



बैंक ऑफ बड़ौदा Bank of Baroda



BR/ROSARB/2026-27/

Date : 23.07.2026

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
Guarantor :	
4	Mrs Usha Kushwaha W/o Mr Banshpati Kushwaha 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) -

1. Suman Enterprises
2. Mrs Suman Kushwaha W/o Mr Ram Naresh Kushwaha (Prop Suman Enterprises)
3. 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 **10.08.2026 from 2:00 pm to 6:00 pm** wherein based on the Valuation Report dated -23.09.2025. 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 **24.11.2025 failed**.

The amount due from the Borrower(s)/Guarantor(s)/Corporate Guarantor(s) as above to the bank as per the **Demand Notice dated - 03.02.2024 Rs. 39,92,861.68 (+) interest and charges** 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	Reserve Price (Rs)	EMD (Rs)
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. <u>in the name of Usha Kushwaha W/o of Banshpati Prasad Kushwaha</u> . Boundaries as under : East - Flat No 01, West - Open Space, North : Open Space, South : Road	11,52,000.00	1,52,000.00

बैंक ऑफ बड़ौदा
For BANK OF BARODA

Authorized Officer/Chief Manager

प्रति Date - 23.07.2026 Authorised Officer

आर.ओ.एस.आर.बी. भोपाल/R.O.S.A.R.B., Bhopal