



बैंक ऑफ़ बड़ौदा Bank of Baroda



क्षेत्रीय कार्यालय: बैंक ऑफ़ बड़ौदा, बड़ौदा शहर क्षेत्र, ५ वाँ तल, सूरज प्लाजा III, सयाजीगंज, बड़ौदा-३९००२०, गुजरात

Regional office: Bank of Baroda, Baroda City Region, 5th floor, Suraj Plaza-III, Sayajigunj, Baroda-390020, Gujarat

फ़ोन./Ph.: -91-265-23610026, 236313, 34, 36 / 9427564244 ई-मेल/E-Mail: rm.baroda@bankofbaroda.com, वेब/Web: www.bankofbaroda.com

Sale Notice for Sale of Immovable Properties

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 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 (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", and "Whatever there is" basis for recovery of dues in below mentioned account/s. 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/ Mortgagors	Description of the immovable property with known encumbrances, if any	Total Dues.	1. Reserve Price. 2. Earnest Money 3. Bid Increase Amount.	Status of Possession	Name of Contact Person for Inquiry
1	(Industrial Area Gorwa Branch) Mr. Mukulrav Tulsirav Gaikwad (Borrower) Address: 128, Jesal society Nr. Gurukrupa society, Refinery road opp sahyog soc. Gorwa, vadodara, Gujarat, 390016.	1 BHK Flat no. G-402, Tower-g, giriraj nagar, opp. Bajwa lake, nr. Bajwa water tank, bajwa–karachiya main road, bajwa, vadodara. Super built up area 54.60 Sq. Mtr. In the name of Mr. Mukulrav Tulsirav Gaikwad. Bounded as under: North: Flat No. H-403, South: Flat No. G-401, East: Flat No. G-403, West: 12.00 Mtr. Road.	Rs. 440189.41/- Plus, further interest thereon and legal expenses and cost from 29-09-2020 less recovery up to date.	1.Rs. 806000.00 /- 2.Rs. 80600.00/- 3.Rs. 10,000.00 /-	Physical (Residential Flat)	Mr. R. K. Pandey 9687689112



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2	(I.E. Gorwa, Branch) Mr. Chandan Kumar Singh So Harishankar Singh (Borrower) Address: B- 303 Tulsi Residency, Bhd Gayatri Petrol Pump, Undera Koyli, Vadodara, Gujarat, 391330.	All part and parcel of the Residential Property situated at 2 BHK Flat No. 303, Tulsi Regency, Opp. Jivabhai Park-2, Nr. Gayatri Petrol Pump, Gorwa Road, Vadodara – 391310, R.S. No. 514/2, F.P. No. 25. Built-up area: 66.43 sq. mt or 715 sq. ft. Property in the name of Mr. Chandankumar Singh Shriharishankar Singh. Boundaries of the Property: East: Tower-A, West: Flat No. B/302, North: Stairs, South: Lift.	Rs. 18,93,046.69/- As per Demand notice issued & less recovery up to date.	1. Rs. 14,10,000/- 2. Rs. 1,41,000/- 3. Rs. 10,000/-	Symbolic (Residential Flat)	Mr. Pandey R. K. 9687689112
3	(Raopura Road Branch) M/s. Poly Smpo (Proprietor) Address: 302, Dev Ashish Tower-1, 30 - Pratap Gunj Baroda, 390002. Mrs. Vaidya Manishaben Pravinchandra & Mr. Pravinchandra Thakorlal Vaidh & Mr. Vinodchandra Dhirubhai Vashi (Borrower) Address: Office No. 306, Third Floor, Camps Corner, Beside Narhari Hospital, Near Bull Circle, Fatehgunj, Vadodara-390002. Mr. Nileshkumar Madhubhai Sorathiya (Guarantor) Address: D-204 Omkara Residency Op Swagatam Party Plot Ramakaka Deri Chhani Vadodara. 391740. Mr. Karankumar Chimanlal Aghera (Guarantor) Address: Nilkamal Park, Manavadar, Junagarh, Gujarat 362630	Office No. 306, Third Floor, Camps Corner, Beside Narhari Hospital, Near Bull Circle, Plot no. / Survey no.: Tikka No. D1/15, C.T.S no. 1/1, 1/2, 1/3, Super built-up area: 26.76 sq.m or 288 sq.ft, Fatehgunj, Vadodara-390002. Property in the name of Mrs. Vaidya Manishaben Pravinchandra, Mr. Pravinchandra Thakorlal Vaidh & Mr. Vinodchandra Dhirubhai Vashi. Boundary as under: North: Office no. 5, South: Office no. 7, East: Open space West: Open passage and common washrooms.	Rs. 12,34,000/- Plus, further interest thereon & legal expenses and cost from 06- 02-2021 less recovery up to date.	1. Rs. 6,53,400/- 2. Rs. 65340/- 3. Rs. 10,000.00/-	Physical (Commercial Shop)	Mr. Patra Ranjan Kumar 6357363580



