



बैंक ऑफ़ बड़ौदा
Bank of Baroda



1	(Borrower) Mrs.Lingam Parvathi Devi, W/o.B N V S Ramesh Flat No.502, 4 th Floor, V.K.Towers, Naidu Colony Thotapalem, Vizianagaram – 535 003 Andhra Pradesh Presently Residing at : Plot No.72, Padmavathi Nagar, 2 nd Line, Mahila Police Station Line, Vizianagaram – 535002, Andhra Pradesh	All the site measuring residential flat with undivided and unspecified share of 20 sq.yds out of 600 sq.yds Residential Flat No.502 in 4 th Floor in V.K.Towers having plinth area of 1000 sft including common areas and balconies in RCC slab building in S.No.89/21 Part, Plot No.34 and 160, D.No.20-21-18 lane, Naidu Colony, Vizianagaram, having boundaries as below : Boundaries of the Building : East : 700 Sq.yds of vacant site belongs to M/s.Password Technologies Pvt Ltd. West : 30 feet wide layout road North : Sri Rama Narayana Residency South : Vacant site of Plot No.161 Boundaries of Flat No.502 in Fourth Floor in V.K.Towers East : Corridor South : Flat No.503 West : Open to sky North : Open to sky	Rs.33,29,570/- as on 09.06.2024 plus unserviced interest and unapplied interest from 10.06.2024 plus legal and other charges if any till the date of realization.	Date of e-Auction: 29.08.2026 Time of E-auction- Start Time- 14:00 to End Time- 18:00 (With 10 Minutes Unlimited Auto extension)	Reserve Price- Rs.31,59,000/- (Rs.Thirty one lacs fifty nine thousand only) Earnest Money Deposit(EMD)- Rs.3,15,900/- (Rs.Three lacs fifteen thousand nine hundred only) Bid Increase Amount Rs.25,000/- (Rupees Twenty five thousand only)	Physical Possession	date: 21 st August 2026 Time From 11:00 to 16:00
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For detailed terms and conditions of sale, please refer/visit to the website link <https://bankofbaroda.bank.in/e-auction> and online auction portal <https://banknet.com>. Also, prospective bidders may contact the Authorised Officer on Tel No. 0891-2576001, Mobile:8790448777

ବିବିଧ ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ସୂଚନା

ଅପନୀ ସାମଗ୍ରୀ କି ବନାଏଁ କାରୋବାର କି ସାମା

ବିକ୍ରୟ ଶୁଳ୍କ ବାଣିଜ୍ୟ : (ଶାଖା,ଆର.ଓ.ଏସ.ଓ.ଆର)କ୍ଷେତ୍ରୀୟ କାର୍ଯ୍ୟାଳୟ, ପିଜିଏ ପ୍ଲାଜା, ଚୌଧୁରୀ ମଞ୍ଜିଲ, ବୀପୀ ରୋଡ,ଆଇ.ଏ. ହୋଟେଲ ଡିପାର୍ଟମେଣ୍ଟ କେ.ସାମନେ, ଟ୍ରିଶାପ୍ଟାୟାମ୍ -530003(ଓ.ଓ.), ଖାରବେଳ.

Bank of Baroda (ROSAR BRANCH) : Regional Office, 10-14/10 & 11, Peejay Plaza, 4th Floor, VIP Road, Opp. Hotel Tycoon.,

Visakhapatnam –530 003 (A.P), India. ଫୋନ୍/Phoness:8790448777, <https://bankofbaroda.bank.in>- ଇମେଲ/e-mail : sarvis@bankofbaroda.com





TERMS AND CONDITIONS -

1. The Online E-Auction will be held through auction portal website i.e. <https://baanknet.com> on the date and time mentioned above with unlimited extension of 10 minutes. The intending bidders / purchasers are required to register through <https://baanknet.com> (Buyer Registration - link provided in the home page of the website) by using their mobile number and valid email-id. The intending bidders / purchasers are further required to upload KYC documents and Bank Details. The intending bidders / purchasers can be guided by the Buyer Manual provided on the home page of the auction portal website.

2. KYC Verification - On completion of registration, the intending bidders / purchasers are required to upload KYC documents and Bank account details. Registration and uploading formalities shall be completed well in advance.

3. EMD Payment - On completion of KYC verification, the intending bidders / purchasers may login and make the EMD payment, for EMD payment intending bidder/purchasers can be guided by the buyer manual provided therein after login as buyer. Payment can be made through payment gateway and also by way of creating challans and deposit the amount in the wallet. The payment shall be ensured well in advance before the stipulated time. If the required EMD amount is not held in the buyer Wallet, they will not be allowed to participate. An interested bidder may deposit Pre-Bid EMD with <https://baanknet.com> Auction portal before the close of e-Auction. 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://baanknet.com> and by following procedure for refund given in Buyer manual 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.

