



बैंक ऑफ बड़ौदा Bank of Baroda



By Speed/Regd. Post

No. CHHATA/SN/2026-27/12

Dtd. 21-10-2026

To

1. Borrower-Mrs. NEHA SAUDHGAR D O RAIES SAUDHGAR Address - MATWANA MOHALLA, CHHATIKARA, CHHATARPUR, MADHYA PRADESH 474001	2. Guarantor-Mrs. Julekha Begam W/O Mohammad Rahees. Address-Ward no- 13. Matwana Mohalla, Chhatarputr, MP 471001 Mr Mohammad Israil Mansoori S/O Mohammad Ismail Address-Ward no 23 Badi Kunjrathi Near Madarsa Chhatarpur MP
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Dear Sir/Madam,

Re: Notice under Rule 8(6) and Rule 9(1) of the Security Interest (Enforcement) Rules, 2002 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act, 2002)

Whereas the undersigned being the Authorized Officer of the Bank of Baroda u/s 13(2) of the above said SARFAESI Act, 2002 and in exercise of the powers conferred u/s 13(2) of the said Act read with Rule 3 issued a Demand Notice on **12-07-2023** calling upon the Borrower(s)/Guarantor(s)/Corporate Guarantor(s) of **Mrs. NEHA SAUDHGAR D O RAIES SAUDHGAR and Guarantor-JULEKHA BEGAM W/O MOHAMMAD RAHEES. AND MR MOHAMMAD ISRAIL MANSOORI S/O MOHAMMAD ISMAIL** to repay the amount in terms of the said notice within 60 days from the date of the said notice.

And whereas the Borrower(s)/Guarantor(s)/Corporate Guarantor(s) having failed to repay the amount and hence, the undersigned, in exercise of the powers conferred u/s 13(4) of the said Act read with Rule 4 and/or Rule 8 of the Security Enforcement Rules, 2002 has seized/taken over the possession of the property/properties (hereinafter referred as the said properties) on **04-10-2023** more particularly described herein below.

And whereas the undersigned in exercise of the powers conferred u/s 13(4) (a) of the SARFAESI Act, 2002 proposes to realize the bank's dues by Sale of the said properties.

And whereas the Sale of the said properties will be done on "as is where is basis and whatever is basis" through E-Auction conducted on-line through "BAANKNET" portal and the date of Sale has been fixed on **12-11-2026 from 2:00 P.M. to 6:00 P.M.** wherein the Reserve Price and EMD Amount as mentioned below has been fixed in respect of the immovable/movable property and as per other terms and conditions as stipulated under the said Act/Rules. Notice of 15 days in terms of the provisions under SARFAESI Act, 2002 read with Rule 9(1) of Security Interest (Enforcement) (Amendment) Rules, 2002 is hereby given to the Borrower(s)/Guarantor(s)/Corporate Guarantor(s) for auction sale of the said property/ies.

The amount due from the Borrower(s)/Guarantor(s)/Corporate Guarantor(s) as above to the bank as on the scheduled date of Sale will be Rs. **19,36,165.41/- Nineteen Lakhs Thirty Six Thousand One Hundred Sixty Five and Forty One paise + unapplied interest and charges as on 23-10-2024** which has to be realized by the Sale of the said properties, which please note.

Details of Secured Assets/Mortgaged Property

S.No.	Description of Secured Assets with Boundaries	Reserve Price	EMD
1	EM of property situated at Kh No 733/2 Admeasuring Area 0.015 Hectare ie 1600 Sqft mouja Palotha PH No 48 RI Circle Chhatarpur in the Name of Smt Julekha Begam W/O Mohammad Rahees. Bounded as On the North by-Plot of Smt.Jayed On the South By-Plot of Ayub On the east by-Plot of Haji On the West by- Road.	6,53,000/-	65,300/-

Yours faithfully,

(Mr Chandan Kumar)
Authorised Officer and Chief Manager
21-10-2026

Head Office
Bank of Baroda
Baroda Bhavan
Vadodara-390 007, (Gujarat) India.
Phone No. : (0265) 2316792

शाखा/कार्यालय : Chhatarpur
Branch/Office : Mehal Road Branch, Chhatarpur MP 471001
ईमेल- Emai: Chhata@bankofbaroda.com
फोन Phone : 0751-2337830