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4	(Raopura Road Branch) Mrs. Gayatriben Manojkumar Joshi and Mr. Vraj Manojkumar Joshi (Borrower & Co-Borrower). Address: 704 Tower B, Ashwamegh Complex, Shiyabaug Road, Baroda, 390001. Address: A- 15 Jay Ambe Society, Sayad Vasana Road Gotri Vadodara Gujarat 390007.	All that piece & parcel of immovable Residential property situated at Flat No. B-704 Tower-B 7th Floor of Ashwamegh Complex Super Built up Adm. 70.60 Sq Mtrs at Mouje Babajipura Tal & Dist. Vadodara, City Vadodara bearing Survey No. Tikka No. 14/3, C.S. No. 14 and bounded as under: East: Flat No. B-705, West: Flat No. B-703, North: Margin Space, South: Passage & Staircase.	Rs. 20,26,810.08 /- Plus, further interest thereon & legal expenses and cost from 12-04-2025 less recovery up to date.	1. Rs. 11,58,300/- 2. Rs. 1,15,830/- 3. Rs.10,000.00 /-	Physical (Residential Flat)	Mr Patra Ranjan Kumar 6357363580
5	(Novino Tarsali Branch) Mrs. Shardaben Surreishbhai Nikum (borrower) Mr. Suresh Bhai Pitamber Nikum (Co-Applicant) 153, Ramnagar Kalali Fatak, Atladra, Vadodara- 390011	All that Piece & Parcel of Residential Flat situated at Flat No. 507, 5th Floor, Tower-B, Sahajanand Flat, Opposite Swami Narayan Temple, bearing R.S. No. 119/paiki, C.S. No. 1293/B of moje- Vadsar, Tal and Distt. Vadodara. With super built-up area 70.14 sq.mtr, built up area 43.05 sq. mtr. and undivided share of land admeasuring 31.35 Sq Mtr. The property belongs to Mrs. Shardaben Surreishbhai Nikum and Mr. Sureshbhai Pitamber Nikum. bounded as under: East: Flat No. 37, West: Flat No. 33, North: Open Space & Road, South: Open Land.	Rs.12,56,415.55/-+ Interest and legal charges thereon as on date.	1. Rs. 7,65,000/- 2. Rs. 76,500/- 3. Rs. 10,000/-	Physical (Residential)	Mr. Verma Shekhar 6359001576
6	(Sayajiganj Branch) Mr. Anishbhai Musabhai Patel (Borrower) & Mrs. Halimaben Anishbhai Patel (Co-Borrower) Address-1: G-46, Sahakar Nagar, Opp. Basil School, Tandalja Road, Vadodara – 390020. Address:2 - Block No. 104, Momin Park, Near Aman Park, Near Dabha Chokdi, Jambusar, Bharuch.	All that part & parcel of the immovable property of NA land bearing Plot of land in Mouje Kasba, Jambusar, Bharuch lying being land bearing Revenue Survey No. 3016 Paiki Known as "MOMIN PARK" Paiki Plot No. 104 adm. 45.98 Sq. Mtrs, Common Plot and Road adm. 10.00 Sq. Mtrs of Village Kasba, Taluka - Jambusar & Dist. Bharuch and bounded as under: East: Road, West: Plot No. 99, North: Plot No. 103, South: Plot No. 105.	Rs. 8,88,010.60/- plus interest and cost from 04.12.2025 and less recovery up to date.	1) 1. Rs. 9,50,000/- 2) 2. Rs. 95,000/- 3) 3. Rs 10,000/- 4)	Physical (Residential House)	Mrs. Mishra Aliva Anwesa 9687689135



