



Bank of Baroda



Date : 22.07.2026

Registered A.D.

To
Borrower / Co -Borrower:-

1. **Mr. Gulshan Agarwal S/o Dinesh Chandra Agarwal (Borrower)**
Ward No 08, Ramdeora, P O - Ramdeora , Dist - Jaisalmer,
Rajasthan - 345023 Mob 9828824882
Gmail id Gulshanagarwal11@gmail.com
2. **Mr. Dinesh Chandra Agarwal S/o Murari Lal Agarwal (Co-Borrower)**
Ward No 08, Ramdeora, P O Ramdeora Dist : Jaisalmer ,
Rajasthan- 345023 Mob 9782853468
3. **Mrs. Mamta Agarwal W/o Dinesh Chandra Agarwal (Co-Borrower)**
Ward No 08, Ramdeora, P.O - Ramdeora Dist - Jaisalmer,
Rajasthan- 345023 Mob. 9460584839

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 properties (details of which are set-out hereunder) served on you on 22.07.2026 and publication thereof in **Business standard and Indian Express** on dated 23.07.2026 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 below mentioned Immovable secured assets.

This notice of Thirty (30) days is given to you in respect of the proposed sale of secured assets by E-Auction on 25.08.2026 of the Immovable assets aforesaid by the undersigned, which will be published in two leading newspapers i.e. **Indian Express and Business standard** on 23.07.2026

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 (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
:

Residential Land & Building situated at Plot No. – Patta No. 14, Plot No. 5, situated at Ramdeora, Tehsil- Pokhran, District- Jaisalmer Rajasthan- 345023 measuring in area 2400 Sq. feet (223 sq. metre name of Shri Gulshan Agarwal S/o Dinesh Chandra Agarwal .

Bounded by:

On the North by : 10 Feet Gali and Plot of Kaan Singh
On the South by : 10 Feet Gali and Plot of Devi Singh
On the East by : Railway Boundary
On the West by : 40 Feet Gali Raod leading to Panchpipali

Date : 22.07.2026

Place : Phalodi

Enclosed :- E-Auction Notice

कृते बैंक ऑफ बड़ौदा
For Bank of Baroda

अधिकृत अधिकारी/Authorized Officer
(Prabhat Ghosh)
Bank of Baroda
Authorised Officer





बैंक ऑफ बड़ौदा Bank of Baroda



"परिशिष्ट-IV क" (नियम 8(6) का परन्तुक देखें)
चल एवं अचल सम्पत्तियों के विक्रय हेतु ई-नीलामी विक्रय नोटिस

प्रतिभूति हित (प्रवर्तन) नियम, 2002 के व नियम 8(6) के परन्तुक के साथ पठित वित्तीय आस्तियों का प्रतिभूतिकरण और पुनर्गठन तथा प्रतिभूति हित का प्रवर्तन अधिनियम, 2002 के अधीन चल एवं अचल आस्तियों के विक्रय हेतु ई-नीलामी विक्रय नोटिस आम लोगों को तथा विशेष रूप से उधार लेने वाले और प्रत्याभूति-दाता को यह नोटिस दिया जाता है कि नीचे वर्णित चल एवं अचल सम्पत्तियों जो प्रतिभूति लेनदार के पास दृष्टिकोण एवं गिरवी है, का प्रतीकात्मक कब्जा प्रतिभूति लेनदार के प्राधिकृत अधिकारी द्वारा लिया गया है, को "जहाँ है, जैसा और जो कुछ भी है" के आधार पर बैंक ऑफ बड़ौदा, शाखा कार्यालय फलोदी प्रतिभूति लेनदार की बकाया राशि की वसूली हेतु दिनांक - 25.08.2026 को बेचा जाएगा। ऋणियों, प्रतिभूति-दाता, ज्ञात ऋण भार (यदि कोई हो) सहित चल एवं अचल सम्पत्तियों, आरक्षित मूल्य, धरोहर राशि, मांग पत्र की तिथि व राशि व समय का विवरण निम्न तालिका अनुसार होगा :

