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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 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 Authorized 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 --

Sr/ Lot No.	Name & Address of Borrower(S) / Guarantor(S) / Mortgagor(S)	Short Description of the Immovable Property with Known Encumbrances, if Any	Total Dues	Date & Time Of E-Auction	Reserve Price, Emd Amount, Bid Increase Amount	Status Of Possession (Constructive / Physical)	Property Inspection Date & Time.
1	Mr. Arvind Kumar Gupta and Mrs. Sangeeta Gupta, Flat No. 20B Radheyshyam Tower, Near Pragati College Chaubey Colony, Raipur (CG) 492001.	Residential property situated at KH No. 735 and 736, Flat No. 20A area 750 Sq Ft. and Flat No. 20B, area 750 Sq. Ft. in the ground floor, Total built up area 1500 Sq. Ft. Radheshyam Tower, Mouza Choubey Colony, Swami Atmanand Ward No. 15, Raipur (CG) in the name of Mr. Arvind Gupta. Boundaries: North-School South-Property of of Rajesh Shukla and Mrs. Veena Mishra East-Seller's Flat, Lift and stairs West- Gali	Rs.14,532,169.30 unapplied Intt. + Intt. Reversal + other charges	28.10.2026 From 02:00PM to 06:00 PM	1.Rs.68,80,000/- 2.Rs. 6,88,000/- 3.Rs. 10000/-	Physical	22.10.2026 01PM to 04PM
2.	M/s Shri Balaji Steel (Prop: Mr. Arvind Kumar Gupta, Guarantor Mrs. Sangeeta Gupta, Shop No. 7, 1 st Floor Mangalam Mall Agrasen Chauk Raipur (CG) Mr. Arvind Kumar Gupta Flat No. 20B Radheyshyam Tower, Near Pragati College Chaubey Colony, Raipur (CG) 492001. Mrs. Sangeeta Gupta Flat No. 20B Radheyshyam Tower, Near Pragati College Chaubey Colony, Raipur (CG) 492001.	Shop No. 07, Area 177.54 Sq. Ft. First Floor at Mouza Agrasen Chowk, Mangalam Mall, Tehsil and District Raipur (CG) in the Name of Mr. Arvind Kumar Gupta. Boundaries: North- Open Space South- Passage East- Shop No. 8 West-Shop No. 6	Rs.14,532,169.30 unapplied Intt. + Intt. Reversal + other charges	28.10.2026 From 02:00PM to 06:00 PM	1.Rs.12,38,000/- 2.Rs. 1,23,000/- 3.Rs. 10000/-	Physical	22 10.2026 01PM to 04PM
3.	M/s Shri Balaji Steel (Prop: Mr. Arvind Kumar Gupta, Guarantor Mrs. Sangeeta Gupta, Shop No. 7, 1 st Floor Mangalam Mall Agrasen Chauk Raipur (CG) Mr. Arvind Kumar Gupta Flat No. 20B Radheyshyam Tower, Near Pragati College Chaubey Colony, Raipur (CG) 492001. Mrs. Sangeeta Gupta Flat No. 20B Radheyshyam Tower, Near Pragati College Chaubey Colony, Raipur (CG) 492001.	Shop No. 15, Ground Floor Piece and parcel of land undivided Proportionate share comprised in diverted land at KH No. 735,736 part. new KH No. 735/1, 736, (including 387/1) super build up area 250 Sq. Ft. at Radheshyam Tower, Mouza Choubey Colony, Chirhuldi, Swami Atmanand Ward No. 39, PH No. 106(B) / 52 RIC 03, (Kota-05) Tehsil and District Raipur (CG) in the name of Mrs. Sangeeta Gupta. Boundaries: North- Flat of Arvind South- Open Area East- Lobby and stairs West- Shop of Apurva Shukla	Rs.14,532,169.30 unapplied Intt. + Intt. Reversal + other charges	28.10.2026 From 02:00PM to 06:00 PM	1.Rs.17,71,000/- 2.Rs. 1,77,100/- 3.Rs. 10000/-	Physical	22.10.2026 01PM to 04PM



