

BARODA GUJARAT GRAMIN BANK

(Sponsored & Wholly Owned by Govt. of India, Govt. of Gujarat & Bank Of Baroda)

(Scheduled Bank)

**बड़ौदा गुजरात ग्रामीण बैंक**

(भारत सरकार, गुजरात सरकार एवं बैंक ऑफ बड़ौदा का सम्पूर्ण स्वामित्व)

(शिडयूल्ड बैंक)

Annexure No.1**Terms and condition for sale of assets with 15 days sale note through online E-auction under Sarfaesi Auction act 2002**

E-Auction Sale notice for sale of immovable assets under securitization and reconstruction of financial assets and enforcement of security interest act, 2002 read with provision to rule 6(2) & 8 (6) of the security interest (Enforcement) rule, 2002.

Notice is hereby given to the public in general and in particular to the borrowers, Mortgagors and guarantors that the below described immovable property mortgaged/charged to the secured creditors, symbolic or physical possession of which has been taken by the authorized office of Baroda Gujarat Gramin Bank, 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 Borrowers, Secured Assets, Reserved Price, E-Auction Date & Time, EMD and Bid Increase amount are mentioned as below.

Branch & Contact No.	Name of Borrower(s)	Description of property.	Reserve price	EMD Deposit A/c	Type of possession
			EMD	Bid Increase Amount	
KARAMSAD (M)-7574803220	BORROWER: NARENDRABHAI TRILAKCHANDRA KHUHA	GROUND FLOOR SHOP NO.4, ADMEASURING 15.47 S.M. UNDIVIDED SHARE OF LAND ADMEASURING 10.05 S.M. IN "SIDDHI VINAYAK FLATS" WHICH ARE CONSTRUCTED ON R.S.NO.1455/1 ADMEASURING H. 01-17-84 ARE.I.E. 1784 S.M. OF VILLAGE MOGARI, TA & DIST: ANAND, 388345	Rs.6,51,015/- Rs. 65,102/-	32200013201017 Rs. 10,000/- IFSC: BARB0BGBXX (FIFTH LETTER IS ZERO)	Physical
KARJAN (M)-9099007143	BORROWER: SUMANBEN RAKESHKUMAR SHAH	THE IMMOVABLE PROPERTY BEING S/11 SECOND FLOOR ALONG WITH CONSTRUCTION ADMEASIURING ABOUT 82.80 SQ. METERS IN THE SCHEME KNOWN AS "GEETANJALI COMPLEX", OPP. STATE BANK OF INDIA, NAVA BAZAR, KARJAN. LAND BEARING CITY SURVEY NO:380 (380, 381, 382) PLOT AREA ADMEASURING ABOUT 890.93 SQ. FT SITUATED AT VILLAGE KARJAN,TALUKA: KARJAN, DISTRICT : VADODARA, AND REGISTRATION SUB DISTRICT VADODARA	Rs.4,68,900/- Rs.46,890/-	31430013201017 Rs. 10,000/- IFSC: BARB0BGBXX (FIFTH LETTER IS ZERO)	Physical
MANJALPUR (M)-9099007134	BORROWER: KISHOR DAGDU BANDAL	FLAT NO:302 ON 3RD FLOOR ADMEASURING 35.30 SQ. MTRS. SUPER BUILT UP AREA IN "RUDRA APARTMENT" CONSTRUCTED ON A LAND LYING BEING AND SITUATED IN WADI VIBHAG OF VADODARA KASBA COMPRISED IN VIBHAG A, TIKKA NO:9/1 AND CITY SURVEY NO:71/1 ADMEASURING 56.02.07 SQ. MTRS. AND CITY SURVEY NO: 71/2 ADMEASURING 37.62.58 SQ. MTRS. AS WELL AS CITY SURVEY NO: 71/3 ADMEASURING 79.43.23 SQ. MTRS. IN THE REGISTRATION DISTRICT SUB DISTRICT VADODARA,GUJARAT	Rs.5,23,260/- Rs.52,326/-	31340013201017 Rs. 10,000/- IFSC: BARB0BGBXX (FIFTH LETTER IS ZERO)	Physical

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Reaching to Unreached

બરોડા ગુજરાત ગ્રામીણ બેંક

(ભારત સરકાર, ગુજરાત સરકાર અને બેંક ઓફ બરોડા વાકા સમ્પૂર્ણ સ્વામિત્વ)

(શિડયૂલ્ડ બેંક)

