



बैंक ऑफ बड़ौदा *Bank of Baroda*



By Speed/Regd. Post

Bob/Ganesh Colony/REC/2

Date: 17-10-2026

To,

1.Mr.Amar Singh Raghuwanshi (Co-Borrower)

Through Legal heir of Late Shri Raman Raghuwanshi(Since deceased)

2.Miss.Nisha Raghuwanshi D/o Amar Singh Raghuwanshi

3.Mrs.Usha Raghuwanshi W/o Amar Singh Raghuwanshi

4.Mr.Nilesh Raghuwanshi S/o Amar Singh Raghuwanshi

Address : Near Jain Mandir, Soni Colony, Bypass Road, Ward No.4, Ashok Nagar, Tehsil and Dist Ashok Nagar 473331

5.Mr.Ramkrishn Raghuwanshi S/o Bhagvat Singh Raghuwanshi(Guarantor)

Address: Vidisha Road Ward No.07

Tehsil and Dist.Ashok Nagar MP 473331

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 **01-09-2025** calling upon the **Borrower(s)** :

1.Mr.Amar Singh Raghuwanshi (Co-Borrower)

Through Legal heir of Late Shri Raman Raghuwanshi(Since deceased)

2.Miss.Nisha Raghuwanshi D/o Amar Singh Raghuwanshi

3.Mrs.Usha Raghuwanshi W/o Amar Singh Raghuwanshi

4.Mr.Nilesh Raghuwanshi S/o Amar Singh Raghuwanshi

5.Mr.Ramkrishn Raghuwanshi S/o Bhagvat Singh Raghuwanshi(Guarantor)

To repay the amount in terms of the said notice within 60 days from the date of the said notice of Mr.Amar Singh Raghuwanshi(Co- Borrower)

Through Legal heir of Late Shri Raman Raghuwanshi(Since deceased)

2.Miss.Nisha Raghuwanshi D/o Amar Singh Raghuwanshi

3.Mrs.Usha Raghuwanshi W/o Amar Singh Raghuwanshi

4.Mr.Nilesh Raghuwanshi S/o Amar Singh Raghuwanshi

5.Mr.Ramkrishn Raghuwanshi S/o Bhagvat Singh Raghuwanshi(Guarantor)



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And whereas the Borrower(s)/Guarantor(s)/Corporate Guarantor(s)/Mortgagor 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 **27/02/2026** 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 **26-11-2026 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 30 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)/Mortgagor as above to the bank as on the scheduled date of Sale will be **Rs. 11,67,357.00 (Eleven Lakh Sixty Seven Thousand Three Hundred Fifty Seven) (Inclusive of interest up to 28/02/2025) + Future interest w.e.f 01/03/2025 + other cost charges and expenses from date of NPA till the date of Realisation** which has to be realized by the Sale of the said properties, which please note.

Note:- Previously Sale Notice dated 15-10-2026 Letter No.Bob/Ganesh Colony/REC/1 has been withdrawn , modified Sale Notice dated 17-10-2026 Letter No.Bob/Ganesh Colony/REC/2 has been issued.

Details of Secured Assets/Mortgaged Property

S.No.	Description of Secured Assets with Boundaries	Reserve Price	EMD
1	All that Part and parcel of the property consisting of Land and building diverted plot part of plot no F-1, part of survey no. 571 Min and area 600 sqft situated at ward no.02 Devi Gayatri ward Savitri Vidhi (Sony Colony) Colony Ashoknagar MP belongs to Amar Singh Raghuwanshi S/o Hanumat Singh Raghuwanshi. Boundaries of Plot of Area 600 sq.ft East - Proposed Road 30'width West - Plot of Smt.Janki Devaliya North - Plot of Usha Raghuwanshi South - House of Urmila Yadav	Rs.25,50,000.00 (Rupees Twenty Five Lakh Fifty Thousand Only)	Rs.2,55,000.00 (Rupees Two Lakh Fifty Five Thousand Only)

Yours faithfully,

कृत-बैंक ऑफ बड़ौदा
For-BANK OF BARODA

Chief Manager & Authorized Officer

Bank of Baroda, Ganesh Colony Ashoknagar Branch : Sen Chouraha, Vidisha Bypass Road, Ashoknagar-473331 M.P.