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7	(SAYAJIGANJ Branch) Mrs. Anjali Prakashkumar Suryavanshi (Borrower). Address: 103- Sai Shyam Dabhoiya Pole, Behind Shanidev Temple, Wadi, Vadodara, Gujarat, 390017.	All that part & parcel of the immovable property situated at Flat No. 103 First Floor "Sai Shyam" adm. 39.96 Sq Mtrs Moje Kasba Vadodara Vibhag-A Tikka No. 8/2, City Survey No. 353,354,123 in the Registration District, Sub District and District Vadodara in the name of Mrs. Anjali Prakashkumar Suryavanshi D/o Prakashkumar Balwantrao Suryavanshi & Neel Pankajkumar Seth S/o Pankajkumar Krishnakant Seth and bounded as under:- East : By Lane West : By OTS North: By C.S. No. 121 South: By C.S. No. 128	Rs. 1070465.00/- Plus, further interest thereon & legal expenses and cost from 14- 05-2025 less recovery up to date.	1. Rs. 12,60,000/- 2. Rs. 1,12,600/- 3. Rs. 10,000.00 /- 5)	Physical (Residential)	Mrs MISHRA ALIVA ANWESA 9687689135
8	(SAYAJIGANJ Branch) Sunchem Industries (Borrower). Mr. Shah Mayur Dineshchandra (Proprietor). Address: B-41, Patel Shankerbhai Ind Estate, Manjusar, Taluka Savli, Vadodara, Gujarat, 390019. Address: 302- Shyam Complex, Opp Kalavati Hospital, Opp Ganesh Vidhyalay, Harni Warasia Ring Road, Vadodara Gujarat- 390022.	All that part and parcel of the Residential Flat No.1 TF-302, 3rd t Floor of Shyam Complex, old Survey/Block no.177 paiki admeasuring 6438 Sq Mtrs., TP no.5 Final Plot No.170, Area adm. 59.47 Sq Mtrs, undivided land 37.65 Sq Mtrs Behind Meera Society, Opp. Ganesh Vadhyaalaya, Harni Warasia Ring Road, Moje- Sayajipura, Sub District and District Vadodara The property is bounded are as under. East: flat No. House of Narmada Yojana West: Meera Society, North: Flat No. TF-301, South: Flat No. TF-303.	Rs. 10,00,000.00/- Plus, further interest thereon & legal expenses and cost from 31- 07-2017 less recovery up to date.	1. Rs. 8,00,000.00 /- 2. Rs. 80,000.00 /- 3. Rs. 10,000.00 /-	Physical (Residential)	Mrs MISHRA ALIVA 9687689135
09	(Shubhampura Branch) M/s. P C ELECTRICALS Proprietor Late Shri Kumud Chandra Manharlal Thakar. Shri Pranav Kumar Kumud Chandra Thakar S/o Late Shri Kumud handra Manharlal Thakar (Guarantor of M/S P C ELECTRICALS) Shri Pranav Kumar Kumud Chandra Thakar (Son).	Property 1 – All that piece and parcel of immovable property being Flat No. 301, 2-BHK. In the name of Late Shri KUMUD CHANDRA MANHARLAL THAKAR, R S No. 115/1 T P Scheme No. 2 F.P. No. 480 Paikie Sub Plot No. 3 Admeasuring Area 2480 Sq. Ft. In which it is constructed in the name and style of Niharika Apartment Paikie Second Floor Admeasuring Area 480 Sq. Ft. of Moje Subhanpura, District Vadodara (Gujarat) Boundaries: - East: Road, West: Zaver bhai Chali North: Flat No. 302, South: Road	Rs. 15,81,294.69/- As on 07.09.2025 and Plus interest thereon and legal expenses cost from 07-09-2025 less recovery up to date.	1. Rs. 18,23,000/- 2. Rs. 1,82,300/- 3. Rs. 10, 000/-	Physical (Residential Flat)	Mohit Kumar Meena 9687689137



