

Zonal Stressed Assets Recovery Branch
First Floor, ATUR Chambers, Opposite SGS Mall, Moledina Road, Pune Camp, Pune - 411001
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 Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower (s), 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 Authorised Officer of Bank of Baroda, Secured Creditor, will be sold on "As is where is", "As is what is", "Whatever there is" and "Without recourse" basis for recovery of dues in below mentioned account. The details of Borrower/s/Mortgagor/Guarantor/s/Secured Asset/s/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below –

Sr No.	Name & Address of Borrower/s /Guarantor/s	Description of the immovable property with known encumbrances, if any	Total Dues	1.Date of e- Auction 2. Time of E- auction - Start Time to End Time 3. Last date and time of submission of Bid and EMD.	(1) Reserve Price & (2) EMD Amount of the Property (3) Bid Increase Amount (All In Rs.)	1. Status of possession (Constructi ve / Physical)	Property Inspection date and Time
1.	M/s Harshita Polypack Prop. Mrs. Pratima Damani, Guarantor : 1)Mr. Neelesh G. Damani, 2)Mr. Nitin G. Damani	All piece and parcel of Plot No.- C- 36, Additional Amaravati MIDC Industrial Area, Nandgaon Peth, Nagpur Road, Amaravati having total area 2100.00 Sq. Mt. along with construction thereon and owned by M/s Harshita Polypack through its proprietor Mrs. Pratima Nitin Dammani. (Physical Possession) Encumbrances: Not Known	Rs.4,76,20,336/- + unapplied interest +legal and other charges As per 13(2) Notice Rs.5,16,31,347 + unapplied interest +legal and other charges	1)17-10-2026 2)14.00 Hrs to 18.00 Hrs 3)17-10-2026 till 17.30 hrs	1)52,00,000/- 2)5,20,000/- 3) 25,000/-	Physical	1) 12-10-2026 2) 12:00 PM to 17:00 PM 3) Anil Kumar Jha 9545438111
2.	United Thermocoat, Partners: 1)Mr Abhijit Arun Kulkarni 2) Mr. Vinay Dattatray Dixit, Guarantors:	All the piece and parcel of Factory Land & Building constructed on Plot No. 118/119, Gat No.942, Sector B, First Phase Shree Laxmi Co-op. Industrial Estate at Hatkanagale, Dist. Kolhapur and admeasuring 1065 Sq. mtrs. Owned by M/s.	Rs.1,21,04,490/-+ unapplied interest +legal and other charges As per 13(2) Notice Rs.2,18,55,652/ +	1)17-10-2026 2)14.00 Hrs to 18.00 Hrs 3)17-10-2026 till 17.30 hrs	1)45,03,000/- 2) 4,50,300/- 3)25,000/-	Physical	1)13-10-2026 2) 12:00 PM to 17:00 PM 3)Sanatan Kumar 8951244883



	1)Mr Arun Parshuram Kulkarni 2) Mr Abhijit Arun Kulkarni. 3)Mr Vinay Dattatray Dixit. 4)Mr Satish Vishnu Sahastrabudhe, 5)Mr Manish Madhav Katti	United Thermacoat, Encumbrances: Not Known	• unapplied interest +legal and other charges				
3.	M/s S.K. Sanskruti Motors Pvt Ltd Director: 1)Santosh Ramyash Pandey 2)Ashok Ramyash Pandey Guarantor: Ramyash Pandey	All Piece and parcel of the property i.e. land having S. No. 278, Hissa No. 1+2/1+2/2/3 /1, admeasuring area about 5000 Sq. Fts., i.e.464.68 Sq. Mtrs., along with the building construction standing thereon, situated Village Lohegaon, Tal. Haveli, District Pune. within limits of Registration District of Pune, Sub-Registration, Taluka Haveli and Zila Parishad Pune Taluka Haveli Panchayat Samiti Pune Grampanchayat Lohegaon belonging to Mr. Ramyesh Pandey • Encumbrances: Not known	Rs.1,72,82,014/-+ unapplied interest + legal and other charges As per 13(2) Notice Rs. 1,77,96,850/ + unapplied interest +legal and other charges	1)17-10-2026 2)14.00 Hrs to 18.00 Hrs 3)17-10-2026 till 17.30 hrs	1)1,62,00,000/- 2)16,20,000/- 3)1,00,000	Physical	1)11-10-2026 2) 2) 12:00 PM to 17:00 PM 3)Sanatan Kumar 8951244883
4.	M/s. Sahyadri Agro Industries, 1)Sanjay Shankarrao Patil, (Borrower) Guarantors: 1) Sanjay Shankarrao Patil 2)Savita Sanjay Patil, (Legal Heir of Late Sanjay Vasant Patil) 3) Dattatray Mohan Gaikwad	1)All that piece and parcel of Factory Land & Building / Shed / Godown situated at Gat No. 279, Laxmi Industrial Estate, Opp Sagar Cold Storage, Village Punadi, Tal Tasgaon Dist Sangli admeasuring area 0H 83 R, in the name of Mr. Sanjay Shankarrao Patil, Possession), Encumbrances: Not known	Rs.7,15,22,930/-+ unapplied interest +legal and other charges As per 13(2) Notice Rs.7,46,49,577.84 + unapplied interest +legal and other charges	1)17-10-2026 2)14.00 Hrs to 18.00 Hrs 3)17-10-2026 till 17.30 hrs .	1) 2,04,00,000/- 2) 20,40,000/- 3)1,00,000/-	Physical	1)12-10-2026 2) 12:00 PM to 17:00 PM 3)Sanatan Kumar 8951244883
5.		2)All that piece and parcel of Land situated at Gat No. 264, Laxmi Industrial Estate, Opp Sagar Cold Storage, Village Punadi, Tal Tasgaon, Dist Sangli, admeasuring		1)17-10-2026 2)14.00 Hrs to 18.00 Hrs	1) 1,14,00,000/- 2) 11,40,000/-	Physical	1)12-10-2026 2) 12:00 PM to 17:00 PM



