



बैंक ऑफ बड़ोदा Bank of Baroda

Branch - Senth, Chittorgarh (Raj.)

Ph. No. 01472-241157, Mob:- 8875006625 E-mail: senthi@bankofbaroda.com



Registered A.D.

- (1.) **Mr. Bheru Payak S/o Babu Lal Payak (Borrower)**
Patta No. 28, Gopal Nagar, Gram Panchayat- Manpura,
Distt. Chittorgarh (Raj.) 312001
- (2.) **Smt. Vimla Bai Payak W/o Babu Lal Payak (Co- Borrower)**
Patta No. 28, Gopal Nagar, Gram Panchayat- Manpura,
Distt. Chittorgarh (Raj.) 312001
- (3.) **Chetan Payak S/o Babu Lal Payak (Co- Borrower)**
Patta No. 28, Gopal Nagar, Gram Panchayat- Manpura,
Distt. Chittorgarh (Raj.) 312001

o/c

Sub.: Thirty Days notice of the sale of immovable secured assets under rules 8 (6) and 9 (1) of the Security Interest (Enforcement) Rules, 2002

Dear Sir(s),

This has reference to possession notice in respect of the immovable property (details of which are set out hereunder) served on you on **02-05-2026** and publication thereof in **Financial News and Punjab Kesari News Paper** on **07-05-2026** for the purpose of realizing secured assets for recovery of outstanding dues of the bank in exercise of powers under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the rules made there under. You having failed to make payment towards the discharge of your liabilities to the bank, it is proposed to sell the above immovable Secured Assets.

The Notice of **30 days** is given to you in respect of the proposed sale of secured property e-auction on **28.10.2026** of the secured assets aforesaid by the undersigned.
You are also requested to give your positive co-operation and support for the success of e-auction and bring suitable buyer to purchase the property.

A copy of e-auction notice giving particulars as prescribed under rule 8 of the Security Interest Enforcement Rules, 2002 is enclosed herewith for your information.

Date: 15-09-2026
Place: Chittorgarh (Raj.)

कृते बैंक ऑफ बड़ोदा / For BANK OF BARODA
Authorised Officer
(Bank of Baroda)
संथी, जि. चित्तोड़गढ़ / Senth Br., Dist. Chittorgarh

Description of the immovable property (as per records available with the bank): -

Residential Property Situated at Araji No. 780, Patta No. 28, Gopal Nagar, Gram Panchayat- Manpura, Dist. Chittorgarh (Raj.) Measuring 900.00 Sq.Ft in the name of **Mrs. Vimla Bai Payak W/o Babu Lal Payak**

Bounded by :-

East : Road
West : Plot of Mr. Ratan Lal
North : House of Mr. Prakash
South : Plot of Mr. Khyali Lal

Enclosed : E-auction Notice.



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SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY
"APPENDIX- IV-A [See proviso to Rule 8 (6)]

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", and "whatever there is" basis for recovery of dues in below mentioned account/s. The details of Borrower's, Mortgagor/Guarantor's, Secured Assets, Dues, Reserve Price, E-auction date & Time, EMD and Bid Increase Amount are mentioned below: -

Name & address of Borrower/s / Guarantor/Mortgagor's	(1.) Mr. Bheru Payak S/o Babu Lal Payak (Borrower) Patta No. 28, Gopal Nagar, Gram Panchayat- Manpura, Distt. Chittorgarh (Raj.) 312001	
	(2.) Smt. Vimla Bai Payak W/o Babu Lal Payak (Co- Borrower) Patta No. 28, Gopal Nagar, Gram Panchayat- Manpura, Distt. Chittorgarh (Raj.) 312001	
	(3.) Chetan Payak S/o Babu Lal Payak (Co- Borrower) Patta No. 28, Gopal Nagar, Gram Panchayat- Manpura, Distt. Chittorgarh (Raj.) 312001	
Total Dues: -	Demand Notice Date: - 12/01/2026 Rs 15,68,856.45/- interest up to 10/01/2026 + further applicable interest; Present outstanding: Rs 15,68,856.45/- interest up to 10/01/2026 + further applicable interest, cost, charges & other expenses etc.	
Status of Possession: - Symbolic Possession		
Property Inspection Date & Time: - 19.10.2026 12.00 PM to 04.00 PM		
Date & Time of E-auction: 28.10.2026 12.00 A.M. to 05.00 P.M. (With unlimited extensions of 10 min. each)		
Last Date & Time for Submission of EMD and Document by 27.10.2026 upto 4:00 PM		
Give short description of the immovable property with known encumbrances, if any		Reserve Price EMD Bid Increase Amount
Residential Property Situated at Araj No. 780, Patta No. 28, Gopal Nagar, Gram Panchayat- Manpura, Distt. Chittorgarh (Raj.) Measuring 900.00 Sq.Ft in the name of Mrs. Vimla Bai Payak W/o Babu Lal Payak		Reserve Price Rs. 14,58,000 /- EMD Rs. 1,45,800 /- Bid Increase Amount Rs. 10,000/-
Bounded by :- East : Road West : Plot of Mr. Ratan Lal North : House of Mr. Prakash South : Plot of Mr. Khyali Lal		
Encumbrances: - Not known		

For detailed terms and conditions of the sale, please refer to the link provided in <https://www.bankofbaroda.in/e-auction.htm> and Auction portal (<https://Baanknet.com>) Also, prospective bidders may contact the Branch on Ph. No. 01472-241157, Mob:- 8875006625.