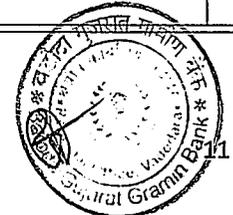
(Scheduled Bank)

NEW VIP (M)-9099997690	BORROWER: VISHAL MAHENDRABHAI BHATT	RESIDENTIAL FLAT NO. 310 ON 3RD FLOOR, ADMEASURING 33.73 SQ. MTS. SUPER BUILT UP, IN A SCHEME NAMED "DIVYA ASHISH COMPLEX-2", CONSTRUCTED ON SUB PLOT NO.6 AND 13 COLLECTIVELY ADMEASURING 1113 SQ. MTS. LYING BEING AND SITUATED AT MOUJE VILAAGE BAPOD SIM BEARING REVENUE SURVEY NO. 873, BEARING FINAL PLOT NO. 546 OF T.P. SCHEME NO. 3 IN THE REGISTRATION DISTRICT SUB DISTRICT VADODARA, GUJARAT	Rs.4,86,600/- Rs.48,660/-	31900013201017 Rs.10,000/- IFSC: BARB0BGGGBXX (FIFTH LETTER IS ZERO)	Physical
NEW VIP (M)-9099997690	BORROWER: SACHIN RAMANBHAI PARMAR	FLAT NO. 442, 4TH FLOOR, ADMEASURING ABOUT 32.00 SQ. MTRS. & (COMMON ROAD & COMMON PLOT AREA) /BUILT AREA IN "SHREE HARI TOWNSHIP", CONSTRUCTED ON LAND LAYING BEING AND SITUATED AT TALUKA VADODARA-1 (CITY) MOJE VILLAGE BAPOD SIM BEARING REVENUE SURVEY NO. 257 PAIKI IN THE DISTRICT & REGISTRATION SUB DISTRICT VADODARA, GUJARAT	Rs.4,05,000/- Rs.40,500/-	31900013201017 Rs.10,000/- IFSC: BARB0BGGGBXX (FIFTH LETTER IS ZERO)	Physical
SAYAJIPURA (M)-7574803212	BORROWER: NARESHBHAI CHHITALAL SHAH	FLAT NO. D/16 & B/17 EACH ADMEASURING 337 SQ. FTS AND 390 SQ. FTS. SUPER BUILT UP, PROPORTIONATE LAND AREA OF 12.93 SQ. MTRS. AND 14.96 SQ. MTRS. RESPECTIVELY ON THE GROUND FLOOR IN "SHREEJI DHAM APPARTMENT" CONSTRUCTED ON LAND LAYING BEING AND SITUATED AT VILLAGE BAPOD SIM BEARING REVENUE SURVEY NO. 705 BEING FINAL PLOT NO. 563 OF T.P. NO. 3 ADMEASURING 1500 SQ. MTRS. IN THE REGISTRATION DISTRICT SUB DISTRICT VADODARA	Rs.12,36,870/- Rs.1,23,687/-	32120013201017 Rs.10,000/- IFSC: BARB0BGGGBXX (FIFTH LETTER IS ZERO)	Physical
SUBHANPURA (M)-9099007133	BORROWER: MITESH KANAIYALAL PATNI	SHOP NO:34, GROUND FLOOR, "GEET GOVIND CHAMBERS", NANI SHAK MARKET, CHOKHANDI, VADODARA, BEING CONSTRUCTED ON LAND BEARING CITY SURVEY NO. 188/2, VIBHAG 'A', TIKKA NO. 7/3, CTS NO. 3338, MOJE VADI, IN THE REGISTRATION DISTRICT SUB DISTRICT VADODARA, GUJARAT	Rs.3,24,000/- Rs.32,400/-	31330013201017 Rs.10,000/- IFSC: BARB0BGGGBXX (FIFTH LETTER IS ZERO)	Physical
VASNA ROAD (M)-9099997664	BORROWER: YOGESH MADHAVSINH SOLANKI	FLAT NO:407, 4TH FLOOR, "GHANSHYAM RESIDENCY", NEAR TALATI OFFICE, VADSAR, VADODARA, 390010, CONSTURCTED ON LAND LAYING BEING SITUATED AT VILLAGE MOJE VADSAR (GAMTAL SIM) BEARING CITY SURVEY NO. 1386 ADMEASURING 55.74 SQ. MTRS. ALONG WITH UNDIVIDED AREA OF 11.13 SQ. MTRS IN THE REGISTRATION DISTRICT AND SUB DISTRICT VADODARA VIBHAG-3, GUJARAT	Rs.7,29,000/- Rs.72,900/-	31640013201017 Rs.10,000/- IFSC: BARB0BGGGBXX (FIFTH LETTER IS ZERO)	Physical
WAGHODIA ROAD (M)-9099007132	BORROWER: SAGAR ASHOKBHAI KAHAR	FLAT NO. 110, ON 1ST FLOOR, ADMEASURING 74.32 SQ.MTS. BUILT UP AREA, TOGETHER WITH UNDIVIDED PROPORTIONATE LAND ADMEASURING 26.01 SQ.MTS. IN THE SCHEME KNOWN AS "VAIKUNTH COMPLEX", SITUATED IN CITY SURVEY VIBHAG-B, TIKKA NO.27/2, CITY SURVEY NO.3-A-B-D-E-1 IN BABAJIPURA AREA OF VADODARA KASBA, IN THE REGISTRATION DISTRICT SUB DISTRICT VADODARA, GUJARAT	Rs.10,89,450/- Rs.1,08,945/-	31320013201017 Rs.10,000/- IFSC: BARB0BGGGBXX (FIFTH LETTER IS ZERO)	Physical