आर.ओ.एस.ए.आर.बी. शाखा, महावीर गौशाला कॉम्प्लेक्स के सामने, सीधापारा, के. के. रोड रायपुर 492004, भारत
ROSRB Branch, Opposite Mahavir Goushala Complex Mondha Para, K K Road Raipur (CG) 492004, India
फ़ोन / Phone: 0771-4576909, ई-मेल / Email: sarap@bankofbaroda.com, वेब / Web: www.bankofbaroda.in



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4.	1.M/s Baid Newar Industry (Prop. Mr. Anand Kumar Baid S/o Late Shri Gautam Chand Baid C-402, Euphoria Apartment Behind Reliance Mall Vidhan Sabha Road Mowa, Raipur (CG) 492001. 2.Late Mr. Santosh Kumar Baid S/o Late Shri Gautam Chand Baid (Guarantor) His Legal Heir Mrs. Shobhana Baid W/o of Mr. Santosh Baid, C-402, Euphoria Apartment Behind Reliance Mall Vidhan Sabha Road Mowa, Raipur (CG) 492001 3. Mrs. Shobhana Baid W/o of Mr. Santosh Kumar Baid, C-402, Euphoria Apartment Behind Reliance Mall Vidhan Sabha Road Mowa, Raipur (CG) 492001 4. Mr. Anand Kumar Baid S/o Late Shri Gautam Chand Baid C-402, Euphoria Apartment Behind Reliance Mall Vidhan Sabha Road Mowa, Raipur (CG) 492001 5. Mr. Mohammad Altmash (Guarantor) Behind Chhattisgarh Hospital, Premnagar Mowa, Raipur (CG) - 492001	Residential Flat No. MIG I-02/607, situated at sector -29, Naya Raipur, Village Nawagaon / Khapri PH NO. 71/ 16, Khasra No. 362,363,361/1, 387, Tehsil Arang Dist- Raipur (CG) Property standing in the name of Mr. Santosh Baid S/o Mr. G C Baid area 658.08 Square feet. Boundaries: North- BL No. 02/608 and passage South- Open space East- BL No. 02/606 West- Open space	Rs. 21,079,952.91 unapplied Intt. + Intt. Reversal + other charges	14.10.2026 From 02:00PM to 06:00 PM	1.Rs.9,93,000/- 2.Rs 99,300/- 3.Rs. 10000/-	Physical	05.10.2026 01PM to 04PM
