

ANNEXURE - F - Revised

[Terms and Conditions for Sale to be uploaded in Banks website as well as at IBAP website]

TERMS AND CONDITIONS FOR SALE OF ASSET THROUGH ONLINE E-AUCTION UNDER SARAFESI 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 (with proviso to Rule 5 (2) & 8 (b) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower, Mortgagor (Joint Guarantor (s)) that the below described immovable property mortgaged/charged to the Secured Creditor, possession of which has been taken by the Auctioneer Officer of Bank of Baroda, Secured Creditor, will be sold in "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/Auction Date & Time, EMD and Bid Increase Amount are mentioned below :-

Sr No.	Name & address of Borrower/s /Guarantor/s	Give short description of the immovable property with known encumbrance if any	Total Dues(Rs.)	Date & Time of Auction	Reserve Price, EMD and Bid Increase Amount:	Status of Possession (Constructive /Physical)	Property Inspection date & Time:
01.	<p>1) M/s SHW Coal Energy, Prop- Mohanlal Vrahal Ganot, Plot No - 19, Sector-10-B, GFD, Gandhidham, Dist- Kutch, Pin - 370201, Kutch.</p> <p>2) Mrs. Manjiben Veji Ganot W/o Mr. Vejilal Ganot (Guarantor of M/s Shw Coal Energy) Plot No - 19, Sector 10-B, GFD, Gandhidham, Dist- Bhuj (Kutch), Pin - 370201 B) 22.</p>	<p>All that part & parcel of the immoveable property.</p> <p>1. Legal Mortgage of land & building property situated at B-5 No - 323, Known as Bhojanath Nagar, Shop No 6&7 situated on Plot No 1, 2, 3 shop carpet area 13.58 sq mtr. in municipal ward no 1 as municipal property.</p>	<p>Rs. 1,80,06,884.71/- as on 09.02.2022 Plus further interest thereon at the contractual rate (with charges) And expense till date of payment</p>	<p>04.03.2022 Time 14:00 HRS to 18:00 HRS</p>	<p>112,65,000/- (Reserve Price) 1,28,500/- (EMD) 10,000/- (Bid Increase Amount)</p>	Physical	<p>Date 27.02.22 Time Between 11:30am to 1:30 pm.</p>

Gandhidham Main Branch, Plot No. 322, Ward 126, Opp Reliance Petrol Pump, Gandhidham Kutch, 370201.

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<p>Wardhan Nagar Anjar 3, Anjar Dist - Kutch, Pin - 370110 to repay the amount in terms of the said notice within 60 days from the date of the said notice</p>	<p>1335/5 & municipal property no 1335/6 Tal - Anjar Dist - Kutch in the name of Mrs. Maniben Vell Gamot Shop no 5</p>	<p>715,70,000/- (Rupees Seven Crores)</p> <p>57,600/- (Rupees Fifty Seven Thousand Six Hundred)</p> <p>10,000/- (Rupees Ten Thousand)</p>
<p>3) Mr. Dadal Sanjay Thakrashi S/o Mr. Sanjay Thakrashi (Guarantor of M/s Shiv Coll Energy), Plot No - 18, Sector 10-B GIDC, Gandhidham, Dist - Kutch, Pin - 370201</p>	<p>Shop no 6 Bounded by: On the North by - Open space of this building of Plot No -1 On the South by - Open space of this building of Plot No - 1 On the East by: Shop No - 5 On the West by: Shop No - 7, Shop No. 7</p>	
<p>4) Mr. Binodh Velljibhai Gamot W/o Mr. Velljibhai Gamot (Guarantor of M/s Shiv Coll Energy), Plot No - 19, Sector 10-B GIDC, Gandhidham, Dist - Kutch, Pin - 370201 B 22 Wardhan Nagar Anjar 3, Anjar, Dist - Kutch, Pin - 370111</p>	<p>Bounded by: On the North by - Open space of this building of Plot No -1 On the South by - Open space of this building of Plot No - 1 On the East by: Shop No - 6 On the West by: Open Space of Plot</p>	
<p>2. Legal Mortgage of Non Agriculture land bearing R.S. No. 149 known as Rastra nagar Paki, Plot No 51, area admeasuring</p>		

