बैंक ऑफ़ बड़ौदा Bank of Baroda

Branch: - Pannadhai Colony, Chittorgarh -312001
Phone: - 01472-245500, E-mail :- vjchga@bankofbaroda.com

Ref.: Date:- 01/12/26

Registered A.D.

To,

Borrower/ Proprietor :-
1. M/s Jai Maa Annapurna Beej Bhandar
(Proprietor Shri Ugma Ram Kumawat S/o Shri Jamna Lal Kumawat)
2. Shri Ugma Ram Kumawat S/o Shri Jamna Lal Kumawat
Address:- Kumawaton Ka Mohalla, Raghunathpura
District Chittorgarh (Raj.)-312901

Dear Sir(s),

Sub.:- Thirty (30) Days' Notice for the Sale of Immovable Secured Assets under Rules 8(6) & 9(1) of the Security Interest (Enforcement) Rules, 2002.

This has reference to possession notice in respect of the immovable property (details of which are set-out hereunder) served on you on **05.09.2025** and publication thereof in **(1) Badhte Kadam and (2) Financial News on 11.09.2025** 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 thereunder. You have failed to make payment towards the discharge of your liabilities to the Bank, it is proposed to sell the below mentioned Movable & Immovable Secured Assets.

This notice of **Thirty (30) Days'** is given to you in respect of the proposed Sale of Secured Assets of NPA A/c **M/s Jai Maa Annapurna Beej Bhandar Proprietor Shri Ugma Ram Kumawat** by E-Auction on dated **11.11.2026**

You are also requested to extend your positive co-operation and support for the success of E-Auction and bring suitable buyer to purchase the Properties.

A copy of E-Auction notice giving particulars as prescribed under Rule 8(6) of the Security Interest Enforcement Rules, 2002 is enclosed herewith for your information.

Description of the Immovable Properties
(As per records available with the bank)

Equitable Mortgage of Residential House Situated at Vilekh Book No./ Sr No. 13/49 dated 04.11.2017 From Abadi Gram Panchayat Raghunathpura Tehsil Gangrar District Chittorgarh (Raj.) – 312901 in the name of Shri Ugmaram Kumawat S/o Shri Jamna Lal Kumawat.

Admeasuring – 1558 Sq. Feet

Bounded by:

On the North by : Property of Nanuram
On the South by : Property of Chuna
On the East by : Self Padat Land
On the West by : Common Road

Date:- 01/12/26
Place:- Chittorgarh

Authorised Officer
Bank of Baroda

Enclosed: - E-Auction Notice & Terms & Conditions.

बैंक ऑफ़ बड़ौदा **Bank of Baroda**

Branch:- Pannadhai Colony, Chittorgarh -312001
Phone: - 01472-245500, E-mail:- vjchga@bankofbaroda.com

TERMS AND CONDITIONS FOR SALE OF ASSETS 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 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, 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 /Guarantor/s / Secured Asset/s / Dues / Reserve Price/ e-Auction date & Time, EMD and Bid Increase Amount are mentioned below-

Name & Address of Borrower/s/ Guarantor/s Mortgagors (s)	Detailed Description of the Immovable Property with Known Encumbrances, if any	Total dues Rs.	Date of E-auction / Time of E-Auction Start Time and End Time	(A) Reserve Price Rs. / (B) Earnest Money Deposit (EMD) Amount Rs. / (C) Bid Increase Amount Rs.	Status of Possession (Constructive / Physical)	Property Inspection Date & Time
Borrower/Proprietor :- 1.M/s Jai Maa Annapurna Beej Bhandar (Proprietor Shri Ugma Ram Kumawat S/o Jamna Lal Kumawat) 2. Shri Ugma Ram Kumawat S/o Jamna Lal Kumawat Address:- Kumawaton Ka Mohalla, Raghunathpura District Chittorgarh (Raj.)-312901	Equitable Mortgage of Residential House Situated at Vilekh Book No./ Sr. No. 13/49 Dated 04.11.2017 From Abadi Gram Panchayat Raghunathpura Tehsil Gangrar District Chittorgarh (Raj.) – 312901 in the name of Shri Ugmaram Kumawat S/o Jamana Lal. Admeasuring – 1558 Sq. Feet. Bounded by: On the North by : Property of Nanuram On the South by : Property of Chuna On the East by : Self Padat Land On the West by: Common Road Encumbrances : Not Known	Rs. 8,27,255.46 (Rupees Eight Lakh Twenty Seven Thousand Two Hundred Fifty Five and Forty Six Paisa Only) as on 13.11.2024 (Interest included up to 09.11.2024) plus interest, cost, charges & other recovery expenses etc	11.11.2026 2.00 PM to 6.00 PM (With unlimited extensions of 10 min. each)	(A) Rs. 10,76,850/- (Rupees Ten Lakh Seventy Six Thousand Eight Hundred Fifty Only) (B) Rs. 1,07,685/- (Rupees One Lakh Seven Thousand Six Hundred Eighty Fifty Only) (C) Rs. 10,000/- (Rupees Ten Thousand Only)	Physical possession	17.10.2026 From 11.00 AM to 3.00 PM

