

"APPENDIX-IV-A"

[See proviso to rule 8(6)]

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

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) and Guarantor(s) that the below described the immovable property mortgaged to the Secured Creditor, the possession of which have been taken by the Authorised Officer of **Bank of Baroda, Branch- Samta Nagar, Bikaner (Raj.)** Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" "without recourse basis" for recovery of dues in below mentioned account/s. The details of Borrower(s) /Mortgagor (s)/ Guarantor (s) /Secured Asset/s/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below :-

Name & address of Borrowers : Mr. Umesh Joshi S/o Mr. Sukhdev Joshi (Borrower) (a) 134, Ward No. 31, Behind Nrising Temple, Daga Chowk, Bikaner (Raj.)-334001 (b) C/o Umesh Joshi, 8/118, Mukta Prasad Nagar, Bikaner (Raj.)-334001; Mrs. Priyanka Swami W/o Mr. Umesh Joshi (Co-borrower) (a) 134, Ward No. 31, Behind Nrising Temple, Daga Chowk, Bikaner (Raj.)-334001 (b) C/o Umesh Joshi, 8/118, Mukta Prasad Nagar, Bikaner (Raj.)-334001

Demand Notice Date and dues :- 05/05/2026; Rs. 20,66,542.06/- as on 05/05/2026 (inclusive of interest upto 05/05/2026) + further applicable interest, cost, charges & other exp. etc.

Present Outstanding Amount : Rs. 20,66,542.06/- inclusive of interest upto 05/05/2026 + further applicable interest, cost, charges & other exp. etc.

Date of property inspection is 28/10/2026; Time : 12.00 Noon to 03.00 P.M.

Last date & time for submission of EMD and documents by 17/11/2026 upto 04:00 P.M.

S N O	Description of the immovable property with known encumbrances :-	Reserve Price EMD Bid Increase Amt.	Date & Time of E-auction :
1.	Residential Property situated at House No. 08/148, Mukta Prasad Nagar, Bikaner (Raj.) measuring 80.73 Square Yards, in the name of Mrs. Priyanka Swami W/o Mr. Umesh Joshi and Mr. Umesh Joshi S/o Mr. Sukhdev Joshi (as per records available with the bank); Bounded by :- On the East by House No. 08/87, On the West by Rasta, On the North by House No. 08/147, On the South by House No. 08/149; Encumbrances :- Not known	Rs. 21,90,000/- Rs. 2,19,000/- Rs. 15,000/- Status of Possession SYMBOLIC POSSESSION	18/11/2026 02.00 P.M. to 06.00 P.M. (With unlimited extensions of 10 min. each)

For detailed terms and conditions of the sale, please refer to the link provided in <https://bankofbaroda.bank.in/e-auction> and **e-BKray portal** <https://baanknet.com>. Also, prospective bidders may contact the authorized officer on Mobile No. 8875019920

Date : 12/10/2026

Place : Bikaner (Raj.)



Authorised Officer
Bank of Baroda

Branch-Samta Nagar, Opp. Roadways Bus Stand, Sri Ganga Nagar Road, Bikaner (Raj.)-334001
E-mail : sambik@bankofbaroda.bank.in Phone : 0151-2250575, 8875019920