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	<p>100.85 sq mtrs situated in Vill - Moghpar Kumbharvad, Tal - Arjar, Dist - Kutch standing in the name of Mr. Shankh Vejjibhai Gamot</p> <p>On the North by 1. Lagu R S No- 154</p> <p>On the South by 1. Plot No- 50</p> <p>On the East by: Internal Road</p> <p>On the West by: Plot No-52.</p> <p>3. Legal Mortgage of Non Agriculture land bearing R.S. No 26/1 & 26/2 Known as Paiki Plot No 79 v area measuring 125.45 sq mtrs situated in Vill - Nagalpar, Tal - Arjar, Dist - Kutch standing in the name of Mr. Dadal Sanjay Thakurshi</p> <p>On the North by : Plot No- 82</p> <p>On the South by : Internal Road</p> <p>On the East by: Plot No - 80</p> <p>On the West by : Plot No - 78</p>		<p>375.42,000/- [Reserve Price]</p> <p>40,500/- [EMI]</p> <p>50,000/- [Via Interest Amount]</p>
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Gandhidham Main Branch, Plot No. 122, Ward 12B, Opp Reliance Petrol Pump, Gandhidham Kutch, 370201

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बैंक ऑफ बड़ोदा

Bank of Baroda



4. Legal
Mortgage of
Non Agriculture
land for
Commercial
purpose
bearing R.S. No
33A Paik, Plot
No - 1 area
admeasuring
398.97 sq mtrs
situated in
Anjar city
survey office
North Division,
Sheet No 86
City Survey No
3360/1/1, now
Municipal ward
no 2 situated at
Anjar (Dist -
Kutch standing
in the name of
Mr. Mohanlal
Vrajil Ganiot

₹2,33,000/-
(Two
Lacs)

2,26,500/
(22.65%)

₹10,000/
(Bid increase
amount)

On the North by
Plot No-2
On the South by
7.50 mtrs Road
On the East by
7.50 mtrs
Internal Road
On the West by
7.50 mtrs
Internal Road

5. Legal
Mortgage of
Non
Agricultural
Plots for
Residential
Purpose bearing
Plot no 115,
116, 132 to 141,
172 to 185 Total
area about

₹10,22,000
(Ten
Lacs)

₹21,200/-

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7/53.05 : sq
Mrs. Revenue
Survey No 622
situated at
Anjar Tal Anjar
Dist Kutch
standing in the
name of Sri
Bhimsh Vaji
Gavot

Joint Four
Boundries of
plot No 115 and
116 =

Surrounded on
East : Plot no
117

Surrounded on
West:- 9.00
Mtrs wide
Internal Road

Surrounded on
North:-

Common Plot

Surrounded on
South:- 7.50
Mtrs Wide
Internal Road

Joint Four
Boundaries of
Plot No 132 and
133 =

Surrounded on
East: Plot no
131

Surrounded on
West:- 9.00
Mtrs: Wide
Internal Road

Surrounded on
North:- 7.50

Mtrs Wide
Internal Road

Surrounded on
South:-

Common Plot

(Rate)

10,000/

(Rs) (Current
Annual)

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	<p> Joint Four Boundaries Of Plot No 134 and 135 = Surrounded on East:- Plot no 136 Surrounded on West:- 9.00 Mtrs Wide Internal Road Surrounded on North:- 7.50 Mtrs Internal Road Surrounded on South:- 7.50 Mtrs Internal Road </p>					
	<p> Joint Four Boundaries Of Plot No 138 to 140 = : Surrounded on East:- 7.50 Mtrs Internal Road Surrounded on West:- Plot no 134 and 135 thereafter: 8.00 Mtrs Wide Road Surrounded on North:- 7.50 Mtrs Internal Road Surrounded on South:- 7.50 Mtrs Internal Road </p>					
	<p> Joint Four Boundaries Of Plot No 141 and 172 = Surrounded on East:- Plot no 172 thereafter </p>					