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.in 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.ebkray@psballiance.com
- For Registration and Login and Bidding Rules visit Buyer Manual link provided in the home page of https:// 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.

16. 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.

17. 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.

18. 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.

19. The sale is subject to confirmation by the Secured Creditor Bank.

20. 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 **9004512296.**

Date:- 01/10/26

Place :- Chittorgarh

Authorised Officer
Bank of Baroda

बैंक ऑफ़ बड़ौदा Bank of Baroda

Branch: - Pannadhai Colony, Chittorgarh -312001
Phone: - 01472-245500, E-mail :- vjchga@bankofbaroda.com

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

"APPENDIX-IV-A" [See Proviso to Rule 6(2) & 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 6(2) & 8(6) of the Security Interest (Enforcement) Rules, 2002.

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Name & Address of Borrower/s/ Guarantor/s Mortgagors (s)	Detailed Description of the Immovable Property with Known Encumbrances, if any	Total dues Rs.	Date of E-auction Time of E-Auction Start Time and End Time	(A) Reserve Price Rs. (B) Earnest Money Deposit (EMD) Amount Rs. (C) Bid Increase Amount Rs.	Status of Possession (Constructive / Physical)	Property Inspection Date & Time
Borrower/Proprietor :- 1.M/s Jai Maa Annapurna Beej Bhandar (Proprietor Shri Ugma Ram Kumawat S/o Jamna Lal Kumawat) 2. Shri Ugma Ram Kumawat S/o Jamna Lal Kumawat Address:- Kumawaton Ka Mohalla, Raghunathpura District Chittorgarh (Raj.)-312901	Equitable Mortgage of Residential House Situated at Vilekh Book No./ Sr. No. 13/49 Dated 04.11.2017 From Abadi Gram Panchayat Raghunathpura Tehsil Gangrar District Chittorgarh (Raj.) – 312901 in the name of Shri Ugmaram Kumawat S/o Jamana Lal. Admeasuring – 1558 Sq. Feet. Bounded by: On the North by : Property of Nanuram On the South by : Property of Chuna On the East by : Self Padat Land On the West by: Common Road Encumbrances : Not Known	Rs. 8,27,255.46 (Rupees Eight Lakh Twenty Seven Thousand Two Hundred Fifty Five and Forty Six Paisa Only) as on 13.11.2024 (Interest included up to 09.11.2024) plus interest, cost, charges & other recovery expenses etc	11.11.2026 2.00 PM to 6.00 PM (With unlimited extensions of 10 min. each)	(A) Rs. 10,76,850/- (Rupees Ten Lakh Seventy Six Thousand Eight Hundred Fifty Only) (B) Rs. 1,07,685/- (Rupees One Lakh Seven Thousand Six Hundred Eighty Fifty Only) (C) Rs. 10,000/- (Rupees Ten Thousand Only)	Physical possession	17.10.2026 From 11.00 AM to 3.00 PM

For detailed terms and conditions of the sale, please refer / visit to the website link https://www.bankofbaroda.in/e-auction.htm and online auction portal https:// baanknet.com Also prospective bidders may contact the Authorised officer on Mobile No. 9004512296.