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	Shri Chintul Kumud Chandra Thakar (SON) Smt. Rashmiben Kumud Chandra Thakar (Wife) Address: Flat No. 301, Niharika Apartment, Near Panchratna Apartment, Ellora Park, Subhanpura, Vadodara.	Property 2 – All that piece and parcel of immovable property being Flat No. 302, 2-BHK In the name of Mr. PRANAV KUMAR KUMUD CHANDRA THAKAR, R S No. 115/1 T P Scheme No. 2 F.P. No. 480 Paikie Sub Plot No. 3 Admeasuring Area 2480 Sq. Ft. In which it is constructed in the name and style of Niharika Apartment Paikie Second Floor Flat No. 302 Admeasuring Area 443 Sq. Ft., Undivided Admeasuring Area 25.95 Sq. Ft. of Moje Subhanpura, District Vadodara (Gujarat). Boundaries: - East: Zaverbhai Chali, West: Road, North: Common Passage, South: Flat No. 301.				
10	(MANJALPUR, Branch) Mitesh Bhatt (Borrower). Address: Shiv Shakti Building, Ghatiwadis Gali, Pomli Falia, Wadi, Vadodara, Gujarat, 390017.	Equitable Mortgage of House situated at Shivshakti building, Ghatiwadi's Gali, Pomali Falia, Wadi, Vadodara . An immovable property i.e. House paiki western side portion, wadi, vibhag-A, Tikka No.9/1, City survey no. 46. Bounded as under: East-Remaming Immovable property of mr. Shardkumar Shalunke, West-Common road, North: Property having Survey no.80, South: Property having Survey no.79.	Rs. 5,97,012.65/- Plus, further interest thereon & legal expenses and cost from 01-05-2019 less recovery up to date.	1.Rs. 10,00,000.00 /- 1.Rs. 1,00,000.00 /- 2.Rs. 10, 000.00 /-	Physical (Residential)	Mrs. Rani Priti 9687689123
11	(PANIGATE, Branch) Maaghavi Govindbhai Lakhtaria (Borrower) Address: 102- Sagar Flat, Near Prabhat Char Rashta, Waghodia Road, Vadodara, Gujarat, 390019.	Flat No. B/102, "Sagar Flats", B/H Chandranagar Society, Nr. Prabhat Char Rasta, Waghodia Road, Vadodara, situated in R.S. No. 941, T.P. No. 04, F.P. No. 435, Village – Bapod, Sub Dist. & Dist. Vadodara. Bounded as below: North: Flat No. B-102, South: House of Soma Bhai, East: Flat No. B-101, West: Property adjoining with F.P. No. 434.	Rs. 6,86,678.29/- Plus, further interest thereon & legal expenses and cost from 21-04-2021 less recovery up to date.	1.Rs. 8,02,000/- 2.Rs. 80,200/- 3.Rs. 10,000.00 /-	Physical (Residential)	Mr. Kumar Manish 9687689131
12	(Raopur Branch) Mr. Sowman Shrikant Tung (Borrower) & Mrs. Rekha Shrikant Tung (Co-Borrower) Address: D-274 Vaishnav Park, Opp	Immovable residential property of Flat 2 BHK, Constructed on land bearing Vibhag-A Tikka No. 3/7, City Survey No. 144 land admeasuring 115.68.58 Sq. Mtr. Paiki Scheme known as "Surpaneshwar Complex" being flat number G-3 on Ground floor, Super Built-up Construction admeasuring	Rs.12,27,879.94/- plus, interest and other cost from 05-06-2025 less recovery up to	1. Rs. 10,38,000/- 2. Rs. 1,03,800/- 3. Rs. 10,000/-	Physical (Residential 2-BHK Flat)	Mr. Ravi Bajpai 9909730330