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Date & Time of E –Auction: 23-05-2024 & Time is 11:00 AM to 4:00 PM

Last date to submit EMD with application and KYC at Baroda Gujarat Gramin Bank, Concern Branch is 22-05-2024 up to 04:00 pm.

Property inspection Date & Time: 13.05.2024 & Time is between 11:00 AM to 4:00 PM

Detailed Terms and conditions:

1. The Property shall be sold "AS IS WHERE BASIS" and shall be subject to other terms and condition as published on the official website of the e-auction agency.
2. All interested bidders will have to deposit EMD amount and will get their USER-ID and PASSWORD by contacting service provider M/s E-Procurement Technologies Ltd.- Auction Tiger Mr. Pravinkumar Thevar (Mob.+91-9722778828 & 9265562818/821); Help line e-mail id (Pravin.thevar@auctiontiger.net and support@auctiontiger.net). Interested Bidder will have to submit their bid for all parts of vehicle. Sell of vehicle by auction will be held on e-Auction website <https://sarfaesi.auctiontiger.net>.
3. All the payment shall be made through RTGS/NEFT in the account details of which are given in the sale notice. The EMD of the unsuccessful bidder will be returned on the closure of the e-auction sale proceedings through RTGS / NEFT without interest.
4. The Bidder Can Increase their offer in multiplication of Rs.10,000/-. (Ten Thousand rupees only)
5. All expenses incidental thereto shall be borne by the auction purchaser. Buyer will have to pay any Statutory or other dues payable on secured assets. Any offer not fulfilling terms and conditions, will not be accepted. Bank will have all rights to reject any or all offer, or accept offer for one or more vehicle, without giving any reasons.
6. The sale is subject to confirmation by the Bank. If the borrower / guarantor pays the amount due to the Bank in full before date of sale, no sale will be conducted.
7. In case bid is placed during the last 5 minutes of the auction closing time, the closing time will automatically get extended for 3 minutes. Otherwise it will automatically get closed. Highest bidder at the end of auction will be declared as successful bidder by Authorized officer.
8. The highest bid received shall become the base price auction for that particular property and bidder shall be allowed to increase the bid beyond the amount and the amount by which each bid is to be as mentioned in the sale notice.
9. Any person, unless disqualified, may submit bid which shall be accompanied by the earnest money not less than 10% of reserve price as prescribed in auction sale notice as decided by the recovery officer and uploaded on the website. The amount in the case of the successful bidder shall be adjusted towards the consideration amount and in case of unsuccessful bidders, the same shall be returned at the close of the auction to all concerned through RTGS/NEFT In the same accounts from which transaction is made to deposit the EMD. The prospective bidders are also advised to give complete details of their accounts.
10. The highest bidder shall have to **Deposit 25%** of his final bid amount after adjustment of EMD already paid, **IMMEDIATELY** after being declared as highest bidder (H1). As regards declaration as highest bidder is concerned, the concerned e-auction agency is directed to send an email (If possible auto-generated) Immediately after completion of bid process as per schedule to the Highest bidder that he/she is the