5.	M/s Anika Associates (Prop. Mr. Ram Kishor Modi S/o Shri Bal Mukund Modi) 1st Floor, Block No. 1 Singapore City Kota Raipur (CG)-492010 2. Mr. Ram Kishor Modi S/o Shri Bal Mukund Modi, 3-D Block No. 5 Singapore city Kota Raipur (CG)- 492010 3.Guarantor Mr. Chandramani Pandey S/o Mr Shyam Shankar Pandey, House No. 692, Sanjay Nagar, Ward No. 6, Kumhari, Durg (CG)-490042	Commercial Property bearing hall No. 01, Second Floor, KH No. 613/29, 613/56, 613/90, CGHB Colony, in front of Kanchan Jangha Complex, Kabir Nagar, PH No. 107, Raipur, District Raipur, (CG) admeasuring 1732 Sq. Ft. in the name OF Mr. Chandramani Pandey. Boundaries: North- Office Hall No.09 South- Road East- Corridor West- Road	Rs. 5,642,539.71 unapplied Intt. + Intt. Reversal + other charges	28.10.2026 From 02:00PM to 06:00 PM	1.Rs.18,01,000/- 2.Rs. 1,80,100/- 3.Rs. 10000/-	Physical	22.10.2026 01PM to 04PM
6	L N Enterprises Prop: Mrs. Nirupama Nayak W/o Mr. Shantanu Nayak Guarantor Mr. Mr. Shanatanu Nayak S/o Mr. Srustidhar Nayak, Near Gondwara, Railway Station Crossing, Shivanand Nagar, Raipur (CG) 492001 Mrs.Nirupama Nayak, Near Gondwara, Railway Station Crossing, Shivanand Nagar, Raipur (CG) 492001 Mr. Shanatanu Nayak S/o Mr. Srustidhar Nayak, House No. 1, Near 14 Block, Near Neha Beauty Parlour Sector-3, Shivanand Nagar, Raipur (CG) 492001	All that part and parcel of the land and building bearing KH No. 699/4 (part), area 374 Sq. Ft. Built up area 250 Sq. Ft. on ground floor situated at Mouza Gondwara, Yatiyaatan Lal Ward (as in Sale Deed) No. 04, PH No. 108/38, RNM Raipur-5, Tehsil and District Raipur (CG) standing in the name of Mrs. Nirupama Nayak. The Sale is restricted only to the ground floor portion of the building and specifically excludes any rights, title or interest in the roof/terrace of the said building. Boundaries as per Sale Deed dated 10.03.20217 North-Road South- Land of Seller East- House of Billu Biswal West-Road	Rs. 3,315,583.85 unapplied Intt. + Intt. Reversal + other charges	14.10.2026 From 02:00PM to 06:00 PM	1.Rs.18,02,000/- 2.Rs. 1,80,200/- 3.Rs. 10000/-	Physical	05.10.2026 01PM to 04PM



