

**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: 22-02-2024, Inspectin date/Time:- 19-02-2024 Time of E-auction – 02.00 PM to 6.00 PM**

S 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 Shree Vishwakarma Glass (Proprietorship Concern) Mr Mitesh Vitthaladas Harsora  <b>Branch :- IE Gorwa</b> Mobile No:-9687689112	<b>2BHK FLAT</b> SHIVSAI FLATS being Constructed on land bearing R.S. No. 300/1-2 paiki C.S. No. 4629/1/B admeasuring 538.61 Sq. Mtrs. & R.S. No. 300/1 paiki C.S. No.4629/1/A admeasuring 539.90.70 Sq. Mtrs. Known as “ SHIVSAI Flats” Near SRP Gate No-1, Near Jay Nagar Society,RV Desai Road Paiki First Floor Flat No. 118 & 119 in Total admeasuring 78.54 Sq. Mtrs.. of Village Mauje Babajipura, Tal: Vadodara District Vadodara and said Property bounded as under:  East: by Passage & Ladder, Flat No. 113 & 114 West: by Ladder & Lift North: by Flat No. 116 & 117 South: by Passage & O.T.S.	Rs.56,86,632.97/- (Plus interest & applicable charges as mentioned in demand notice minus recovery received after date of demand notice)	Rs 21,60,000/- Rs 2,16,000/- Rs 10000/-
2	Mr. Sanjay Vaman Jadav Flat No 403, 4th Floor, Tower J Amazon Residency, Behind Bhagyalaxmi Township . Opp. Pancham Villa, Ajwa Road Vadodara  <b>Panigate Branch</b> <b>Mob: 9687689131</b>	<b>2BHK FLAT</b> Residential flat bearing Survey No/Plot No R.S. 367 paika of Bapod located at 4th floor Flat No J/403, Amazon Residency Behind Bhagyalaxmi Township, opp. Pancham Villa, MO Bapod, Ajwa Main Road Vadodara Gujarat-390019, Build up area 60.74 Sq. Mtrs and undivided area(Proportionate share) 42.65 Sq. Mtrs. Bounded as under East : By Flat No.J/402 West : By Margin of Flat No K-402 North : By Flat no. J/404 South : By Margin & 24 Mtrs Road	Rs.15,93,476.14/- plus interest & applicable charges as mentioned in Demand Notice minus recovery received after date of demand notice	<b>Rs.16,77,600/-</b> <b>Rs.1,67,760/-</b> <b>Rs.5000/-</b>

3	<p>Bindiya Manoj parikh &amp; Mr Dipakbhai Ganpatbhai Parekh</p> <p>B/403, Aagambaug Apartment, Nr ranmukteswar Temple, Pratap Nagar Road, Vadodara</p> <p><b>R V Desai Road Branch</b> Mob: 9687689133</p>	<p><b>1Room+ Kitchen Flat</b> The immovable property being Flat No.B/403 on Third Floor of Vibhag B, admeasuring 386 sq feet super built up area in AAGAMBAUG apartment, Nr Ranmukteshwar Temple, Pratap Nagar Road being organized and constructed on the land bearing Revenue Survey No 172/7/B,City Survey Nos 2288,2289,2290,2291,2292 (Consolidated No.2288 admeasuring 1135.55.72 Sq meter) of Mouje Kasba, in the Registration District Vadodara . The boundaries are : East :Flat no C/401 West :Flat No.B/404 North Flat No.B/401 after passage South : Margin</p>	<p>Rs. 996000/- interest &amp; applicable charges as mentioned in Demand Notice minus recovery received after date of demand notice</p>	<p>Rs.4,37,000/- Rs.43,700/- Rs.5000/-</p>
4	<p>Mr. Rajesh Amrutlal Parmar Mrs Naynaben Rajeshbhai Parmar</p> <p>246 JP Nagar , Opp Guj Housing Board , Ajwa Road, Vadodara.</p> <p><b>Baroda Main Branch</b> Mob: 9687689106</p>	<p><b>1BHK Flat</b> The property being Flat No. 301, 3rd floor having with undivided proportionate share in common land admeasuring about 271.63 Sq. ft alongwith construction admeasuring about 565 sq. ft in the scheme known as "AADITYA AVENUE" on land bearing R. S. No 151/1 TPS No. 4, FP No 78 and 79 situated at Village : Bapod, Taluka and Dist. Vadodara the said Flat bounded as under: East: Flat No. 304 West: Mahavir Hall North: Flat No. 302 South: Flat No. 310</p>	<p>Rs.14,76,088/- plus interest &amp; applicable charges as mentioned in Demand Notice minus recovery received after date of demand notice</p>	<p><b>Rs 9,58,500/-</b> <b>Rs 95,850/-</b> <b>Rs 10000/-</b></p>
5	<p>Mrs.Prinjal Neel Payel, Late Mr. Neel Jayrajbhai Patel legal heir Jayrajbhai Patel &amp;Mr. Jayrajbhai G Patel</p> <p>Branch :- Panigate <b>Mob: 9687689131</b></p>	<p><b>2 BHK FLAT</b> in <b>Om SAI Residency</b> being constructed/under on land bearing R.S No 70, Khata No 3274, C S No 173, T.P. Scheme No6 F P No 85 admeasuring 6530 Sq. Mtrs, paikki Eastern side admeasuring 3271.65 Sq. Mtrs, known as Om SAI RESIDENCY tower- D Third Floor, Flat No 304, Besides Maurti Heights, Shree Gyan Sagar Resicom Road, Mouje Vill. Sayajipura, Super built up area admeasuring 750.00 Sq. Ft at registration district &amp; sub District Vadodara and District Vadodara. Boundaries of the property is as under :- North- By Lift, Staircase and Flat No D-301 South- By Flat No D/303 East- By Margin, Common Plot West- By 7.50 Mtrs, wide internal Road</p>	<p>19,33,356.62+interest thereon w.e.f. 23.12.2019 and applicable charge</p>	<p>Rs. 14,49,000/- Rs 1,44,900/- Rs 10000/-</p>

