बैंक ऑफ़ बड़ौदा Bank of Baroda

BR/ROSARB/2025-26/ Date : 29.10.2026

To,

1.	**Suman Enterprises Prop Mrs Suman Kushwaha W/o Mr Ram Naresh Kushwaha** Shop No 15, First Floor Jyoti Complex Bhopal 462001
2.	Mrs Suman Kushwaha W/o Mr Ram Naresh Kushwaha House Near F 116/28, Jhuggi No 55, Shivaji Nagar, Ankur Complex, Bhopal (M.P.) 462016
3.	Mrs Suman Kushwaha W/o Mr Ram Naresh Kushwaha House 121, A – 75, Shivaji Nagar, M. P. Nagar, Bhopal (M.P.) 462016
4	Mrs Usha Kushwaha W/o Mr Banshpati Kushwaha (Guarantor) House 121, A – 75, Shivaji Nagar, M. P. Nagar, Bhopal (M.P.) 462016

Madam/ Dear Sir,

Re : Notice under Rule 6(2) and/or Rule 8(6) 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 03.02.2024** calling upon the Borrower(s)/Guarantor(s)/Corporate Guarantor(s) –M/s Suman Enterprises Prop Mrs Suman Kushwaha W/o Mr Ram Naresh Kushwaha, Mrs Usha Kushwaha W/o Mr Banshpati Kushwaha (Guarantor in A/c Suman Enterprises) 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 Rules has seized/taken over the possession of the property/properties (hereinafter referred as the said properties) more particularly described herein below on **20.06.2024**

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 And as is What is Basis**" through E-Auction and the date of Sale has been fixed **on 17.11.2026 from 2:00 pm to 6:00 pm** wherein based on the **Valuation Report dated -27.10.2026.** Reserve Price and EMD as mentioned below has been given 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 as earlier **auction on 10.08.2026** failed.

The amount due from the Borrower(s)/Guarantor(s)/Corporate Guarantor(s) as above to the bank as per the **Demand Notice dt – 03.02.2024** Rs. **39,92,861.68 (+) intt. & other chg** which has to be realized by the Sale of the said properties, which please note.

Details of Secured Assets/Mortgaged Property

Description of Secured Assets	Amount
Equitable Mortgage of Residential Flat no S 2, On Second Floor of Building known as "Aashray Avenue", Constructed over Plot no 192-G, Part of Khasra Nos. 27/1, Situated at "K.K. Nagar", Sector B, Village Damkheda, within limit of Municipal Corporation Ward No 80, Tehsil Huzur, Distt. Bhopal, Admeasuring Plot Area 59.479 Sq.mtr. in the name of Usha Kushwaha W/o of Banshpati Prasad Kushwaha. Boundaries as under : East – Flat No 01, West – Open Space, North : Open Space, South : Road	RV **10,20,000.00** **EMD** **102000.00**

Authorized Officer/Chief Manager Date – 29.10.2026

क्षेत्रीय तनावग्रस्त आस्ति वसूली शाखा (आर.ओ.एस.ए.आर.बी.) भोपाल, तल घर, प्लॉट क्र. 11 & 12, बंजारी, कोलार रोड, भोपाल (म. प्र.) 462042 भारत
मोबाईल नं 7247770078 फोन नं 0755-4045435, 4055063 ईमेल sarbhp@bankofbaroda co in वेबसाइट www.bankofbaroda.com
Regional Stressed Assets Recovery Branch, (R.O.S.A.R.B.) Bhopal, Basement, Plot No 11&12, Banjari, Kolar Road, Bhopal - (M.P.) 462042 India
M +91 7247770078 | Ph No 0755-4045435, 4055063 | E-mail sarbhp@bankofbaroda.co.in | Web www.bankofbaroda.com