Date:- 01/10/26

Place:- Chittorgarh

Authorised Officer
Bank of Baroda

बैंक ऑफ़ बड़ौदा Bank of Baroda

Branch:- Pannadhai Colony, Chittorgarh -312001
Phone: - 01472-245500, E-mail:- vjchga@bankofbaroda.com

अचल संपत्तियों के विक्रय हेतु विक्रय नोटिस

परिशिष्ट–IV–क" [नियम 6(2) एवं 8(6) का परन्तुक देखें

प्रतिभूति हित (प्रवर्तन) नियम, 2002 के नियम 8(6) के परन्तुक के साथ पठित वित्तीय आस्तियों का प्रतिभूतिकरण और पुर्नगठन तथा प्रतिभूति हित का प्रवर्तन अधिनियम, 2002 के अधीन अचल आस्तियों के विक्रय हेतु ई–नीलामी विक्रय नोटिस।

आम लोगों को तथा विशेष रूप से उधार लेने वाले और प्रत्यामूति–दाता को यह नोटिस दिया जाता है कि नीचे वर्णित अचल संपत्तियां जो प्रतिभूत लेनदार के पास दृष्टिबंधक/गिरवी है, का कब्जा प्रतिभूत लेनदार के प्राधिकृत अधिकारी द्वारा लिया गया है, को "जहां है, जैसा है और जो कुछ भी है" के आधार पर बैंक ऑफ बड़ौदा, प्रतिभूत लेनदार की बकाया राशि नीचे उल्लेखित खातें की वसूली हेतु बेचा जाएगा। ऋणियों/जमानतदारों/प्रतिभूत आस्तियों/बकायों/आरक्षित मूल्य/ई–नीलामी की दिनांक व समय, धरोहर राशि एवं बोली वृद्धि राशि का विवरण नीचे वर्णित है–

ऋणियों/ जमानतदारों के नाम एवं पते	अचल संपत्तियों का विवरण, ज्ञात ऋण भार, यदि कोई हो	कुल बकाया राशि	ई–नीलामी की दिनांक चालू करने एवं बंद का समय	(अ) आरक्षित मूल्य, (ब) धरोहर राशि (स) प्रति बोली वृद्धि राशि	कब्ज़े की स्थिति (सांकेतिक / भौतिक)	संपत्ति निरीक्षण की दिनांक व समय
ऋणी/प्रोपराईटर :– 1. मैसर्स जय माँ अन्नपूर्णा बीज भंडार (प्रोपराईटर श्री उगमा राम कुमावत पुत्र श्री जमना लाल कुमावत) 2. श्री उगमा राम कुमावत पुत्र श्री जमना लाल कुमावत पता :– कुमावतों का मोहल्ला, रघुनाथपुरा, जिला चितौड़गढ़ (राज.) –312901	आवासीय सम्पत्ति मकान विलेख बुक नं./सीरियल नं. 13/49 दिनांक 04.11.2017, आबादी ग्राम पंचायत रघुनाथपुरा, तहसील गंगरार, जिला चितौड़गढ़ (राज.) में स्थित है जो कि श्री उगमा राम कुमावत पुत्र श्री जमना लाल के नाम से है। जिसका क्षेत्रफल 1558 वर्गफीट है। चतुर्सीमाएं :– पूर्व– स्वयं की पड़त भूमि, पश्चिम – कॉमन रोड, उत्तर – नानूराम की सम्पत्ति दक्षिण – चूना की सम्पत्ति। ऋण भार : ज्ञात नही ।	रूपये 8,27,255.46 (अक्षरे रूपये आठ लाख सत्ताईस हजार दो सौ पचपन एवं पैसे छियालीस मात्र) दिनांक 13.11.2024 तक (सम्मिलित ब्याज 09.11.2024 तक) एवं आगे के ब्याज व खर्च अतिरिक्त।	11.11.2026 को दोपहर 2.00 से सांय 6.00 बजे तक (असीमित समयावृद्धि 10 मिनट प्रति बोली के साथ)	(अ) रूपये 10,76,850/– (अक्षरे रूपये दस लाख छिहत्तर हजार आठ सौ पचास मात्र) (ब) रूपये 1,07,685/– (अक्षरे रूपये एक लाख सात हजार छह सौ पिच्यासी मात्र) (स) रूपये 10,000/– प्रति बोली	भौतिक कब्जा	17.10.2026 सुबह 11:00 बजे से दोपहर 3:00 बजे तक

विक्रय के निबंधन और शर्तों के ब्यौरे के लिए कृपया वेबसाइट लिंक https://www.bankofbaroda.in/e-auction.htm और ऑनलाइन नीलामी पॉर्टल https://baanknet.com देखें। सम्भावित बोलीदाता प्राधिकृत अधिकारी/ शाखा से मोबाईल नं. 9004512296 पर सम्पर्क कर सकते हैं।

दिनांकः – 01/10/26
स्थान :– चितौड़गढ़

प्राधिकृत अधिकारी
बैंक ऑफ बड़ौदा