



[Terms and Conditions for Sale to be uploaded in Bank's website as well as baanknet.com]

## DETAILED TERMS AND CONDITIONS VEHICLE AUCTION

Notice is hereby given to the public in general and in particular to the to the Borrower (s) and Guarantor (s) that Bank has repossessed/seized the Hypothecated Motor Vehicle mentioned below in exercise of the powers conferred under Hypothecation/Loan Agreement executed by the parties and Vehicle 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/Guarantor/s/Vehicle/Total Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below –

| Sr No. | Name & address of Borrower/s/ Guarantor                                                                 | Total Dues.                                                  | Vehicle Make & Model , RTO Regd No. | 1. Date of e-Auction<br><br>2. Time of E-auction<br><br>3. Last date for EMD      | 1.Reserve Price<br><br>2.Earnest Money Deposit (EMD)<br><br>3.Bid Increase Amount | EMD deposit Account No.<br><br>IFSC Code<br><br>Bank of Baroda Branch | Vehicle / Movable Asset<br><br>Inspection date & Time |
|--------|---------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|-------------------------------------|-----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|-----------------------------------------------------------------------|-------------------------------------------------------|
| 1      | Ravi M Pujar<br>S/o Mukundappa<br>Opp Town Police Station<br>Gauribidanur-561208<br>Chikkaballapur Dist | Rs.7,74,428/- as on 10-04-2025 + Unapplied Interest+ Charges | Maruti Dzire ZXI+<br>1.2L 5MT       | e-Auction on 25/08/2026.<br><br>Timings: 2 PM to 6 PM<br><br>Last date for EMD is | 1.Reserve Price- Rs.<br>5,04,000 /-<br><br>2.Earnest Money Deposit                | EMD deposit Account No:<br>67240015181219<br><br>IFSC Code:           | With prior Appointment                                |

|  |  |  |  |            |                                                                |                                                          |  |
|--|--|--|--|------------|----------------------------------------------------------------|----------------------------------------------------------|--|
|  |  |  |  | 24/08/2026 | (EMD)– Rs.50,400/-<br><br>3.Bid Increase Amount<br>Rs.10,000/- | BARB0VJGAUR<br><br>Bank of Baroda Branch<br>Gauribidanur |  |
|--|--|--|--|------------|----------------------------------------------------------------|----------------------------------------------------------|--|

TERMS AND CONDITIONS –

1. The Online E-Auction will be held on “As is where is”, “As is what is”, “Whatever there is” basis and will be conducted “On Line” through <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 in 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. 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 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](mailto: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.
- 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 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.

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. 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.

8. Neither the Bank nor <https://baanknet.com> will be held responsible for any Internet Network problem/Power failure/ any other technical lapses/failure etc. In order to ward –off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction event.

9. The Bid price to be submitted shall be equivalent or above the reserve price. The Vehicle / Movable Asset will not be sold below the reserve price. The bid quoted below the reserve price shall be rejected. Online auction will start on highest bid amount received from Bidders. During 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 bidders shall increase their bids in multiplies of the amount specified in the public sale notice/Terms and condition of Sale. Unlimited extensions of 5 Minutes time each 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.

10. 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.

11. Separate EMD & BID has to be submitted for each Vehicle by mentioning the details. The Vehicles shall not be sold below the Reserve Price.

12. Prospective bidders are advised to peruse the RC copies of vehicle with the Bank and other records at RTO before bidding and conduct their due diligence in all respect.

13. The successful Auction Purchaser / Bidder shall have to deposit balance amount of bid purchase price on or before the day of Seven days of auction or such

extended period as may be agreed upon in writing between the purchaser and the bank. 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 Bank shall have the liberty to conduct a fresh auction/ sale of the vehicle & the defaulting bidder shall not have any claim over the forfeited amount and the vehicle.

**14.** The successful bidder shall pay RTO Transfer Charges statutory dues / GST & other taxes / charges / fees / Insurance payable etc as per applicable Laws. The successful Auction Purchaser / Bidder shall have to pay applicable Goods & Service Tax (GST) over and above sale amount to Bank.

**15.** On receipt of total bid amount, Bank will issue Invoice/certificate of Sale in prescribed form and Auction Purchaser shall get the vehicle transferred in their name in RTO record within 10 days of receipt of Invoice & forms by paying necessary RTO Transfer Charges statutory dues / taxes / charges / fees / Insurance payable etc after which only bank will hand over the vehicle to Auction Purchaser. In case Auction Purchaser fail to get the vehicle transferred in their name in 10 days, Auction Purchaser will be liable for Vehicle Parking / safekeeping charges as applicable to the bank.

**16.** The EMD of the unsuccessful bidder will be returned on the closure of the e-auction sale proceedings through RTGS/NEFT without interest.

**17.** The 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.

**18.** The Intending purchaser can inspect the vehicle on date and time mentioned above at his/her expense. For inspection of RC Book / smart card, insurance policy, the intending bidders may contact Bank of Baroda Branch during office hours prior at least two days before auction date.

**19.** Bank reserves its rights to accept or reject the offer or to change the terms and conditions or to postpone or cancel the sale without assigning any reasons whatsoever. **For more details you may contact the Branch Manager Mr. Manjunath on Tel No. 9538901552.**

Date: 21/07/2026

Place: Bengaluru

Name: Marala Vidyasagar

Deputy Regional Manager

Bengaluru Rural Region

**[FOR PAPER PUBLICATION]**

**ABRIDGED VEHICLE E-AUCTION NOTICE**

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| S No | Name & address of Borrower/s/ Guarantor                                                                              | Total Dues.                                                                  | Vehicle Make & Model , RTO Regd No.    | 1. Date of e-Auction<br>2. Time of E-auction<br>3. Last date for EMD | 1. Reserve price<br>2.Earnest Money Deposit (EMD)3.Bid Increase Amount | 1. EMD deposit Account No                    | Vehicle / Movable Asset Inspection date & Time |
|------|----------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|----------------------------------------|----------------------------------------------------------------------|------------------------------------------------------------------------|----------------------------------------------|------------------------------------------------|
| 1    | Ravi M Pujar<br>S/o<br>Mukundappa<br>Opp Town<br>Police Station<br>Gauribidanur-<br>561208<br>Chikkaballapur<br>Dist | Rs.7,74,428/-<br>as on 10-04-<br>2025 +<br>Unapplied<br>Interest+<br>Charges | Maruti<br>Dzire<br>ZXI+<br>1.2L<br>5MT | e-Auction on<br>25/08/2026.                                          | 1.Reserve Price- Rs.<br>5,04,000 /-                                    | EMD deposit<br>Account No:<br>67240015181219 | With prior<br>Appointment                      |
|      |                                                                                                                      |                                                                              |                                        | Timings: 2<br>PM to 6<br>PM                                          | 2.Earnest Money Deposit (EMD)–<br>Rs.50,400/-                          | IFSC Code:<br>BARB0VJGAUR                    |                                                |
|      |                                                                                                                      |                                                                              |                                        | Last date for EMD is<br>24/08/2026                                   | 3.Bid Increase Amount<br>Rs.10,000/-                                   | Bank of Baroda<br>Branch<br>Gauribidanur     |                                                |
|      |                                                                                                                      |                                                                              |                                        |                                                                      |                                                                        |                                              |                                                |

For detailed terms and conditions of sale, please refer/visit to the website link <https://baanknet.com> Prospective bidders may contact to Mr. Mr. Manjunath on Tel No. 9538901552.

Place :- Gauribidunur

Date: 21/07/2026

Name : Mr Manjunath

**Branch Head**

Bank of Baroda.