6	Mr. Jitendrabhai Rameshbhai Darji Flat no SF 5 Situated at 2 <sup>nd</sup> Floor at Mahesh Park Apartment, Karelibaug Vadodara, 390018  Branch :- Gotri Road Mob:-9687689202	<b>1 RK FLAT</b> All that piece and parcel of property owned by Mr Jitendrabhai Rameshbhai Darji, Property being Revenue Survey No 750, Paiki B Tika No 26/5, Scheme Mahesh Park Apartment, Near Sandes Press, Bahuchar JI road, Karelibaug Paiki Flat No S.F. 5 on 2 <sup>nd</sup> floor admeasuring 263 Square feet Constructed on land bearing of Mouje Village Karelibaug ( Vadodara Kasba) within Registration Sib-District and bounded as under: East : Open space of apartment West : Block No 12-A North : Flat No 4 C.1 Type South : Flat No 6 C.1 Type	<b>Rs.997782.57/-</b> plus Unapplied and unserved interest & applicable charges as mentioned in Demand Notice minus recovery received after date of demand notice	Rs 4,50,000/- Rs 4,50,000/- Rs 5000/-
7	Mr. Lalit Rajibhai Solanki Mr. Jignesh Lalitbhai Solanki Mr. Rohit Vasudev Solanki  Branch:- Laheripura Mob:-9687689121	<b>1BHK Flat</b> of property location at Flat No. 401, 4 <sup>th</sup> Floor, Subham Flats, Bhavdas Mohalla, Behind Khanderao Market, constructed on NA land bearing "B" Tikka No. 162, City Survey No. 95 adm. 112.88 sq. mtrs. Of mouje Babajipura, Vadodara and bounded as under:  East : Road West : Passage/Stair/Common Terrace North : City Survey No. 96 South : City Survey No. 94	<b>872574/-</b> plus interest thereon and other applicable charges as mentioned in Demand Notice minus recovery received after date of demand notice	<b>Rs 9,00,000/-</b> <b>Rs 90,000/-</b> <b>Rs 10000/-</b>
8	Mrs Daxa Sanjaybhai Soni 1 st Floor gayatri Nagar, Opp Gotri Lake-Ambika Nagar Road, Vadodara  Branch : Chhani Mob:-9687689107	<b>1 BHK Flat</b> no 32, 1st floor, Gayatri Nagar, GHB Scheme no 400, Opp Modheshwari Temple, Gotri Lake-Ambika Nagar Road, Gotri on land bearing RS No 928/Paiki CS No 2346/B, admeasuring 33.54 sq mts mouje Gotri at Registration and Sub District Vadodara bounded as under :- East:- By Flat no 37 West By Flat no 33 North:- By open space and road South:- By open Land	Rs 17,05,716.64 + plus interest thereon applicable charges as mentioned in Demand Notice minus recovery received after date of demand notice	<b>Rs 7,30,000/-</b> <b>Rs 73,000/-</b> <b>Rs 5000/-</b>
9	Mrs.Sonali Milankumar Valand & Mr. Milan Kantibhai Valand  04, F Tower, Marutidham Complex, Chhani  Branch :- Gotri Mob:-968769113	<b>1BHK FLAT</b> Property situated at Marutidham complex being Scheme No. 13, F.P. No. 35, Survey No. 301,304,305,309,310,311,312,313, Flat No. 04, Tower F ,1 <sup>st</sup> Floor, Opp. Amardham Society, Near Ganesh Chowk, Mauja- Chhani, Dist- Vadodara admeasuring 37.45 sq.mtrs i.e. 403 sq.ft. undivided Common Road & Common Plot admeasuring 13.60 sq.mtrs standing in the name of Sonaliben Milankumar Valand & Milan Kantibhai Valand.  Boundaries of the property is as under :- North- common Plot of society South- Flat No F-1 East – Flat No F-3 West- Flat No. G-2	<b>1387488/- +interest thereon w.e.f. 31.03.2021 and applicable charges</b>	Rs 11,48,000/- Rs 114800/- Rs 5000/-