ऋणियों एवं जमानतदारों का नाम :-

- (1) श्री गुलशन अग्रवाल पुत्र श्री दिनेश चंद्र अग्रवाल (ऋणी)
- (2) श्री दिनेश चंद्र अग्रवाल पुत्र श्री मुरारी लाल अग्रवाल तथा
- (3) श्रीमती ममता अग्रवाल पत्नी श्री दिनेश चंद्र अग्रवाल (साह-ऋणी)

मांग पत्र की तिथि व राशि :- 15-04-2026 एवं ऋण राशि खाते में रुपये रु. 59,78,819.79/- (रुपये उनसठ लाख अठहत्तर हजार आठ सौ उन्नीस और पैसे उन्व्यासी मात्र) की राशि, जो दिनांक 12-04-2026 को बकाया थी, तथा उस पर संविदात्मक दर से आगे का व्याज एवं भुगतान की तारीख तक की लागत, शुल्क एवं खर्च के अधीन होगा।

कब्जे की स्थिति - भौतिक कब्जा

धरोहर राशि (ई.एम.डी.) तथा के.वाई.सी., दस्तावेज जमा करवाने की अन्तिम तिथि- 24.08.2026 दोपहर 12 से सायं 4 बजे से पहले एवं सम्पत्ति निरीक्षण दिनांक - 21.08.2026

प्रत्याभूति-दाता एवं चल व अचल सम्पत्तियों का ब्यौरा (बैंक में उपलब्ध रिकॉर्ड के अनुसार)	आरक्षित मूल्य	धरोहर राशि	ई-नीलामी की दिनांक व समय
अचल संपत्ति का विवरण: श्री गुलशन अग्रवाल पुत्र श्री दिनेश चंद्र अग्रवाल की आवासीय संपत्ति का वह समस्त भाग एवं पार्सल, जिसमें निर्मित संरचनाएं, स्थापनाएं आदि शामिल हैं, जो प्लॉट-पट्टा संख्या 14, प्लॉट संख्या 5, रामदेवरा, तहसील पोकरण, जिला जैसलमेर, राजस्थान-345023 में स्थित है। क्षेत्रफल: उत्तर से दक्षिण की ओर 40 फीट x पूर्व से पश्चिम की ओर 60 फीट, कुल 2400 वर्ग फीट (223 वर्ग मीटर)। संपत्ति की सीमाएं: पूर्व: रेलवे वाउंड्री पश्चिम: 40 फीट सड़क, पंचपिपली की ओर जाने वाली उत्तर: 10 फीट गली एवं कान सिंह का प्लॉट दक्षिण: 10 फीट गली एवं देवी सिंह का प्लॉट अन्य ऋण भार : ज्ञात नहीं	43,00,000 /-	4,30,000 /- वोली वृद्धि राशि 10,000 /- (अक्षरे दस हजार रुपये)	25.08.2026 व दोपहर 2 बजे से सायं 6 बजे तक (प्रत्येक 10 मिनट की असीमित समयावृद्धि के साथ)

विक्रय के निबंधन और शर्तों के ब्यौरे के लिए कृपया नीचे दिए गए बैंक ऑफ बड़ौदा, प्रतिभूति लेनदार की वेबसाइट अर्थात् <https://www.bankofbaroda.in/e-auction.htm> एवं <https://banknet.com> पर ई-नीलामी हेतु देखें।

स्थान : फलोदी

दिनांक : 22.07.2026



कृते बैंक ऑफ बड़ौदा
For Bank of Baroda

अधिकृत अधिकारी/Authorized Officer
प्राधिकृत अधिकारी



બારોડા બેંક લિમિટેડ

Bank of Baroda

(30) days notice



TERMS AND CONDITIONS FOR SALE OF ASSETS OF THROUGH ONLINE E-AUCTION UNDER SARFAESI ACT 2002

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, Physical 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: -

Name & address of Borrower/s / Co-Borrower/s	
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1. **Mr. Gulshan Agarwal S/o Dinesh Chandra Agarwal (Borrower)**
Ward No. 08, Ramdeora, P.O.- Ramdeora, Dist. - Jaisalmer,
Rajasthan - 345023 Mob. 9828824882
Gmail id. Gulshanagarwal11@gmail.com
2. **Mr. Dinesh Chandra Agarwal S/o Murari Lal Agarwal (Co-Borrower)**
Ward No. 08, Ramdeora, P.O.: Ramdeora Dist : Jaisalmer,
Rajasthan- 345023 Mob. 9782853468
3. **Mrs. Mamta Agarwal W/o Dinesh Chandra Agarwal (Co-Borrower)**
Ward No. 08, Ramdeora, P.O. : - Ramdeora Dist.- Jaisalmer,
Rajasthan- 345023 Mob. 9460584839