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	M M. Vora Show Room, Dhaboi road, Sama Talav, Vadodara, Gujarat-390025. Address: Flat No. G-3, Ground Floor, Surpaneshwar Complex, Ghadiyali Pole, Lehipura Road, Mouje Vadodara - 390001.	450 Sq. Ft., Registration District and Sub District Vadodara District Vadodara in the name of Mr. Sowman Shrikant Tung. property is bounded as under: East: After Common Passage & Staircase, Having Public Road, West: Survey No. 149, North: Survey No. 156 & 150, South: Survey No. 149 & 137.	date.			
13	(Makarpura Village Branch) Mr. Ashish Vijay Pawar (Borrower) & Mrs. Apexa Ashish Pawar (Co-Borrower) Address: Vibhag-A, Tika No. 9, Behind Paresh Nagar, Pomli Faliya, Near Pravin Auto Garage, Gajrawadi, Wadi, Vadodara – 390019.	All that piece and parcel of Residential Property (House) recorded in City Survey Rules Card bearing Vibhag-A, Tikka No. 9/3, City Survey No. 48 of Wadi Vibhag, situated at Pomli Faliya, Wadi Rangmahal, Beside Paresh Nagar, Vadodara, within Registration District Vadodara and Sub-District Vadodara, admeasuring 54.34.84 Sq. Mtrs., along with construction area of Ground Floor admeasuring 535 Sq. Ft. and First Floor & Second Floor admeasuring 1070 Sq. Ft., bounded as under: East – Property of Sr. No. 49, West – Property of Sr. No. 47, North – Pomli Faliya Street & Entrance, South – Public Road.	Rs. 17,63,475/- plus interest and other cost from NPA 27.07.2019 & less recovery up to date.	1. Rs. 19,00,000/- 2. Rs. 1,90,000/- 3. Rs. 10,000/-	Physical (Residential House)	Mrs. Varsha Madam 9687689124
14	(ATLADARA, Branch) Mr. Kushan Satishbhai Kharachariya (Borrower). Address: No 8-Moti Chhipwad Opp Ladharam, High School Mandvi, Vadodara, Gujarat, 390006.	1 BHK, FLAT NO: 403, 4th floor, super built-up area 37.17 Sq. Mtr. GANADHISH COMPLEX, POMLI FALIA, NR. BRAHMAIN SABHA HALL, WADI, VADOADARA C S no. 22- A B C, Tikka No.9/1 (Wadi) -390017. In the name of Kushan Satishbhai Kharachariya.	Rs. 5,73,221/- Plus, further interest thereon & legal expenses and cost from 09/05/2023 less recovery up to date.	1. Rs. 4,64,400/- 2. Rs. 46,440/- 3. Rs. 5,000/-	Physical (Residential)	Mr. KUMAR MUKESH 9979846202
15	(Atladara, Branch) Mr. Arjun Singh (Borrower) Address: Mali Muhalla, Nr Kothi Faliyu, Makarpura Vadodara, Gujarat, 391330.	1-BHK Residential Flat situated at R.S. No. 307/1, Sub Plot No. 16 to 22, Flat No. C/401, 4th Floor, Tower-C, “Satyam Homes”, Ranoli Road, Nr. Jalaram Mandir, Moje Ranoli, Tal. & Dist. Vadodara – 391350. Super Built-Up Area: 46.50 Sq. Mt., FSI / Built-Up Area: 36.68 Sq. Mt. Property in the name of Mr. Arjun Prabhunath Sinh. bounded as per Actuals on Site as under: North: Flat No. C/402, South: Flat No. D/404, East: Common Passage, Stair then Flat No. C/404, West: Flat No. B/404.	Rs. 15,21,139/- plus interest and other cost from NPA 19.07.2025 & less recovery up to date.	1. Rs. 9,24,000/- 2. Rs. 92,400/- 3. Rs. 10,000/-	Physical (Residential Flat)	Mr. Kumar Mukesh 9979846202