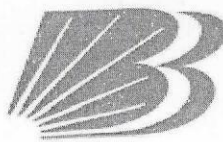


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7	L N Enterprises Prop: Mrs. Nirupama Nayak W/o Mr. Shantanu Nayak Guarantor Mr. Mr. Shantanu Nayak S/o Mr. Srustidhar Nayak, Near Gondwara, Railway Station Crossing, Shivanand Nagar, Raipur (CG) 492001 Mrs. Nirupama Nayak, Near Gondwara, Railway Station Crossing, Shivanand Nagar, Raipur (CG) 492001 Mr. Shantanu Nayak S/o Mr. Srustidhar Nayak, House No. 1, Near 14 Block, Near Neha Beauty Parlor Sector-3, Shivanand Nagar, Raipur (CG) 492001	Equitable mortgage of land and building bearing part of KH No. 682/2, 682/13 area 1000 Sq. Ft. situated at Mouza Gondwara, Netaji Kanhaiyalal Ward No. 08 PH No. 108/37, RIC Raipur -1, Raipur (CG) in the name of Mr. Shantanu Nayak. Boundaries as per Sale Deed North-Road South-House of Mishra East- House of Vishal Singh West-House of Shankar Lal Sahu	Rs. 3,315,583.85 unapplied Intt. + Intt. Reversal + other charges	14.10.2026 From 02:00PM to 06:00 PM	1.Rs.25,57,000/- 2.Rs. 2,55,700/- 3.Rs. 10000/-	Physical	05.10.2026 01PM to 04PM
8	M/s Swiss Lifestyle, G-9A, Ground Floor, Magneto Mall Labhandi Raipur (CG) M/s Swiss Lifestyle, Shop No. 4/91, Naidu Complex Near Hotel Babylon International Raipur (CG) Mr. Asif Iqbal S/o of Abdul Hamid (Partner) H N 4, Kota Near Samta Grih Nirman City Division North Behind Suyash Hospital Kota, Raipur Mr. Abdul Hamid S/o of Mr. Abdul Gafur (Partner) H N 4, Kota Near Samta Grih Nirman City Division North Behind Suyash Hospital Kota, Raipur	Office Unit No. 2, upper ground Floor KH No. 53/7, 166/7,54/4 (part of) New PH No. 37, Shahid Manmohan Singh Bakshi Ward No. 12, admeasuring super built-up area 900 Sq. Ft. case Register No. 121 dated 03.10.2003, Building permission obtained from Municipal Corporation Raipur, Approval No. 200 dated 31.11.2003, Commercial Building situated at Maruti Heights Mauza Kota, Raipur, Tehsil and District Raipur (CG) in the name of Mr. Abdul Hamid S/o Mr. Abdul Gafur. Bounded By: North Office unit No. 1, South-Parking, East- Road, West- Road	Rs. 9,622,959.88 unapplied Intt. + Intt. Reversal + other charges	28.10.2026 From 02:00PM to 06:00 PM	RS. 1.Rs.39,78,000/- 2.Rs. 3,97,800/- 3.Rs. 10000/-	Symbolic	22.10.2026 01PM to 04PM
9	M/s Varsha Trading Co. (Prop. Mrs. Nitu Sharma, W/o Mr. Govind Prasad Sharma and Guarantor Mr. Govind Prasad Sharma S/o Mr. Bhagwati Prasad Sharma. Shop No. 320 and 321, 2nd Floor, Shubh Business Tower, Bhaisthan Road, Ramsagarpara, Ward No. 17, Raipur, P.C. No. 106A, RIC Raipur-1, Dist.- Raipur (CG) Mrs. Nitu Sharma, W/o Mr. Govind Prasad Sharma (borrower) H.N. 216, Behind Pandey Nursing Home, Samta Colony Near Gayatri Mandir, Raipur Tehsil and District Raipur (CG) Mr. Govind Prasad Sharma S/o Mr. Bhagwati Prasad Sharma (Guarantor) H.N. 216, Behind Pandey Nursing Home, Samta Colony Near Gayatri Mandir, Raipur Tehsil and District Raipur (CG)	Commercial Property is situated at Shop No. 320 and 321, 2nd Floor, Shubh Business Tower, Bhaisthan Road, Ramsagarpara, Ward No. 17, Raipur, P.C. No. 106A, RIC Raipur-1, Dist.- Raipur (CG) belonging to Mr. Govind Prasad Sharma S/o Mr. Bhagwati Prasad Sharma. Bounded: North by: Saluja Steel South by: Godown of Mittal ji East by: Road On the West: Nutan Kisan Rice Mill	Rs. 2,252,032.52 unapplied Intt. + Intt. Reversal + other charges	28.10.2026 From 02:00PM to 06:00 PM	1.Rs.7,99,000/- 2.Rs. 79,900/- 3.Rs. 10000/-	Physical	22.10.2026 01PM to 04PM