Total Dues: - Demand Notice Date: - 15-04-2026 & Rs. 59,78,819.79 /- as on 12-04-2026 + further applicable interest, cost, charges & other expenses, etc.

Status of Possession: - Actual Possession	12.00 PM to 04.00 PM	Date & Time of E-auction:
Property Inspection date & Time: -21-08-2026,		
Give short description of the immovable property with known encumbrances, if any	Reserve Price EMD Bid Increase Amount	

Bank of Baroda Phalodi Branch, Tulsi Bhawan Nis Sark, Phalodi
ફરારી /Phone 02925-222291, Email phalodi@bankofbaroda.com





बैंक ऑफ बरोडा

Bank of Baroda



Residential Land & Building situated at Plot No. – Patta No. 14, Plot No. 5, situated at Ramdeora, Tehsil- Pokhran, District- Jaisalmer Rajasthan- 345023 measuring in area 2400 Sq. feet (223 sq. metre name of Shri Gulshan Agarwal S/o Dinesh Chandra Agarwal .

Bounded by:

On the North by : 10 Feet Gali and Plot of Kaan Singh

On the South by : 10 Feet Gali and Plot of Devi Singh

On the East by : Railway Boundary

On the West by : 40 Feet Gali Raod leading to Panchpipali

Encumbrances:- Not known

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.

Bank of Baroda Phalodi Branch, Tuls Bhawan Nui Sarak, Phalodi
फ़ोन / Phone 02925-222291, Email phajod@bankofbaroda.com





बॉम्बे बँक

Bank of Baroda



Help Desk

- For queries contact Number: 8291220220 & email ID: support.cbk@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 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 here under.

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 multiples 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 to 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.

Bank of Baroda Phalodi Branch, Tulsī Bhawan Nari Sarak, Phalodi
☎☎☎ /Phone: 02925-222291, Email: phalodi@bankofbaroda.com





बॉम्बे स्टेट बँक ऑफ बरोडा Bank of Baroda



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 Authorized 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 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.
17. 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.
18. 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.

Bank of Baroda Phalodi Branch, Tulsī Bhawan Nai Sarak, Phalodi
☎ ०२९२५-२२२२९१, Email phalodi@bankofbaroda.com





Mirabilis

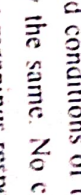
Bank of Baroda

 **बैंक ऑफ बरोडा** *Bank of Baroda*

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 there under.

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/Bank On **Mob no. 8875001968**.

कृते बैंक ऑफ बरोडा
For Bank of Baroda 

offer/conditional offer commitments and the SARFAESI Act, 2002, and the Rules framed there under. assigned to them in SARFAESI Act, 2002, and the Rules framed there under and the confirmation by the Secured Creditor Bank.

Enforcement) Rules, 2002 Rules framed there under and the

Web no. 8875001968 .

assigned to them in accordance with their respective terms & conditions mentioned above.

20. The sale is subject to confirmation by the Secured Creditor Bank. Rules/Provisions prescribed in the SARFAESI Act 2002 and Security Interest (Enforcement) Regulations, 2002 shall apply.

21. The sale is subject to conditions. For more details if any prospective bidders may contact The Authorized Officer/Bank on Mob no. 8875001968 .

कुंते बैंक ऑफ़ बड़ौदा
For Bank of Baroda

कार्पे बैंक ऑफ बड़ौदा

For Bank of Baroda

अधिकृत अभिग्राहिताधिकृत अधिकृत
Authorized Officer
Bank of Baroda

Date: 22.07.2026

Place : Phalodi



Bank of Baroda Phalodi Branch, Tulsi Bhawan Nai Sarak, Phalodi
 377447 /Phone 02925-222291, Email phajod@bankofbaroda.com