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16	(Atladara, Branch) Mr. Kapil Pradipkumar Pandya (Borrower) Address: C/O Kishor Bhai Bhatt, Brahman Falia, Vadsar Village, Vadodara, Gujarat, 390010.	1-BHK Residential Flat situated at C.S. No. 1560 (Paiki C.S. No. 1563 to 1568, 1588, 1589), 1569, Flat No. 410, 4th Floor, "New Shreeji Flats", Nr. Vadsar Bridge, Mouje Vadsar, Sub Dist. & Dist. Vadodara – 390010. Built-Up Area: 46.46 Sq. Mt., Carpet Area: 22.12 Sq. Mt. Property in the name of Mr. Kapilkumar Pradipkumar Pandya bounded as per Actuals on Site as under: East: Flat No. 409, West: Margin Space, North: Margin Space, South: Passage then Flat No. 407.	Rs. 9,93,586/- plus interest and other cost from NPA 25.05.2022 & less recovery up to date.	1. Rs. 7,72,000/- 2. Rs. 77,200/- 3. Rs. 10,000/-	Physical (Residential Flat)	Mr. Kumar Mukesh 9979846202
17	(Karelibaug Branch) M/s. Kalpvi Infra (Partnership) Address: 405, Vihar Trade Center, Near Waves Club, Vasna Bhaili Road, Vadodara 391410. Mr. Sanjay J. Limbani (Partner) Address: 690, Gurukrupa Navaratri Chok, Chhota- Udepur Vadodara Gujarat 391165. Mr. Krunal V. Patel (Partner) Address: Po: Segwa Ta: Sinor Dist Baroda. Gujarat 391111.	Property 1: Residential 3- BHK Flat No. F/101, Tower-F, 1st Floor, "Shreeji Gold", Opp. Bandhan Party Plot, Nr. C.K. Prajapati School, Laxmipura Road, Block/Survey No.: 255, C.S. No. 3883, Moje-Gorva, Vadodara. Built-up Area: 87.73 sq. mt. (943.97 sq. ft.) Property Owner: Krunalbhai Vinodbhai Patel. Boundaries of the property: East: Building OTS, West: Building margin, North: Flat No. 102, South: Building OTS.	Rs.67,46,149.49/- Plus, further interest thereon & legal expenses and cost from demand notice 30/07/2025 less recovery up to date.	1. Rs. 29,78,000/- 2. Rs. 2,97,800/- 3. Rs. 20,000/-.	Physical (Residential 3-BHK Flat)	Mr. Ashish 9687689118
		Property 2: Residential 3- BHK Flat No. F/102, Tower-F, 1st Floor, "Shreeji Gold", Opp. Bandhan Party Plot, Nr. C.K. Prajapati School, Laxmipura Road, Block/Survey No.: 255, C.S. No. 3883, Moje-Gorva, Vadodara. Built-up Area: 87.73 sq. mt. (943.97 sq. ft.) Property Owner: Krunalbhai Vinodbhai Patel. Boundaries of the property: East: Building OTS, West: Soceity Internal Road, North: Flat No. E-101, South: Flat No. F-101.		1. Rs. 29,78,000/- 2. Rs. 2,97,800/- 3. Rs. 20,000/-.	Physical (Residential 3-BHK Flat)	



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18	(Karelibaug Branch) M/s. Marlin (Proprietorship) Address: B- 302 Pinkal Appartment, Nr Deep Chambers, D- Mart Manjalpur, Vadodar. Gujarat, 390011. Mrs. Bakulaben Kishorbhai Karkar (Prop.) Address: B- 302 Pinkal Appartment, Nr Deep Chambers, D- Mart Manjalpur, Vadodar. Gujarat, 390011.	Property 1: All That Piece or Parcel of immovable Residential 3-BHK FLAT: 303, Tower-F, 3rd Floor, " Shreeji Gold", Oppo. Bandhan Party Plot, Nr.C.K. Prajapati School, Laxmipura road, Vadodara. R. S. no. 255, Admeasuring about H. are 01-17-36, C. S. No. 3883, admeasuring 11615, Sq. Mt. Scheme Developed admeasuring 944.00 Sq. Ft. Situated in Gorwa, Taluka & District Vadodara, in the name of Mrs. Bakula Kishorbhai Karkar, bounded as follows: East: Naliya Road, West: Building OTS, North: Flat no. E/304, South: Flat no. /304.	Rs.91,76,237.54/- Plus, further interest thereon & legal expenses and cost from demand notice 17/11/2025 less recovery up to date.	1. Rs. 31,05,500/- 2. Rs. 3,10,550/- 3.Rs. 20,000/-.	Physical (Residential 3-BHK Flat)	Mr. Ashish 9687689118
		Property 2: All That Piece or Parcel of immovable Residential 3-BHK FLAT: 304, Tower-F, 3rd Floor, " Shreeji Gold", Oppo. Bandhan Party Plot, Nr.C.K. Prajapati School, Laxmipura road, Vadodara. R. S. no. 255, Admeasuring about H. are 01-17-36, C. S. No. 3883, admeasuring 11615, Sq. Mt. Scheme Developed admeasuring 944.00 Sq. Ft. Situated in Gorwa, Taluka & District Vadodara, in the name of Mrs. Bakula Kishorbhai Karkar and bounded as follows: East: Naliya Road, West: Building OTS, North: Flat no. E/303, South: Building Margin.		3. Rs. 31,05,500/- 4. Rs. 3,10,550/- 5. 3.Rs. 20,000/-.	Physical (Residential 3 - BHK Flat)	