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10	M/s Varsha Trading Co. (Prop. Mrs. Nitu Sharma, W/o Mr. Govind Prasad Sharma and Guarantor Mr. Govind Prasad Sharma S/o Mr. Bhagwati Prasad Sharma. Shop No. 320 and 321, 2nd Floor, Shubh Business Tower, Bhaisthan Road, Ramsagarpara, Ward No. 17, Raipur, P.C. No. 106A, RIC Raipur-1, Dist- Raipur (CG) Mrs. Nitu Sharma, W/o Mr. Govind Prasad Sharma (borrower) H.N. 216, Behind Pandey Nursing Home, Samta Colony Near Gayatri Mandir, Raipur Tehsil and District Raipur (CG) Mr. Govind Prasad Sharma S/o Mr. Bhagwati Prasad Sharma (Guarantor) H.N. 216, Behind Pandey Nursing Home, Samta Colony Near Gayatri Mandir, Raipur Tehsil and District Raipur (CG)	Commercial Property is situated at Shop No. 321, 2nd Floor, Shubh Business Tower, Bhaisthan Road, Ramsagarpara, Ward No. 17, Raipur, P.C. No. 106A, RIC Raipur-1, Dist- Raipur (CG) belonging to Mr. Govind Prasad Sharma S/o Mr. Bhagwati Prasad Sharma. Bounded: North by: Saluja Steel South by: Godown of Mittal ji East by: Road On the West: Nutan Kisan Rice Mill	Rs. 2,252,032.52 unapplied Intt. + Intt. Reversal + other charges	28.10.2026 From 02:00PM to 06:00 PM	1.Rs.7,99,000/- 2.Rs. 79,900/- 3.Rs. 10000/-	Physical	22.10.2026 01PM to 04PM
11	Mahamaya Rice Mill, Village Bhadha Main Road Kharora, Raipur (CG) Mahamaya Rice Mill, 856, Chandrakar, Krishi Farm, Keshari Bagicha Bhatagaon Raipur (CG) Shri Sukesh Chandrakar (Partner), 856, Chandrakar, Krishi Farm, Keshari Bagicha Bhatagaon Raipur (CG) Mrs. Sarita Chandrakar (Partener), 856, Chandrakar, Krishi Farm, Keshari Bagicha Bhatagaon Raipur (CG) Shri Ravi Chandrakar S/o Shri LC Chandrakar (Guarantor), 86, Bajrang Chowk, S C Bose Road Ward Bagbahra, Mahasamund-793449	Residential land and building situated at Kh. No. 884/1, Municipal House No. 856/K, PC No. 105/47, Mouza Bhatagaon, Dr. Shyama Prasad Mukherjee Ward No. 63, RNM Raipur -1 Dist Raipur (CG) in the name of Mr. Sukesh CHandrakar S/o Shri Narsingh Note: The property mortgaged with the Bank is 0.607 Hect. However as per the search report property available in revenue records in the name of the mortgager is only 0.082 hect and as per the valuation report the area of the property available on site is 6254 Sq. ft. only. The prospective Auction purchasers are advised to inspect the site and get the area verified (which may vary from the area mentioned above) before participating in the e-auction. The property offered for the sale is the area available at site only and bank will reserve its right and claim over the remaining part of the mortgaged land. e Rectification of the area in revenue records will be the liability of the successful Auction Purchaser	Rs. 24,579,574.88 unapplied Intt. + Intt. Reversal + other charges	14.10.2026 From 02:00PM to 06:00 PM	1.Rs.97,15000/- 2.Rs. 9,71,500/- 3.Rs. 10000/-	Physical	05.10.2026 01PM to 04PM
12	M/s Utsav Bag (Prop. Mr. Abdul Rub), Near Natraj Photo Studio Santoshi Nagar Raipur (CG) 492001 Prop. Mr. Abdul Rub S/o Mr. Mation Siddiqui, H. No. 346, Behind Masjid, Nayapara, Tatyapara, Raipur (CG) 492001 Mrs. Shamina Fatima Siiddiqui (Guarantor) W/o Mr. Abdul Rub, H. No. 346, Behind Masjid, Nayapara Tatyapara, Raipur (CG) 492001	All that and part and parcel of the property consisting of open land situated at Plot No. 122,123 and 134 diverted KH No. 1431,1940,1432,1438,1446/2007,1443/2008,1435,1442 1437,1439,1434,1436, 1441 each plot area 1500 sq. ft. Total area 4500 sq. ft. Village Nardaha, city of Valancia PH No. 80/01 RIC Mandir Hasaud Tehsil Arang District Raipur (CG) in the name of Mrs. Shamina Fatima W/o Mr. Abdul Rub Siddiqui. Boundaries: North Plot No. 121 South Plot No. 125 East Plot No. 131,130,129 West Road	Rs. 2,507,814.94 unapplied Intt. + Intt. Reversal + other charges	28.10.2026 From 02:00PM to 06:00 PM	1.Rs.32,50,000/- 2.Rs. 79,900/- 3.Rs. 10000/-	Physical	22.10.2026 01PM to 04PM