10	M/s Poddar Sales Corporation Mr Gyanchand Suganchand Asnani (Proprietor Borrower)  Branch:- Raopura Mob:-968769134	<b>COMMERCIAL SHOP</b> at basement, Adarsh Duplex, Nr Gandhi Nagar Gruh, Kala Mandir Lane, Mangal Bazaar on land bearing Vibhag B, Tikka Number 5/1, Survey Number 124/3-B, 124/4,124/6,124/7,124/8 Near Rokadnath Temple Kala Mandir at Mouje Vadodara KasbaSub District Vadodara and bounded as under East:- By internal Road West:- By Open Space <b>North:-By Approach road to subjected property and shop no 5 &amp; 6</b> <b>South:- By Shop Number 124/3B</b>	Rs 13,89,871.90 plus interest thereon	<b>Rs 17,01,000/-</b> <b>Rs 170100/-</b> <b>Rs 10000/-</b>
11	M/s. LITTLEBERG CARE  Aruna S Ghariya ( Partner) & others B-15/16 Gayatri Krupa Society Near Airport, Karelibaug Vadodara 390022  Branch:- Makarpura Road Mob:-9152940559	<b>Industrial plot</b> and Shed on Plot No 68 , Plot 568 Sq. meters (i.e. 6114 Sq. foot) and common area for road etc 1529 sq. mts. ,built up area of ground floor area 374.42 sq. meter & first floor area 64.28 Sq. mts. Situated in scheme titled as <b>TDT Infra Pvt. Ltd. Industrial Park</b> being constructed on nonagricultural land , Block No 50/B of Moje Village <b>Lamdapura</b> , Taluka <b>Savli</b> , Dist. Vadodara , in the registration sub dist. <b>Savli</b> and Dist Vadodara Boundaries as under :- East :- Industrial park main road West :- Plot No 67 North :- Plot No 69 South :- Industrial park internal road	Rs. 1,69,77,766.63 /- Plus other charges and interest thereon	<b>Rs72,10,800/-</b> <b>Rs 7,21,080/-</b> <b>Rs 10,000/-</b>
12	Dakshaben Kanubhai Machhi  102, Nand Avenue Shreenathji Mandir's Lane, Ghadyali Pole, Sub Dist. & District Vadodara  Branch :_ Makarpura Road Mob:-9152940559	102, Nand Avenue, Shreenathji Mandir Lane, Desai Sheri, Ghadiyali Pole, Vibhag-1, City Survey Tikka No. A/4/2, City Survey No. 390, adm. 41.8065 Sq Mtrs & City Survey No. 385 to 389 paiki North side land adm. 130.8440 Sq Mtrs, Total land adm. 172.6505 Sq Mtrs constructed "Nand Avenue", Construction adm. 38.65 Sq Mtrs & Undivided land 16.32 Sq Mtrs in the Registration District & Sub District Vadodara and bounded by: East: Common Passage, stair case & Open Sky space West: City Survey No. North: City Survey No. South: Flat No. 103	Rs. 13,30,239.00 (Rupees Thirteen Lakh Thirty Thousand Two Hundred Thirty Nine Only) as on 10-06-2021	<b>Rs 14,50,000/-</b> <b>Rs 145000/-</b> <b>Rs 5000/-</b>

