

ANNEXURE – F

[Terms and Conditions for Sale to be uploaded in Banks website]

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 provision 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/assets mortgaged/charged to the Secured Creditor, possession of which has been taken by the Authorized Officer 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 Borrower(s) / Mortgagor (s)/ Guarantor (s) /Secured Asset/s/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below –

S.N.	Name & Address of Borrower/ Mortgagor/Guarantors	Description of Secured Asset	Reserve Price	Status of Possession
		Details of Secured Debt	EMD / EMD AC No./Contact Person	
1.	Borrower: Mr. Tejaskumar Mohanbhai Patel Address - Desai Faliyu, Bhinar, At Po. Bhinar, Ta. Vansda, Dist. Navsari-396590	All the piece and parcel of the immovable property Gamtal land residential building (to be constructed thereon) situated at City Survey No. 171 Paikee Plot No. 99(48.01 Sq. mtrs. OR 516 Sq. Fts.), Champawadi, Vansda, Ta. Vansda, Dist. Navsari - Belonging to Mr. Tejaskumar Mohanbhai Patel and Mrs. Kantaben Mohanbhai Patel Total Dues up to 20/02/2025 = Rs. 10,23,551/- + Interest thereafter + incidental expenses, cost, charges etc.	Reserve Price: Rs. 6,32,000/- (Rupees Six Lakh Thirty Two Thousand Only) EMD : Rs. 63,200/-(Rupees Sixty Three Thousand Two Hundred Only) EMD Deposit A/C No – 31990015161020 IFSC- BARB0BGGBXX Bid Increase amount- Rs.5000/- Contact Person- Mr K. U. Patel(Mo-9099997699)	Physical
2.	Borrower: Mr. Bhavin Amrutlal Joshi and Mrs. Tanviben Bhavin Joshi Address - 501, OM Residency, Luncikui Navsari 396445	All parts and parcels property bearing R.S. no 100, C. S. Tika No 112, C.S. No 4912, T.P. Schem No. 2, Flat No 501, Block no A, Municipal House No 4699/A-501, Maze Nine Floor, Admeasuring Supper Built up area 218.4014 sq. miters. Built Up area 141.1609 Sq. Miters situated at Om Residency, Municipal Ward No 14, Dasera Tekrai Road, Navsari. - Belonging to Bhavin Amrutlal Joshi. Total Dues up to 20/02/2025 = Rs. 18,02,374/- + Interest thereafter + incidental expenses, cost, charges etc.	Reserve Price: Rs.34,20,000 /- (Rupees Thirty Four Lakh Twenty Thousand Only) EMD : Rs. 3,42,000/-(Rupees Three Lakh Forty Two Thousand Only) EMD Deposit A/C No – 30740015161020 IFSC- BARB0BGGBXX Bid Increase amount- Rs.5000/- Contact Person- Mr M. P. Lad(Mo-9099007074)	Symbolic
3.	Borrower: Mr. Vijaybhai Vibhabhai Bharwad and Mr. Nileshbhai Vibhabhai Bharwad Address– 518, Jamna Park, Gandevi Road, Jamalpore, Navsari-396445	All parts and parcels property bearing R.S. no 21 Paikee 141 Southern side of Plot Admeasuring 371.75 Sq. Mtrs & Construction of Ground Floor of House 83.64 Sq. Mtrs bearing Gram Panchayat Ghar No. 518 & Construction of Tabela (Herd) admeasuring 46.46 Sq. Mtrs bearing Gram Panchayat Ghar No. 817 Situated at Jamana Park Society, Ta. & Dist. Navsari. - Belonging to Mr. Vijaybhai Vibhabhai Bharwad and Mr. Nileshbhai Vibhabhai Bharwad Total Dues up to 20/02/2025 = Rs. 19,06,073/- + Interest thereafter + incidental expenses, cost, charges etc.	Reserve Price: Rs. 65,70,000/- (Rupees Sixty Five Lakh Seventy Thousand Only) EMD : Rs.6,57,000 /-(Rupees Six Lakh Fifty Seven Thousand Only) EMD Deposit A/C No – 30740015161020 IFSC- BARB0BGGBXX Bid Increase amount- Rs.5000/- Contact Person- Mr M. P. Lad(Mo-9099007074)	Symbolic