		area 1H 15 R, in the name of Mr. Sanjay Shankarrao Patil, Encumbrances: Not known		3)17-10-2026 till 17.30 hrs	3)1,00,000/-		3)Sanatan Kumar 89512448838 951244883
6.		3)All that piece and parcel of Land situated at Gat No. 278, Laxmi Industrial Estate, Opp Sagar Cold Storage, Village Punadi, Tal Tasgaon Dist Sangli, admeasuring area 0H 53 R out of 1H 13R in the name of Mr. Sanjay Shankarrao Patil Encumbrances: Not known		1)17-10-2026 2)14.00 Hrs to 18.00 Hrs 3)17-10-2026 till 17.30 hrs	1) 61,00,000/- 2) 6,10,000/- 3)1,00,000/-	Physical	1)12-10-2026 2) 12:00 PM to 17:00 PM 3)Sanatan Kumar 8951244883
7.	Sanjay Shankarrao Patil (Borrower) Guarantor: Sanjay Vasant Patil (Deceased) Legal Heir Savita Vasant Patil And Mrs Rani Sanjay Patil	All piece and parcel of factory Land and building /shed/godown, gut no 280, Laxmi industrial estate, Opp Sagar Cold storage, Village Punadi Tal- Tasgaon Dist Sangli, Admeasuring are OH,40R,in the name of Mr. Sanjay ShankarRao Patil. Encumbrances: Not known	1,61,45,327/- unapplied interest +legal and other charges As per 13(2) Notice Rs.1,61,45,327.04 + unapplied interest +legal and other charges	1)17-10-2026 2)14.00 Hrs to 18.00 Hrs 3)17-10-2026 till 17.30 hrs	1)1,11,00,000/- 2)11,10,000/- 3)1,00,000/-	Physical	1)12-10-2026 2) 12:00 PM to 17:00 PM 3)Sanatan Kumar 89512448838
8.	M/s S. S. Traders Prop. Prakash Sampatrao Chorge Gat No.185/1, Milkat No.173 Padegaon, Tal. Khandala, Distt. Satara, Maharashtra—415521	All Piece and Parcel of 51 Residential NA plots on Survey No.7/10/1, Plot No.5 to 17, 19 to 25, 40 to 42, 44,45, 66 to 69,70, 71, 186, 187, 193, 194, 290 to 296, 298 to 302(total 47 plots), near Kalbhairavnath Mandir, village Bhambe & Survey No.40/1, Plot No.1 to 4(total 04 plots), village Bamnewadi Tal Patan, Dist. Satara--415206 in the name of Mr. Prakash Sampatrao Chorge, admeasuring area of 20771.79 sq.mtrs. (Physical Possession) Encumbrances: Not Known	5,47,49,654.26+ unapplied interest +legal and other charges As per 13(2) Notice Rs.5,47,55,060.48 + unapplied interest +legal and other charges	1)17-10-2026 2)14.00 Hrs to 18.00 Hrs 3)17-10-2026 till 17.30 hrs	1)2,17,00,000/- 2)21,70,000/- 3)1,00,000/-	Physical	1)13-10-2026 2) 12:00 PM to 17:00 PM 3)Amol Deshpande 7875557737