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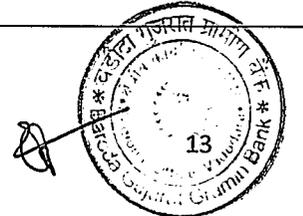
(शिडयूल्ड बैंक)

- highest bidder advising him to deposit **25%** of bid money minus the amount paid as earnest money immediately. For the purpose of this provision, the meaning of word 'Immediately' means same day but if bank timing is over, immediately means next bank working day by 4:00 P.M. through RTGS/NEFT in the account as mentioned in sale notice.
11. The successful bidder/auction purchaser shall deposit **The Balance 75% of the sale consideration amount on or before 15th day from the date of sale** of the property. If the 15th day is Sunday or other holiday, then on Immediately first bank working day through RTGS/NEFT in the account as mentioned in sale notice. Further the purchaser shall also be liable to make good of any shortfall or difference between his final bid amount and price for which it is subsequently sold.
 12. In case of default of payment within the prescribed period, the deposit, after deduction of the expenses of the sale, may, if the undersigned think fit, be forfeited to the Government Account and the defaulting purchaser shall forfeit all claims to the property or the amount deposited. The property shall be resold forthwith, after the issue of fresh proclamation of sale.
 13. The bidder shall give his full name and complete address and state clearly whether he is submitting bid for himself or on behalf of another and in the latter case furnish proper authority (In original) in that regard and the full name and complete address of such party his PAN/TAN Number and photocopy thereof, in case of proper authority the decision of recovery Officer taken at the time of confirmation of sale shall be final.
 14. The properties shall ordinary be sold in the same order in which they appear in the proclamation.
 15. In case of stay of sale or Recovery Proceeding by any superior court of Competent Jurisdiction, the auction may either be postponed/cancelled in compliance of such order, without any further notice and the persons participating in the sale have no right to claim damages, compensation or cost for such postponement/cancellation etc.
 16. The property is sold on "as is where is/ on what is" basis, Prospective bidder are advised to peruse/verify copies of title deeds/documents, if any available with concerned branch of the bank and may make own inquiries regarding encumbrances, search results and other revenue relating to the property and shall satisfy themselves regarding the nature and description of property, condition, lien, charges, statutory dues, etc. before submitting the bid.
 17. In any circumstances, the property will not be sold below reserve price as specified in the Sale Proclamation/ Sale Notice.
 18. Anyone of the following documents alone will be accepted as ID proof, viz, (a) Voters ID Card/ Aadhar Card (b) PAN CARD; or (c) Ration Card carrying Photo and the name of the bidder(s); or (d) Valid Driving license with photo, (e) Passport or (f) any other Government ID carrying the photograph of the bidder(s).
 19. Incomplete/bids without proper EMD, bids not in conformity with the terms and condition of sale and bids submitted after the stipulated date and time will be summarily rejected.
 20. No bidder shall be permitted to withdraw the bid from the auction proceedings after submission of the bid form, till completion of auction.
 21. In the event of postponement/cancellation of auction/sale after submission of the bids, on the EMD submitted by the bidder will be returned in their respective accounts for which no interest or charges will be paid.

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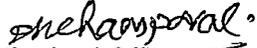
22. The particular of property given in the sale proclamation have been stated to the best of the information of the recovery officer thereafter the recovery officer shall not be answerable for any error or omission.
23. If for any reason the sale is not confirmed or is set aside, or stayed, the consideration money paid will be refunded to the auction purchaser. The purchaser shall be deemed to have purchased the property with full knowledge and subject to all the reservation/encumbrance, if any.
24. The sale, in normal circumstances will be confirmed after expiry of 30 days from the date of auction sale provided full bid amount is deposited as stipulated and there are no objections from any side.
25. No request for Inclusion/substitution in the sale certificate of names of any person(s) other than those mentioned in the bid from shall be entertained.
26. The undersigned 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 including calling upon the next highest bidder to perform in case the earlier bidder failing to perform.
27. All terms & condition mentioned hereinabove shall be binding to the bidder/auction process.

Statutory 15 days Sale notice under SARFAESI Act, 2002

Borrowers/ Guarantors are hereby informed by this notice to deposit Demand amount with interest and other expenses before last date of auction, failing which, properties will be auctioned/ sale and if any amount remain due after auction/sale, will be recovered with interest and other expenses

Date: 03.05.2024

Place Vadodara


Authorized Officer
Baroda Gujarat Gramin Bank