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19	(Karelibaug Branch) Mr. Krunal Vinod Patel (Borrower) Address: Po: Segwa Ta: Sinor Dist: Baroda. Gujarat- 391 111.	Residential 3- BHK Flat situated at R.S. No. 255, C.S. No. 3883, Flat No. F-502 (5th Floor), "Shreeji Gold", Nr. C. K. Prajapati School, Opp. Bandhan Party Plot, Laxmipura Road, property situated at NA land of R.S. No. 255 adm. H. Are 01-17-36, C. S. No. 3883 adm. 11615 Sq. Mtrs, 944 Sq. Ft. undivided area 330 Sq. Ft. situated at Mouje Gorwa in Registration District, Sub District & District Vadodara-390016. In the name of Mr. Krunalbhai Vinodbhai Patel and bounded as under: - East: - Building OTS, West-Society Road, North: - Flat No. F-501, South- Building OTS.	Rs. 31,38,409.63 /- Plus, further interest thereon & legal expenses and cost from demand notice 16/11/2025 less recovery up to date.	1. Rs. 31,05,500/- 2. Rs. 3,10,550/- 3. 3.Rs. 20,000/-.	Physical (Residential 3-BHK Flat)	Mr. Ashish 9687689118
20	(Bhutdizampa Branch) Mr. Sehbaj Mehendi Hasan Banjara (Borrower & Mortgager) At: House no.35. Meera 44 Residency Behind Western Ceramics, Near Khokar Talav Padra- Vadodra Highway Village- PADARA District Vadodara.	All that piece & parcel of the immovable the residential row house constructed on ground floor & first floor party only, survey no./R.S. No. 1243/1, house no. 35 meera 44 residencies, behind western ceramics, near khokar talav padra vadodara highway padra, village padra kasba, dist. Vadodara construction admeasuring 774 sq. Ft. East: - Block 16, West: - Soc 6.00 Mtr. Road, North: Block No. 34, South: - R S No. 1243/2.	Rs. 13,89,943.00 and cost from 27/09/2025 less recovery up to date	1.Rs. 8,58,000/- 2.Rs. 85,800/- 3.Rs. 10,000/-	Physical (Residential Row House)	Mr. Nath Aaditya Mo: 9687689105



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21	(Nizampura Branch) Mr. Sukhvinder Singh Pannu (Borrower) Address: A- 191 Krishna Nagar Society, Near Prajapati hall, opp. Sports complex, new Sama Road, Vadodara, Gujarat, 390008.	3-BHDK Residential Flat situated at R.S. No. 388, Block No. 304, Flat No. H-202 & H-203, 2nd Floor, "Divine Galaxy", Opp. Lotus Court, Sunshine Road, Mouje Village Kalali, Sub Dist. & Dist. Vadodara – 390012. In the name of Mr. Sukhvinder Singh Pannu. Total Built-Up Area: 139.36 Sq. Mt. Total Open Terrace: 157.88 Sq. Mt. Carpet Area Approx.: 155.00 Sq. Mt. Open Terrace Area Approx.: 88.25 Sq. Mt. Boundary of property: Flat No. H-202: East: Flat No. H-201, Tower-H West: 18.00 Mt. Main Road North: Flat No. H-203, Tower-H South: Open Space & Flat No. I-204, Tower-I. Flat No. H-203: East: 7.50 Mt. Internal Road West: 18.00 Mt. Main Road North: Open Terrace & Main Entrance Gate South: Flat No. H-201 & H-202, Tower "H".	Rs. 80,91,165.00/- plus interest and other cost from NPA 03.10.2025 & less recovery up to date.	1. Rs. 78,06,000/- 2. Rs. 7,80,600/- 3. Rs. 20,000/-	Physical (Residential Flat)	Mr. Shukla Arvind Kumar 9687689196
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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.



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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 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.



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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.
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.



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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 Mobile: 9427564244 & Mr. Vipin Jain, Senior Manager, Mobile No. 6357014005, Auction Facilitation Center, 4th Floor, ROSARB, Suraj Plaza-3, Sayajigunj, Vadodara.

Date: 03.10.2026
Place: Vadodara

Sd/-
Name: HIREN KOTADIA
Authorized Officer
Bank of Baroda