9.	M/s Dayal Cotspin Ltd, Directors and /or Guarantors 1.Mr Pavankumar Jagdishprasad Bachhuka, 2.Mr. Vinaykant Vishwanath Bachhuka 3.Mr. Manishkumar Vasantkumar Bachhuka 4.Mr Govind Vishwambhardayal Sharma 5.Mr. Bharatkumar Jagdish Kumar Bachhuka 6. Mr. Vishwanath Prabhudayal Bachhuka 7. Mr. Jagdish Prabhudayal Bachhuka 8.M/S Dayal Cotton mills Ltd.	All that piece and parcel of NA industrial Land and building along with Plant & Machineries situated at Gut No 443, Ralegaon Road, Kalamb, Yavatmal collectively admeasuring 3 Hec 01 R in the name of M/s Dayal Cotton Mills Limited, (Physical Possession) Encumbrances -Not Known	Rs. 22,46,67,653.92 + unapplied interest +legal and other charges As per 13(2) Notice Rs.25,97,07,756/ + unapplied interest +legal and other charges	1)17-10-2026 2)14.00 Hrs to 18.00 Hrs 3)17-10-2026 till 17.30 hrs	1)6,40,00,000/- 2) 64,00,000/- 3)1,00,000/-	Physical	1)13-10-2026 2) 12:00 PM to 17:00 PM 3)Anil Kumar Jha 9545438111
10		All that piece and parcel of NA industrial Land and building along with plant & Machineries situated at Gut No 207, Village Babhulgaon, Taluka and District Akola, collectively admeasuring 1 Hect 62 R in the name of M/s Dayal Cotton Mills Limited (Physical Possession) Encumbrances -Not Known		1)17-10-2026 2)14.00 Hrs to 18.00 Hrs 3)17-10-2026 till 17.30 hrs	1)3,70,00,000/- 2) 37,00,000/- 3) 1,00,000/-	Physical	1)12-10-2026 2) 12:00 PM to 17:00 PM 3)Anil Kumar Jha 9545438111
11		All that piece and parcel of NA Land and building along with Plant and Machineries situated at Gut No.- 320/2, 320/3, on Nandepera, Mauza – Wanjara, TQ. - Wani, Nandepera Road, Yavatmal admeasuring 2 Hec 75 R (6.78 Acres) in the name of M/s Dayal Cotspin Ltd. (Symbolic Possession) Encumbrances -Not Known		1)17-10-2026 2)14.00 Hrs to 18.00 Hrs 3)17-10-2026 till 17.30 hrs	1)6,55,00,000/- 2) 65,50,000/- 3)1,00,000/-	* Symbolic	1)14-10-2026 2) 12:00 PM to 17:00 PM 3)Anil Kumar Jha 9545438111



12	M/S Rajendra Agri Products Pvt. Limited Director and Guarantor: Sushil Jainarayan Karwa Vishnu Jainarayan Kaewa Manish Jainarayan Karwa Corporate Guarantor: M/S Krishidhan Seeds Pvt. Ltd.	Basement Floor, area 158.11 sq. mtrs. Plot no-6/3, Portion out of Nazul Sheet no.26D, Weghni Wadi No.1, Ward No. 28, Mangaldas Market, Alankar Market Akola, Commercial building in the name of M/s Krishidhan Seeds Pvt. Ltd. Encumbrances not Known. Original Sale deed are in Custody of CBI	Rs.101,939,933.87 + unapplied interest + legal and other charges As per 13(2) Notice Rs.10,50,53,333.87 + unapplied interest + legal and other charges	1)17-10-2026 2)14.00 Hrs to 18.00 Hrs 3)17-10-2026 till 17.30 hrs	1) 68,08,000/- 2) 6,80,800/- 3)50,000/-	Physical	1)12-10-2026 2) 12:00 PM to 17:00 PM 3)Anil Kumar Jha 9545438111
13		First Floor area ,158.11 sq. mtrs. Plot no-6/3, Portion out of Nazul Sheet no.26D, Weghni Wadi No.1, Ward No. 28, Mangaldas Market, Alankar Market Akola, Commercial building in the name of M/s Krishidhan Seeds Pvt. Ltd. Encumbrances not Known. Original Sale deed are in Custody of CBI		1)17-10-2026 2)14.00 Hrs to 18.00 Hrs 3)17-10-2026 till 17.30 hrs	1) 1,10,63,000/- 2) 11,06,300/- 3)50,000/-	Physical	1)12-10-2026 2) 12:00 PM to 17:00 PM 3)Anil Kumar Jha 9545438111
14		Second Floor, area 158.11 sq. mtrs. Plot no-6/3, Portion out of Nazul Sheet no.26D, Weghni Wadi No.1, Ward No. 28, Mangaldas Market, Alankar Market Akola, Commercial building in the name of M/s Krishidhan Seeds Pvt. Ltd. Encumbrances not Known. Original Sale deed are in Custody of CBI		1)17-10-2026 2)14.00 Hrs to 18.00 Hrs 3)17-10-2026 till 17.30 hrs	1) 76,59,000/- 2) 7,65,900/- 3)50,000/-	Physical	1)12-10-2026 2) 12:00 PM to 17:00 PM 3)Anil Kumar Jha 9545438111
15.		Third Floor area 158.11 sq. mtrs. Plot no-6/3, Portion out of Nazul Sheet no.26D, Weghni Wadi No.1, Ward No. 28, Mangaldas Market, Alankar Market Akola, Commercial building in the name of M/s Krishidhan Seeds Pvt. Ltd. Encumbrances not Known. Original Sale deed are in Custody of CBI		1)17-10-2026 2)14.00 Hrs to 18.00 Hrs 3)17-10-2026 till 17.30 hrs	1) 59,57,000/- 2) 5,95,700/- 3)50,000/-	Physical	1)12-10-2026 2) 12:00 PM to 17:00 PM 3)Anil Kumar Jha 9545438111