4	<p>Borrower: Mr. Yogeshbhai Babubhai Bhatt</p> <p>Address- Rung Niketan, Vijaypark Society, Lunsikui, Navsari.-396445</p>	<p>All Parts and parcels of land of Plot No D-291, admeasuring 104.5466 Square Meters, in area known as “Shivani Residency”, bearing Tika No 168, City Survey No 1691 (Consolidated) Corresponding Revenue Survey No 338/1 (Consolidated) Situated at: Ghelakhadi area, Within Navsari Municipal Limits, Navsari, Ta. & Dist. Navsari.</p> <p>- Belonging to Mr. Yogeshbhai Babubhai Bhatt.</p> <p>Total Dues up to 20/02/2025 = Rs. 16,50,013/- + Interest thereafter + incidental expenses, cost, charges etc.</p>	<p>Reserve Price: Rs. 20,50,000/- (Rupees Twenty Lakh Fifty Thousand Only)</p> <p>EMD : Rs. 2,05,000/- (Rupees Two Lakh Five Thousand Only)</p> <p>EMD Deposit A/C No – 30740015161020</p> <p>IFSC- BARB0BGGGBXX Bid Increase amount- Rs.5000/-</p> <p>Contact Person- Mr M. P. Lad(Mo-9099007074)</p>	Symbolic
5	<p>Borrowers: 1) Mr. Saddamhusen Mukhtarahmad Saiyad, 2) Mrs. Saminaben Mukhtarahmad Saiyad, 3) Mr. Muntazar Mukhtarahmad Saiyad, 4) Mr. Aezazahmad Mukhtarahmad Saiyad, 5) Mr. Masumahmad Mukhtarahmad Saiyad.</p> <p>All residing at:- Bazar Road, Jamadar Faliya, Vansda, Ta. Vansda, Navsari.- 396580</p>	<p>All the pieces and parcel of immovable property GAMTAL land and Residential Building situated at City Survey No. 393 Paikee, (182.28 Sq. Mtrs. Paikee 149.28 Sq. Mtrs.), Gram Panchayat Property No. 5/39 (Old No. 4/39), Jamadar Faliya, Vansda, Ta. Vansda, Dist. Navsari</p> <p>- Belonging to Saminaben Mukhtarahmad Saiyad, Muntazar Mukhtarahmad Saiyad, Aezazahmad Mukhtarahmad Saiyad, Masumahmad Mukhtarahmad Saiyad, and Saddamhusen Mukhtarahmad Saiyad.</p> <p>Total Dues up to 20/02/2025 = Rs. 16,37,987/- + Interest thereafter + incidental expenses, cost, charges etc.</p>	<p>Reserve Price: Rs. 35,10,000/- (Rupees Thirty Five Lakh Ten Thousand Only)</p> <p>EMD : Rs. 3,51,000/- (Rupees Three Lakh Fifty One Thousand Only)</p> <p>EMD Deposit A/C No – 30670015161020</p> <p>IFSC- BARB0BGGGBXX Bid Increase amount- Rs.5000/-</p> <p>Contact Person- Mr A. H. Savaliya(Mo-9099007067)</p>	Symbolic

Date & Time of E-auction: 27/03/2025, Time: 11 AM to 02 PM.

Property inspection date & Time: 17/03/2025, between 11 AM & 04 PM.

TERMS AND CONDITIONS –

- The Sale will be conducted by the undersigned through e-auction platform provided by the e-Auction service provider C1 India Pvt. Ltd. at the Website <https://bankeauctions.com> on the date and time mentioned above. Further, they are requested to submit the requisite KYC documents to the respective branches and transfer the EMD amount using online mode (NEFT/RTGS) in the EMD transfer accounts (as mentioned above) by 25/03/2025. In case Auction purchaser submits the KYC documents after 25/03/2025, Authorized officer/Bank is having liberty to accept and complete the KYC verification & EMD amount. However in such event the Authorized officer/Bank will not be held liable for any delay/failure for verification of KYC documents and failure to transfer EMD in the account. Bidders may give offers either for one or more properties. In case of offers for more than one property/asset bidders will have to deposit EMD for each property/asset.
- Earnest Money Deposit (EMD) amount as mentioned above shall be paid online i.e. through NEFT/RTGS. NEFT transfer can be done from any Scheduled Commercial Bank. Only NEFT/RTGS mode should be used for fund transfer. The Earnest Money Deposited shall not bear any interest. EMD amount of the unsuccessful bidders will be returned without interest.
- Platform (<https://bankeauctions.com>) for e-Auction will be provided by Bank's e Auction service C1 India Pvt. Ltd. having its Registered Office at 1502, 15th Floor, Ambadeep Building, 14, K. G. Marg, New Delhi – 110001 and Corporate Office at Plot No-68, Third Floor, Sector-44, Gurugram Haryana-122003. The intending Bidders/Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website <https://bankeauctions.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.bggbin.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/asset 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 multiples of the amount specified in the public sale notice/Terms and condition of Sale. Extension of 05 Minutes time will be given in case of receipt of bid in last five minutes. Five 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 five 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 C1 India Pvt. Ltd. Phone: 91-8866682937, mail-gujarat@c1india.com.
- After finalization of e-Auction by the Authorized Officer, successful bidder will be informed by our above referred service provider through email. (E-mail address given by them).
- 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 Authorized Officer on or before the fifteenth day of confirmation of sale of the property/assets 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/assets & the defaulting bidder shall not have any claim over the forfeited amount and the property/assets.
- **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 Authorized 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 Authorized 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/assets 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 Baroda Gujarat Gramin Bank Branch during office hours prior at least two days before auction date.
- The property/assets 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/assets 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 Authorized 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/assets put for sale charges/encumbrances over the property/assets 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/assets offered for sale. The Authorized 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/assets. Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property/assets & to pay the tax to the authorities as per applicable rates.
- 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/ Authorized 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 conditions mentioned above. For more details if any prospective bidders may contact the Authorized officer on Tel No. 02632-253790.

Date:- 22/02/2025

Place:- Valsad

Authorized Officer

Baroda Gujarat Gramin Bank