4. While bidding the bidder has to select the property for which the offer is submitted from the list mentioned in the above website and/ or bidder can directly enter Property ID.

Help Desk

➤ For queries contact Number: 8291220220 & email ID support.BAANKNET@psballiance.com

➤ For Registration and Login and Bidding Rules visit Buyer Manual link provided in the home page of <https://baanknet.com>.

➤ For auction property related queries, Bidders may contact Bank officials on the contact details given in last para.

STEPS INVOLVED -

➤ Register on <https://baanknet.com> using mobile number and email ID.

➤ Upload requisite KYC Documents.

मैम प्रोन्टीयु झप्सनु म्मरुन्डीन्डी

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अपनी भाषाओं को बनाएं करोबार की भाषा

बैंक ऑफ बड़ोदा : (शाखा:आर.ए.एस.ओ.आर)क्षेत्रीय कार्यालय, पीजे प्लाजा, चौथी मंजिल, बीपी रोड, आई. होटल टैकन के सामने, विशाखपट्टणम -530003(ए.ओ.) भारत.

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- Pay EMD amount by Payment Gateways and also by Generating challan and transfer EMD amount to bidder's EMD Wallet.
- After EMD amount is reflected in Bidder's e-wallet, Bidder needs to participate in the auction by clicking on the "Participate" option of the particular property.
- Submission of bid shall be through Online mode on the auction date and time.
- In case of successful Bid, the balance bid amount to be paid as per the terms as mentioned hereunder.
5. The bid price to be submitted shall be equivalent to 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 multiples 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 bids 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.
6. 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.
7. If the bidder/s are bidding for properties in symbolic possession, the following terms and conditions will be applicable as per Bank's extant guideline 'which is summarized below':
 - Property is in Symbolic Possession and Bidder is purchasing the property in symbolic possession at his/own risk & responsibility.
 - Bank will hand over the possession of property symbolically only and Successful Auction bidder/purchaser will not claim physical possession from the Bank.
 - Bank will not be responsible, or duty bound for handing over of physical possession.
 - Successful Auction Purchaser will not be entitled to claim any interest, in any case of return of money.
 - Successful Auction Purchaser must submit the Declaration Cum Undertaking confirming the above terms & condition immediately after e-Auction.
 - Subsequent to sale if successful bidder fails to submit Declaration Cum Undertaking, the bid EMD amount will be forfeited (for which every bidder is deemed to have accorded his/her consent when he/she accepts terms and conditions in BAANKNET portal for participation in e-auction).

ಮೈಸೂರಿನಲ್ಲಿರುವ ಬ್ಯಾಂಕಿನ ಮುಖ್ಯ ಕಛೇರಿ

ಅಧಿನಿಯಮಗಳಿಗೆ ಅನುಸಾರವಾಗಿ

ಬ್ಯಾಂಕಿನ ಕಛೇರಿ : (ಶಾಖಾ:ಬ್ಯಾಂಕು.ಎಸ್.ಬಿ.ಬ್ಯಾಂಕಿನಲ್ಲಿ ಕಾರ್ಯಾಲಯ, ಸಿಬಿಜಿ ಪ್ಲಾಜಾ, 4ನೇ ಮಹಡಿ, ಹೊಸ ದೆಹಲಿ, ದೆಹಲಿ ರೋಡ್, ಆರ್.ಎಸ್. ಹೋಟೆಲ್ ಬಿಲ್ಡ್ ಕೆ.ಎಸ್.ಎಸ್. ವಿಶಾಖಾಪಟ್ಟಣ-530003(ಪಂ.ಬಿ.), ಭಾರತ.

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Visakhapatnam -530 003 (A.P.), India. Phone: 8790448777, <https://bankofbaroda.bank.in> - ಮೇಲ್/ಇ-ಮೇಲ್ : sarvis@bankofbaroda.com





8. After finalization of e-Auction by the Authorized Officer, successful bidder will be informed by our above referred service provider through email, on email address registered with the service provider.

9. 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 to conduct a fresh auction/ sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property.

10. 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.

11. 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.

12. 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.

13. 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.

14. The Sale Certificate will not be issued pending operation of any stay/ injunction/restraint order passed by the DRT/DRAI/High Court or any other court against the issue of Sale Certificate. Further no interest will be paid in 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 the DRT/DRAI/High Court or any other Court,

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अपनी भाषाओं को बनाएँ कारोबार की भाषा

बैंक ऑफ बड़ोदा : (शाखा.आर.ए.एस.ओ.आरक्षेत्रीय कार्यालय, पीजे प्लाजा, चौथी मंजिल, बीपी रोड.आर्.ई., होटल टिकून के सामने, विशाखापट्टणम -530003(प्र.ओ), भारत.
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