कृते बैंक ऑफ बड़ौदा / Bank of Baroda

Authorised Officer
मुख्य प्रबंधक / Chief Manager
संथी, जि. चित्तौड़गढ़ / Senth, Dist. Chittorgarh

Date: 15.09.2026
Place: Chittorgarh (Raj.)



बैंक ऑफ बरोडा Bank of Baroda

Branch - Senth, Chittorgarh (Raj.)

Ph. No. 01472-241157, Mob:- 8875006625 E-mail: senthi@bankofbaroda.com

TERMS AND CONDITIONS FOR SALE OF ASSETS OF THROUGH ONLINE E-AUCTION UNDER SARFAESI ACT 2002
LAST DATE & TIME FOR SUBMISSION OF EMD AND DOCUMENTS copy by 27.10.2026 upto 4:00 P.M.

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 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 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/Guarantor's, Secured Assets, Dues, Reserve Price, E-auction date & Time, EMD and Bid Increase Amount are mentioned below: -

Secured Assets, Dues, Reserve Price, E-auction date & Time, EMD and Bid Increase Amount are mentioned below.	
Name & address of Borrower/s / Co-Borrower/s	(1.) Mr. Bheru Payak S/o Babu Lal Payak (Borrower) Patta No. 28, Gopal Nagar, Gram Panchayat- Manpura, Distt. Chittorgarh (Raj.) 312001
	(2.) Smt. Vimla Bai Payak W/o Babu Lal Payak (Co- Borrower) Patta No. 28, Gopal Nagar, Gram Panchayat- Manpura, Distt. Chittorgarh (Raj.) 312001
	(3.) Chetan Payak S/o Babu Lal Payak (Co- Borrower) Patta No. 28, Gopal Nagar, Gram Panchayat- Manpura, Distt. Chittorgarh (Raj.) 312001
Total Dues: -	Demand Notice Date: - 12/01/2026 Rs 15,68,856.45/- interest up to 10/01/2026 + further applicable interest; Present outstanding: Rs 15,68,856.45/- interest up to 10/01/2026 + further applicable interest, cost, charges & other expenses etc.
Status of Possession: - Symbolic Possession	
Property Inspection date & Time: - 19.10.2026 12.00 AM to 04.00 PM	
Date & Time of E-auction: 28.10.2026 12.00 A.M. to 05.00 P.M. (With unlimited extensions of 10 min. each)	
Last Date & Time for Submission of EMD and Document by 27.10.2026 upto 4:00 PM	
Give short description of the immovable property with known encumbrances, if any	Reserve Price EMD Bid Increase Amount
Residential Property Situated at Araj No. 780, Patta No. 28, Gopal Nagar, Gram Panchayat- Manpura, Distt. Chittorgarh (Raj.) Measuring 900.00 Sq.Ft in the name of Mrs. Vimla Bai Payak W/o Babu Lal Payak	Reserve Price Rs. 14,58,000/-
Bounded by :- East : Road North : House of Mr. Prakash West : Plot of Mr. Ratan Lal South : Plot of Mr. Khyali La	EMD Rs. 1,45,800 /-
Encumbrances: - Not known	Bid Increase Amount Rs. 10,000/-



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

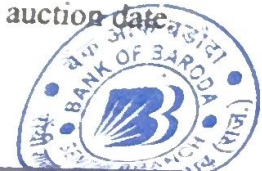
- For queries contact Number: 9785137396 & email ID support. <https://Baanknet.com>
- For Registration and Login and Bidding Rules visit Buyer Manual link provided in the home page of <https://Baanknet.com>
- For auction property related queries, Bidders may contact Bank officials on the contact details 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 Generate challan and transfer EMD amount to bidder's EMD Wallet.
 - Submission of bid shall be through Online mode on the auction date and time.
 - In case of successful Bid, the balance bid amount to be paid as per the terms as mentioned hereunder.
5. The bid price to be submitted shall be equivalent or above the reserve price and during the e-auction bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and by minimum increase in the bid amount given in the table to the last higher bid of the bidders. The property will not be sold below the reserve price set by the Authorized Officer. The bid quoted below the reserve price shall be rejected. The bidders shall increase their bids in multiplies of the amount specified in the public sale notice/Terms and condition of Sale. Unlimited extension of 10 Minutes time will be given in case of receipt of bid in last ten minutes. Ten minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.



6. Intending Bidders are advised to properly read the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction and follow them strictly.
7. After finalization of e-Auction by the Authorized Officer, successful bidder will be informed by our above referred service provider through email on email address registered with the service provider.
8. 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 conduct a fresh auction/ sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property.
9. 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.
10. 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.
11. 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.
12. 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.
13. 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.
14. 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.
15. 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.



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/Bank on Phone no. Ph. No. 01472-241157, Mob:- 8875006625

मुख्य प्रबंधक / Chief Manager
रेजी. नि. चित्तोड़ / Santhi B. Chittorgarh

Authorized Officer
Bank of Baroda

Date: 15.09.2026
Place: Chittorgarh (Raj.)