16	M/S Pratibha Milk Industries Partner and Guarantors: Mr. Satish D Chavan Mrs. Ashwini S Chavan Mr. Dhondhiram B Chavan Mr. Atul V More Mr. Vasantrao S More Mr. Manesh D Chavan Mr. Mahadev Gandhale M/s Balaji Milk and Milk Products and its partners M/s. Pratibha Sugars Ltd	1st Pari Passu charge on entire Land and building along with Plant and Machinery at old S No 5/2 and New S.No.28/5+6 at village Rampur, Tal- Jath, Dist - Sangli, Maharashtra, admeasuring 1 Hectore 35 R of which 60 R including with plot are admeasuring 5576.21 sq. meters and built up area of factory building 459.147 Sq. Meters and office building area 212.322 Sq. Meters in the name of M/s. Pratibha Milk Industries. (Our share is 75.44% i.e. Rs. 76.82 Crore of Rs. 101.82 Crore of total finance out of which Rs. 25 Crore financed by Tata Capital through operating Lease Facility) (Physical Possession) Encumbrances -Not Known Our Share 75.44%	Rs.747,735,934.10 unapplied interest +legal and other charges As per 13(2) Notice Rs.78,13,35,884.04 + unapplied interest +legal and other charges	1)17-10-2026 2)14.00 Hrs to 18.00 Hrs 3)17-10-2026 till 17.30 hrs s	1)12,78,00,000/- 2) 1,27,80,000/- 3)1,00,000/-	Physical	1)13-10-2026 2) 12:00 PM to 17:00 PM 3) Ravi Prakash 7874396900
17		All Piece and Parcel of property situated at Gat No 193/1 and 193/2, at village Pare, Tal- Sangole, Dist- Solapur, admeasuring 9 H 50 R each (Total area of both plots 19 H) owned by Pratibha Sugar Limited and Mr. Manesh Chavan respectively. (Physical Possession) Encumbrances -Not Known		1)17-10-2026 2)14.00 Hrs to 18.00 Hrs 3)17-10-2026 till 17.30 hrs .	1)10,74,00,000/- 2) 1,07,40,000/- 3)1,00,000/-	Physical	1)14-10-2026 2) 12:00 PM to 17:00 PM 3)) Ravi Prakash 7874396900
18		All Piece and Parcel of the property situated Gat No 666, at post Walsang, Tal Jath, Sangli, admeasuring 4H 4 R owned by Mr. Dhondiram Bhimrao Chavan(Physical Possession) Encumbrances -Not Known		1)17-10-2026 2)14.00 Hrs to 18.00 Hrs 3)17-10-2026 till 17.30 hrs	1)1,78,00,000/- 2) 17,80,000/- 3)1,00,000/-	Physical	1)13-10-2026 2) 12:00 PM to 17:00 PM 3)) Ravi Prakash 7874396900



