 778 521"> <tr> <td>North</td> <td>20 Meter wide road</td> </tr> <tr> <td>South</td> <td>Highway road</td> </tr> <tr> <td>East</td> <td>Plot No. 353</td> </tr> <tr> <td>West</td> <td>Plot no. 350</td> </tr> </table> <p>(2) Hypothecated Plant & Machinery and, Goods and Raw Materials, semi-finished goods situated at above property mentioned at sr. no. 1.</p> <p>EM of immovable residential property being situated at Sub Plot nos. 1 and 2, Opp Greenwood Bungalows, Gotri Sevasi Road, Vadodara admeasuring 1416.Sq. Mtrs. And 1417 Sq Mtrs respectively with construction of Ground Floor + 1st Floor + 2nd Floor (part) on RS. No. 201 admeasuring 1432 Sq. Mtrs. Paiki City Survey No. 2527 of mouje Gotri in Registration District and Sub District Vadodara belonging to Mr. Kashinath Ghosh and bounded as under –</p> <p>Sub Plot No. 01:</p> <table border="1" data-bbox="400 936 951 1043"> <tr> <td>East</td> <td>Land RS. No. 200</td> </tr> <tr> <td>West</td> <td>18 Mtrs. Road</td> </tr> <tr> <td>North</td> <td>Land RS. No. 202</td> </tr> <tr> <td>South</td> <td>Land RS. No. 201 paiki sub plot No. 02</td> </tr> </table> <p>Sub Plot No 02:</p> <table border="1" data-bbox="400 1115 951 1223"> <tr> <td>East</td> <td>Land RS. No. 199 & 200</td> </tr> <tr> <td>West</td> <td>18 Mtrs. Road</td> </tr> <tr> <td>North</td> <td>Land RS. No. 201 paiki sub plot no. 01</td> </tr> <tr> <td>South</td> <td>Sub Plot no. 03 of RS. No. 201 paiki</td> </tr> </table>	North	20 Meter wide road	South	Highway road	East	Plot No. 353	West	Plot no. 350	East	Land RS. No. 200	West	18 Mtrs. Road	North	Land RS. No. 202	South	Land RS. No. 201 paiki sub plot No. 02	East	Land RS. No. 199 & 200	West	18 Mtrs. Road	North	Land RS. No. 201 paiki sub plot no. 01	South	Sub Plot no. 03 of RS. No. 201 paiki	<p>Rs.13,93,16,168.50 (Rs Thirteen Crore Ninty Three Lacs Sixteen Thousand One Hundred Sixty Eight and paise fifty only) plus interest & applicable charges as mentioned in Demand Notice minus recovery received after date of demand notice</p>	<p>Rs 40,07,35,000/- Rs 40073500/- Rs 100000/-</p> <p>1) Rs 18,45,13,750/- (2) Rs 1,84,51,375 (3) Rs 1,00,000/-</p>
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Juna Bajar, Miyagam, Karjan, Dist: Vadodara 391240		
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TERMS AND CONDITIONS –

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 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.
3. 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>).
4. 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.

5. Intending Bidders are advised to properly read the Sale Notice, Terms & conditions of e-auction, Help Manual क्षेत्रीय कार्यालय: बैंक ऑफ़ बड़ौदा, बड़ौदा शहर क्षेत्र, ५ वॉ तल, सूरज प्लाजा III, सयाजीगंज, बड़ौदा-३९००२०, गुजरात
Regional office: Bank of Baroda, Baroda City Region, 5th floor, Suraj Plaza-III, Sayajigunj, Baroda-390020, Gujarat
फ़ो. /Ph.: -91-265-23610026, 236313, 34, 36 ई-मेल/E: rm.baroda@bankofbaroda.com, वेब/ Web: www.bankofbaroda.com

on operational part of e-Auction and follow them strictly.

6. 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.
7. 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).
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, and dues to the Municipal Corporation /local authority/Co T 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 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/ 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 above mobile no.
21. For properties in Symbolic Possession, Bidder is purchasing the property in symbolic possession at his/her risk and responsibility.
22. Bank will hand over the possession of property symbolically only and Successful Auction bidder/purchaser will not claim physical possession from the Bank.
23. Bank will not be responsible or duty bound for handing over of physical possession.
24. Successful Auction Purchaser will not be entitled to claim any interest, in any case of return of money.
25. Successful Auction Purchaser has to submit Declaration Cum Undertaking confirming the above terms and conditions immediately after e-auction.
26. Subsequent to sale if successful bidder fails to submit declaration cum undertaking, the bid EMD amount will be forfeited.

Date: 23-05-2024
Place: Vadodara

S/d
Authorized Officer
Bank of Baroda