13	Mr Ashok Tukaram Ranjane  Flat No:-413 Situated at Shivalay Flats, Tarsali Road, Tarsali  Branch :-Gotri Road Mob:-9687689202	<b>1 Room Kitchen</b> Flat of property situated at CS No 197 admeasuring 02-59 Sq mtrs Paikki admeasuring 192.12 Sq mtr, City Survey No 198,199, 200 and 205 admeasuring 575.25 sq mtr on non agricultural Land and residential Zone in SHIVALAY FLATS Paikki flat no 413 on 4 <sup>th</sup> floor, its super builtup area admeasuring 665.00 sq ft constructed on land bearing mouje Tarsali with Registration Distrcit Vadodara Registration Sub District Danteshwar, Vadodara Vibhag 2 and is bounded as under East :-OTS West : Margin Space North : Margin Space South : Flat no 412	Rs 13,55,287.21 plus unapplied and unserved interest and applicable charges as mentioned in demand notice minus recovery received after date of demand notice	<b>Rs 4,89,375/-</b> <b>Rs 48,950/-</b> <b>Rs 5,000/-</b>
14	Mrs Sonal Kiranbhai Soni  Flat No B 314, 2 <sup>nd</sup> Floor, Vishal Apartment, Opp Poonam Complex, Nr Kaladarshan Crossing, Waghodia Road, Vadodara  Branch: Subhanpura Mob- 9687689137	<b>1 Room Kitchen</b> owned by Smt Sonal Kiranbhai Soni being equitable mortgage of being Flat no B 314 2nd Floor “ Vishal Apartment” Opp. Poonam Complex Nr. Kaladarshan Crossing, Waghodiya Road Land bearing RS No. 480 Tp No. 3 FP N 378, 379 Mouje Danteshwar and bounded as under East : Open Land and B type Building West : Open Land and Tenament No. 1 to 4 North : 6 Mtr. Road South : Open Land and 20 Mtr. Road	594693.62 144736.00 plus interest & applicable charges as mentioned in Demand Notice minus recovery received after date of demand notice	<b>Rs 5,74,000/-</b> <b>Rs 57,400/-</b> <b>Rs 5,000/-</b>
15	Mr. Hashmukhbhai Bachubhai Soni AND Smt Rasila Hashmukh Soni  Flat no 302 Third Floor Gunjan Apartments Nr. Narshiji Temple Hathikhana Main Road Vadodara  Branch: Subhanpura Mob- 9687689137	<b>1 Room Kitchen</b> owned by Hashmukhbhai Bachubhai Soni being equitable mortgage of being Flat No. 302 3rd Floor area admeasuring 400 sq. ft super built up area na d situated at NA Land bearing city survey no. 123 tikka no. ½ vibhag A on whi h scheme known as Gunjan Apartment of Village Mouje Vadodara and bounded as under East : By Flat No. 301 with common wall West : By Property of Urmila K Soni North : By Flat no.303 with common wall South : By Property of Chanchalben P Shah & Others	1093549.25/- plus interest & applicable charges as mentioned in Demand Notice minus recovery received after date of demand notice	<b>Rs 5,35,000/-</b> <b>Rs 53,500/-</b> <b>Rs 5,000/-</b>

**TERMS AND CONDITIONS –**

- 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  
क्षेत्रीय कार्यालय: बैंक ऑफ बड़ौदा, बड़ौदा शहर क्षेत्र, ५ वॉ तल, सूरज प्लाजा III, सयाजीगंज, बड़ौदा-३९००२०, गुजरात  
Regional office: Bank of Baroda, Baroda City Region, 5<sup>th</sup> floor, Suraj Plaza-III, Sayajigunj, Baroda-390020, Gujarat  
फ़ो. /Ph.: -91-265-23610026, 236313, 34, 36 ई-मेल/E: [rn.baroda@bankofbaroda.com](mailto:rn.baroda@bankofbaroda.com), वेब/Web: [www.bankofbaroda.com](http://www.bankofbaroda.com)



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 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 or M-8238009925.

Date: 03-02-2024  
Place: Vadodara

S/d  
Authorized Officer  
Bank of Baroda