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13	M/s Danteshwari Bastar Bastar Art Furniture (Prop. Mr. Raghunath Singh Bundela S/o of Mr. Arjun Singh Bundela), Prajapati Complex, Boriya Khurd, Kamal Vihar Raipur (CG)-492001 Mr. Raghunath Singh Bundela S/o of Mr. Arjun Singh Bundela), Prajapati Complex, Boriya Khurd, Kamal Vihar Raipur (CG)-492001 Mr. Raghunath Singh Bundela S/o of Mr. Arjun Singh Bundela, Wallfort Paradise Phase-2 Banglow 59 Kandul Raipur (CG)-492001	Residential Plot No. 63, Kh No. 255/1-2-3 (part) New online Bhuiyan KH No. 15003/47, PH No. 83 RNM Raipur 18, Kandul Plot Area 1500 Sq. Ft. situated at Wallfort Paradise, Phase II, Mouza Kandul, Tehsil and District Raipur (CG), Owner of the property is Mr. Raghunath Singh Bundela S/o of Mr. Arjun Singh Bundela Bounded: North: Plot No. 62 South: Plot No. 64 East: Plot No. 52 West: Road	Rs. 2,816,738.76 unapplied Intt. + Intt. Reversal + other charges	28.10.2026 From 02:00PM to 06:00 PM	1.Rs.21,68,000/- 2.Rs. 2,16,800 3.Rs. 10000/-	Physical	22.10.2026 01PM to 04PM
14	LGM Construction (Prop Late Shri Krishna Kumar Premlal Suryavanshi) Village Rani Jarod, Tehsil-Singa, District Balodabazar Bhatapara(CG) -492001 Krishna Kumar Premlal Suryavanshi (Through Legal Heir Neelima Suryavanshi ,Gaurav Suryavanshi, Laxmikant Suryavanshi and Mayank Suryavanshi) 17 Dhebar Street Batagaon Raipur (CG) -492001 Neelima Suryavanshi (Guarantor) , 17 Dhebar Street Batagaon Raipur (CG) -492001	Commercially diverted land bearing KH No. 10/1, area 1.036 Hect, or 101474 Sq. ft. Situated at Village Rani Jaroud Tehsil and block sigma District Balodabazar, Bhatapara Chhattisgarh belonging to Mr. Krishna Kumar Premlal Suryavanshi Bounded: North: Land of Dusru South: Land of Pudru East: Land of Punaram West: Land of Jagdish and Chalnru	Rs.2,450,000.00 unapplied Intt. + Intt. Reversal + other charges	14.10.2026 From 02:00PM to 06:00 PM	1.Rs.33,16,000/- 2.Rs. 3,31,600/- 3.Rs. 10000/-	Physical	05.10.2026 01PM to 04PM
15	Mr. Prateek Samuel S/o Mr. Pradeep Kumar Samuel R/o of House No. C-126, Sector -6, Vallabh Nagar, Near Union Bank, Raipur (CG)-492001	All that part and parcel of property (Equitable Mortgage) consisting of Flat No. B-601, Sixth Floor, Empressia Elite E2 Part of Khasra No. 295/2, 295/3,295/13,,295/14,295/15,295/16 and 296/11 area 1115 sq ft. situated at Deopuri Ravindra Nath Tagore Ward, Ward No. 51 PH No. 73 RNM Raipur -1, Tehsil and District Raipur (CG) standing in the name of Mr. Pratik Samuel S/o Mr. Pradeep Kumar Samuel. Bounded by: North- open land South Stair and flat No.-B-606 East-Lift West-Open area	RS.3,332,374.08+ unapplied Intt. + Intt. Reversal + other charges	14.10.2026 From 02:00PM to 06:00 PM	1.Rs.29,84,000/- 2.Rs. 2,98,400/- 3.Rs. 10000/-	Symbolic	05.10.2026 01PM to 04PM
16	Mr. Bhagwatidas Manikpuri S/o Mr.Tilakdas Manikpuri and Mrs. Hina Manikpuri Ward No.63, Bhatagaon, Shitlapara Raipur (CG) -492001	Equitable Mortgage of Flast No. B-412, on fourth floor, Block -B, (all that part and parcel of land and undevied proportionate share comprised in div erted residential land on KH No. 295/2 -3-13-14-14-15-16,296/11 after online Bhuiyan Merger KH No. changed to 295/2, 296/11 (part), super built up area 1115 Sq. Ft. situated at Mouza Devpuri mul;ti storied residential building "Empressia Elite) Ravindra nath Tagore Ward NO. 51, PH No. 73, RIC Raipur Tehsil and Distrcot Raipur (CG) in the name of Mr. Bhagwati Das Manikpuri S/o of Tilak Das Manikpuri Boundaries: East-Open West-Flat No: B -411 North- Open South-Open Lobby	Rs. 3,792,955.00 + unapplied Intt. + Intt. Reversal + other charges	14.10.2026 From 02:00PM to 06:00 PM	1.Rs.30,54,000/- 2.Rs. 3,05,400/- 3.Rs. 10000/-	Physical	05.10.2026 01PM to 04PM