19	All Piece and Parcel of the property situated at Plot no 13 bearing Gat no 518/3 and 518/4 Rajwada Premises, Tal Jath, Dist- SangliAdm 3013 sqft owned by Mr. Atul V More, Encumbrances -Not Known	1)17-10-2026 2)14.00 Hrs to 18.00 Hrs 3)17-10-2026 till 17.30 hrs .	1)19,60,000/- 2) 1,96,000/- 3)25,000/-	Physical	1)13-10-2026 2) 12:00 PM to 17:00 PM 3)) Ravi Prakash 7874396900
20	All Piece and Parcel of the property situated at Shop No 1 & 3 at SRN No 606/1A Chaitanya Sankul, Shahupuri, Kolhapur, Ground floor, admeasuring 37.93 sq. mtr., owned by M/s Baalaji Milk & Milk Products, Encumbrances -Not Known	1)17-10-2026 2)14.00 Hrs to 18.00 Hrs 3)17-10-2026 till 17.30 hrs	1)47,25,000/- 2) 4,72,500/- 3)25,000/-	Physical	1)14-10-2026 2) 12:00 PM to 17:00 PM 3)) Ravi Prakash 7874396900
21	All Piece and Parcel of the property situated at Gat No.1571 area admeasuring about 2 hectare 67 ares plus potkharaba admeasuring 00 hectare 55 ares totally admeasuring about 3 hectare 22 ares i.e.32,200 sq.mtrs. Standing in the name of Mr.Satish Chavan. And Mortgage of the property situated at Gat No.1576 area admeasuring about 00 hectare 6 ares out of total area admeasuring about 1 Hectrae 87 ares plus potkharaba admeasuring about 00 hectare 8 ares i.e.total area admeasuring about 1Hectare 95 ares standing in the name of Mr.Satish Dhondiram Chavan. Both the lands situated at mouje Asavali, Satara within the limits of Zilla Parishad Satara, Panchayat Samiti Khandala and within the jurisdiction of Grampoanchayat Mouje Asavali , Satara. Encumbrances -Not Known	1)17-10-2026 2)14.00 Hrs to 18.00 Hrs 3)17-10-2026 till 17.30 hrs	1)6,58,70,000/- 2) 65,87,000/- 3)1,00,000/-	Physical	1)14-10-2026 2) 12:00 PM to 17:00 PM 3)) Ravi Prakash 7874396900



22	M/s. Abhinav Education Society (Borrower & Owner of the Property) 20/2/1 Ganraj Heights, Kashinath Patil Nagar, Pune-Satara Road, Behind Akshay Hotel, Dhankawadi, Pune-411043. 2) Rajeev Gulabrao Jagtap, 3) Sanjeev Gulabrao Jagtap, 4) Sunita Rajeev Jagtap, 5) Vaishali Sanjeev Jagtap, All 2), 3), 4) & 5) Residing at : 915, Satya Niwas, Dhankwadi, Near Raut Baug, Pune 411 043. 6) Sureshwar L. Takawale., 7) Kumud Sureshwar Takawale., Both Residing at : 6) & 7) at : "Samudra", S. No. 13/1, Waghjai Nagar, Katraj, Pune 41 1 046.	All that piece and parcel of Land & Buildings / structures thereon (including entire movable Fixed Assets) situated at Gat No. 152 admeasuring an area of 0H 20R, Gat No. 153 admeasuring an area of 0H 20R, Gat No. 178(Part) admeasuring an area of 0H 89R, Gat No. 179(Part) admeasuring an area of 0H 82R, Gat No. 180(Part) admeasuring an area of 0H 82R, Gat No. 209 admeasuring an area of 11H 74R all situated at Mauje Wadwadi, Tal. Khandala, Dist. Satara, Opp. Bhatghar Dam, Area of Land 14 Hectare 67 R, NA Plot, Owned by Abhinav Education Society • • Encumbrances : Not Known	Rs. 23,78,84,604/-- + unapplied interest + legal and other charges As per 13(2) Notice Rs.32,03,90,156.98 + unapplied interest + legal and other charges	1)17-10-2026 2)14.00 Hrs to 18.00 Hrs 3)17-10-2026 till 17.30 hrs	1)35,10,00,000/- 2)3,51,00,000/- 3)1,00,000/-	Physical	1) 12-10-2026 2) 12:00 PM to 17:00 PM 3) Ravi Prakash 7874396900
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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 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
- 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.

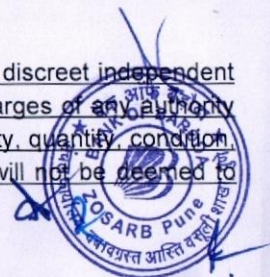
6. Intending Bidders are advised to properly read the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction and follow them strictly.

7. 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).



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/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 Authorised 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.
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 Authorised 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 Authorised 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 Authorised 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/ Authorised 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.

22. 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 Mobile **9300346262 9545438111,7875557737,8951244883.**

Date: 24-09-2026

Place :-Pune




Name: Mr. Rupesh Gupta
Authorized Officer, Bank of Baroda, ZOSARB Pune.