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	<p>7.50 Mtr Wide Internal Road Surrounded on West:- 7.50 Mtr Internal Road Surrounded on North:- 7.50 Mtr Internal Road Surrounded on South:- Plot no 142 and Plot no 171</p> <p>Joint Four Boundaries Of Plot No 185 = Surrounded on East:- Adj. Land Surrounded on West:- 7.50 Mtr Internal Road Surrounded on North:- 7.50 Mtr Internal Road Surrounded on South:- Plot no 184.</p>				
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TERMS AND CONDITIONS:-

ii The sale will be conducted by the auctioneers through e-auction platform provided by the e-auction service provider MSTC in at the Website <http://www.mstconline.com> or the site and link mentioned above. The intending Bidders/Purchasers are requested to register on portal <http://www.mstconline.com> (direct link: <http://www.mstconline.com/epc/lotdetails.aspx?lotid=1111>) using their mobile number and email id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by e-auction service provider (say, two working days), the intending Bidders/Purchasers have to transfer the EMD amount being online made in his/their EM/Current bank account in advance before the auction time. Bidder registration, submission & verification of KYC documents and transfer of EMD in online must be completed in advance at least two days before auction date. Intending purchaser submits the KYC documents within two days preceding the Auction date. Authorized officer / Bank / e-auction service provider's having liberty to accept and admit the KYC furnished & EMD amount. However, in such event the authorized officer / Bank / e-auction service provider will not be held liable.

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Once the KYC documents are verified by e-auction service provider (over two working days) the intending Bidders/Purchasers have to transfer the EMD amount using online mode with Global EMD Wallet well in advance before the auction time. Bidder registration, successful & verification of KYC documents and transfer of EMD in wallet must be completed well in advance, at least two days before auction date. In case Auction purchaser submits the KYC successfully within two days preceding the Auction date, Authorized officer / Bank / e-Auction service provider is having liberty to accept and complete the KYC verification & EMD amount. However in such event the Authorized officer / Bank / e-Auction service provider will not be held liable for any delay/failure for verification of KYC documents and failure to transfer EMD in wallet. The interested bidder will be able to bid on the date of e-auction only if the bidder's Global Wallet has sufficient balance (EMD amount) as on the date and time of Auction. Bidders may give offers either for one or more properties. In case of offers for more than one property bidder will have to deposit EMD for each property.

- 2) Earnest Money Deposited (EMD) amount as mentioned above shall be paid online i.e. through NEFT after generation of Challan from <https://www.mstcecommerce.com> in bidder's Global EMD Wallet. NEFT Challan will be valid for one transaction only. If multiple transactions are made, only first will be recorded and other transactions shall not be considered. NEFT transfer can be done from any Scheduled Commercial Bank. Only NEFT mode should be used for fund transfer. Use of any other payment mode would result in non-credit of EMD amount in the bidder's wallet. Payment of EMD by any other mode such as Cheques will not be accepted. The Earnest Money Deposited shall not bear any interest. For refund of EMD of the unsuccessful bidder, bidder has to seek the refund amount from e-auction service provider by logging in to <https://www.mstcecommerce.com> and by following procedure for refund given therein and only after seeing refund time, the refund will be made by the e-Auction service provider. EMD amount of the unsuccessful bidder will be returned without interest.
- 3) Platform (<https://www.mstcecommerce.com>) for e-auction will be provided by Bidco Auction service provider MFC Limited having its Registered office at 234-C, A.I.C. Bore Road, Kolkata-700026. The intending Bidders/Purchasers are required to register in the e-auction portal of e-auction service provider's website <https://www.mstcecommerce.com>. This service Provider will also provide online registration/ mailing for the intending bidder/s/purchaser/s on e-auction on the portal before the e-auction. The Sale Notice pertaining the Terms and Condition of Sale is uploaded on the bank's website/website portal <https://www.bankofbaroda.com> (click link <https://www.bankofbaroda.com/e-auction.html>) and <https://ibcoibid.com>. The respective bid will be e-auction may download free of cost, copies Terms & Conditions of e-auction from Manual on operations part of e-auction related to the e-auction from e-IBCO-IBID portal <https://www.ibcoibid.com>.
- 4) The bid price to be submitted shall be equivalent to the reserve price and during the e-auction bidders will be allowed to offer higher bid in later stage bidding was and above the bid bid quotes and by minimum increments (the bid amount given to the table to the last higher bid of the bidder). The property will not be sold below the reserve price set by the Authorized Officer. The bid placed below the reserve price shall be rejected. The bidder shall increase their bid in multiples of the amount specified in the public sale notice/terms and condition of Sale. Unsuccessful extension of 10 minutes time will be given in case of receipt of bid in last 10 minutes. Ten minute interval will be allowed to bidder to place successive higher bid and then higher bid offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.
- 5) Intending Bidders are advised to properly read the Sale Notice, Terms & conditions of e-auction. Help Manual of e-auction part of e-auction and follow them strictly.
- 6) In case of any difficulty or assistance is required before or during the e-auction process, they may contact authorized representative of our e-auction service provider <https://www.mstcecommerce.com> (direct) or <https://www.mstcecommerce.com/auctioninfo/ibcoibid.html> contact details of which are available on the e-auction portal.
- 7) After initiation of e-auction by the Authorized Officer, successful bidder will be informed by

