



बैंक ऑफ बड़ौदा Bank of Baroda

119
FOUNDATION YEAR
1975-2025

By Speed/Regd. Post

Dtd. 29-09-2026

No. 55240600000519

To

Mr. SANDEEP PANDEY S/O GANPAT PANDEY 9, SADA SHIV NAGAR GWALIOR (M.P.) 474001	MR. SANDEEP PANDEY S/O GANPAT PANDEY Flat No F-2, 1 st Floor Trimurti Apartment, Pichhadi Dyodi Lala Ka Bazar Lashkar Gwalior (M.P.) 474001	Mr. SANDEEP PANDEY S/O GANPAT PANDEY Gurunanak Nagar, Near M.S. Public School, Bahodapur GWALIOR (M.P.) 474001
Mrs. ALPANA PANDEY W/O SANDEEP PANDEY 9, SADA SHIV NAGAR GWALIOR (M.P.) 474001	MRS. ALPANA PANDEY W/O SANDEEP PANDEY Flat No F-2, 1 st Floor Trimurti Apartment, Pichhadi Dyodi Lala Ka Bazar Lashkar Gwalior (M.P.) 474001	MRS. ALPANA PANDEY W/O SANDEEP PANDEY Gurunanak Nagar, Near M.S. Public School, Bahodapur GWALIOR (M.P.) 474001
Shri Ramesh Chandra Bhargava S/o Sitaram Bhargava H No. 33 Shivr Nagar Gali no 3 Gwalior M.P. (474001)		

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 **23-04-2026** calling upon the Borrower(s) **Mr. Sandeep Pandey & Mrs. Alpana Pandey, Guarantor Shri Ramesh Chandra Bhargava S/o Sitaram Bhargava** 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 **11-08-2026** more particularly described herein below.

And whereas the undersigned in exercise of the powers conferred u/s 13(4)(a) of the SARFAESI

नया बाज़ार शाखा, ग्वालियर : राज पायगा रोड, नया बाज़ार, दाल बाज़ार तिराहा के पास, ग्वालियर (म.प्र.) 474001
Bank of Baroda, Naya Bazar Branch, Raj Payga Road, Naya Bazar, Gwalior (M.P.)
Contact : +91 724777-00056, email : naygwa@bankofbaroda.com



बैंक ऑफ बड़ौदा Bank of Baroda



Act, 2002 proposes to realize the bank's dues by Sale of the said properties.

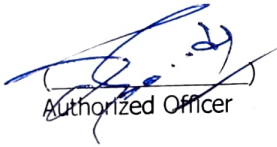
And whereas the Sale of the said properties will be done on "as is where is basis and whatever is basis" through E-Auction conducted on-line through "Baanknet" portal and the date of Sale has been fixed on **07-11-2026** from **02:00 P.M.** to **06:00 P.M.** wherein the Reserve Price and EMD Amount as 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) as above to the bank as on the scheduled date of Sale will **Rs. 894959.60 (Rupees Eight Lakh Ninety Four Thousands Nine Hundred Fifty Nine and Sixty Paise Only) + Future Interest w.e.f. from 24.04.2026 + other cost, charges & Expenses from the date of NPA till the date of realization** 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 with Boundaries	Reserve Price	EMD
Flat No F-2, First Floor Trimurti Apartment Pichari Dyodhi inside Lane Lashkar Gwalior Admeasuring Area 48.79 Sq. Mtr./525 Sq Ft Boundaries : East : House of Ramchandra Safi wale West : Lane and House of Shihhare Ji North : House of Lokumal South : Lane	Rs.23,00,000/- (Rupees Twenty Three Lakh Only)	Rs.2,30,000/- (Rupee Two Lakh Thirty Thousand Only)

Yours faithfully,


Authorized Officer

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