17.	M/s Radhamohan Industries A-31, Shri Krishna Nagar, Gudhiyari Raipur (CG) 492001 Mr. Shubham Chaudhary (Partner and Guarantor), A-31, Shri Krishna Nagar, Gudhiyari Raipur (CG) 492001 Mrs. Mamta Chaudhary, (Partner and Guarantor), A-31, Shri Krishna Nagar, Gudhiyari Raipur (CG) 492001 Mrs. Mamta Chaudhary W/o Mr. Shubham Chaudhary, land and building near Water Tank on Kh No. 351/02, PH No. 107/50, area 1525 sq. ft. Gogaon at Kabir Nagar Ward No. 03 (CG)	Equitable Mortgage of land and building near water tank on Kh No. 351/02, PH No. 107/50, area 1525 sq. ft. Gogaon at Kabir Nagar Ward No. 03 (CG) in the Name of Mrs. Mamta Chaudhary W/o Mr. Shubham Chaudhary Boundaries: North-House of Melaram South- House of Sohan East- Open Land of Sohan West-Road	Rs. 3764260.49 + unapplied Intt. + Intt. Reversal + other charges	14.10.2026 From 02:00PM to 06:00 PM	1.Rs.19,48,000/- 2.Rs. 1,94,800/- 3.Rs. 10000/-	symbolic	05.10.2026 01PM to 04PM
18	Arogya Knitting Pvt. Ltd. Factory: Plot NO. 20,21 and 22 Bartoli Industrial Area, Tilda, Raipur(CG) 493116 Regd. Office: Plot No. 53, Block –E Sector-5, DSIDC, Bawana, New Delhi-110039 Mr. Sachin Bansal S/o Late Shri Kailash Chand Bansal (Director) House NO. 292, Dr. Mukherjee Nagar, New Delhi-110009 Mrs. Anju Bansal D/o Late Shri Kailash Chand Bansal (Director) House No. 292, Dr. Mukherjee Nagar, New Delhi-110009 Mrs. Parul Bansal W/o Mr. Sachin Bansal Director) House NO. 292, Dr. Mukherjee Nagar, New	Lease hold factory land and building bearing plot No. 20,21 and 22 KH No. 149/1 part of PH No. 13, area 36315 sq. ft. situated at Mouza Bartoli, tehsil Tilda, Raipur standing in the name of Arogya Knitting Pvt. Ltd. Bounded by: North: Road, South: open Land, East: Plot NO. 23, West Plot NO. 19 Note: All the statutory dues /taxes will be the liability of the Auction Purchaser.	Rs. 2696749.40 + unapplied Intt. + Intt. Reversal + other charges	28.10.2026 From 02:00PM to 06:00 PM		Physical	22.10.2026 01PM to 04PM

TERMS AND CONDITIONS –

- 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 in the home page of the auction portal website.
- 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.



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 Authorized 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 Authorized 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/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, 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.
15. 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.
16. 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.



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
- 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 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 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. 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;

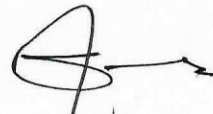
- Property is in Symbolic Possession and Bidder is purchasing the property in symbolic possession at his/own risk & responsibility.
- Bank will hand over the possession of property symbolically only and Successful Auction bidder/purchaser will not claim physical possession from the Bank.
- Bank will 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).

17. 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 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 put for sale charges/encumbrances over the property or on any other matter etc., will be entertained after submission of the online bid.
18. The Bank does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the property 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. 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.
19. 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.
20. The sale is subject to confirmation by the Secured Creditor Bank.
21. 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 **Tel No.0771-4570909 Mobile 9205462515**

Date: 15.09.2026

Place:-Raipur




(S.K. Srivastav)
Authorized Officer
Bank of Baroda