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our above referred service provider through SMS/cross text/mobile no/ email address given by them/ registered with the service provider).

- 10) 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 formation/completion 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 completion 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.
- 11) 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 modes paid by the successful bidder shall be forfeited to the Bank by the Authorized Officer.
- 12) Payments on consideration by the successful bidder to the Bank will be subject to TDS under Section 194-21 of Income Tax Act 1961 and TDS will be made by the successful bidder on the date 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.
- 13) On receipt of the offer 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, open ending and future pending to properties.
- 14) No request for inclusion/substitution of names, other than those mentioned in the bid, to the sale certificate will be entertained. The Sale Certificate will be issued only in the name of the successful bidder.
- 15) The Sale Certificate will not be issued pending operation of any stay/ injunction/ restraint order passed by the CIVIL/DRT/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 immovable property account. No request for return of deposit either in part or full/ cancellation of same will be entertained. In case of any of further proceedings by DRT/DRTA/High Court or any other Court, the auction may either be delayed 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 / firm.
- 16) The Authorized Officer shall have the absolute right to accept or reject any bid or bids/and/ postpone/ cancel the sale/modify any terms and conditions of the sale without any notice, and without assigning any reason including calling upon the next highest bidder to perform in case the earlier bidder fails to perform.
- 17) The intending purchaser can inspect the property on sale and time mentioned above at his/her expense. For inspection about the title document & other documents available with the bank the intending bidder may contact Bank of Baroda branch during office hours till at least two days before auction date.
- 18) The property is being sold on "As is where is", "As is what is" and "Whoever there is" terms and the intending bidder should make their own due and independent inquiries & verify the concerned Register/RRD/Revenue Records) with Statutory authorities regarding the encumbrances and claims/rights/duties/ charges of any authority/ lien on Sales Tax Excise/GST/Income Tax besides the Bank's charge and shall satisfy themselves regarding the title matter, description, area, quantity, quantity, condition, encumbrances, lien charge, statutory dues etc over the property before submitting their bids. The 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

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RESPONSIBLE IN ANY WAY TO ANY THIRD PARTY (INCLUDING ANY GUARANTY/RIGHTS/DUES). No claim of whatsoever nature regarding the property put for sale (charges/encumbrances over the property in an any other matter etc.) will be entertained after submission of the selling bid.

- 17) The Bank does not undertake any responsibility to provide any permission/licence, MOE, etc., in respect of the property offered for sale. The authorized Officer/Secured Creditor shall not be responsible for any dues (ie outstanding water/sewer 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.
- 18) The Authorized Officer will bear the right 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/condition 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 SARFAES Act, 2002 and the Rules framed thereunder.
- 19) The sale is subject to confirmation by the Secured Creditor Bank.
- 20) The sale is subject to conditions/Rules/By-Laws prescribed in the SARFAES Act 2002 and Security Interest (Enforcement) Rules, 2002 Rules framed there under and the conditions mentioned above. For more details if any prospectus/bidder may contact the Secured Creditor on behalf of the Authorized officer on... Mobile: 9687630430.


CHIEF MANAGER
 Chief Manager & Authorized Officer

Place: Gandhidham
 Date: 10.02.2022



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