बैंक ऑफ़ बड़ौदा Bank of Baroda

**Letter No. BOB/KANADI/NPA/2026-27/1** **Date: 18-11-2026**

To

Address no.-1

1. MR. Nitesh Verma (Borrower)
2. Mrs. Hansa Verma (Co-Borrower)
   R/o 230 , Jabran Colony , Marimata Ka Baghicha
   District -Indore (M.P.) 452007

3. Address No. 2 **(Mortgage Property)**
   Nitesh Verma
   Mrs. Hansa Verma
   Flat no. 305, 3rd floor Shubh Apartment
   Plot no. -7 , Shriram Kamal Residency
   Village Nainod Tehsil and District Indore -MP

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 **09-05-2024** calling upon **MR. NITESH VERMA AND MRS.HANSA VERMA W/O NITESH VERMA (Borrower), R/o R/o 230 , Jabran Colony , Marimata Ka Baghicha District -Indore (M.P.) 452007** to repay the amount in terms of the said notice within 60 days from the date of the said notice.

And whereas the 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 8 of the Security Enforcement Rules, 2002 has taken over the symbolic possession of the property/properties (hereinafter referred as the said properties) on **16-08-2024** 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 "www.baanknet.com" portal and the date of Sale has been fixed on **05-12-2026** from **02:00 P.M. to 06:00 P.M.** wherein the Reserve

कनाड़िया रोड़ शाखा : 112, रविन्द्र नगर, गायत्री मंदिर के पास, कनाड़िया रोड़, इन्दौर 452017 (म.प्र.) (भारत)
फोन 0731-2490221
Kanadia Road Branch : 112, Ravindra Nagar Near Gayatri Mandir, Kanadia Road, Indore 452017 (M.P.) (INDIA)
Phone 0731-2490221
E-mail kanadia@bankofbaroda.com www.bankofbaroda.com

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Price and EMD Amount as mentioned below has been fixed in respect of the immovable 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 Guarantor(s)/Corporate Guarantor(s) for auction sale of the said property/ies as the auction sale was failed earlier which were conducted on **22-01-2025 and 27-02-2026.**

The amount due from the Borrower / Co-Borrower / Guarantor(s)/Corporate Guarantor(s) as above to the bank as on the scheduled date of Sale will be **Rs.1,741,804.20**+ unapplied interest and charges 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. | Flat no. 305 on third floor of multistoried building "situated at plot Number 07 of Shri Ram kamal Residency village Nainod Tehsil and District Indore Madhya Pradesh admeasuring super built up area 462 Sq. ft. belonging to Mr. Nitesh Verma S/o Ramesh Chandra Verma (Borrower) Mrs. Hansa Verma W/o Nitesh Verma (Co-Borrower)<br>Boundaries-<br>East – Road<br>West – Common Passage<br>North- Flat no. 304<br>South- Flat no. 306<br><br>Owner : Mr. Nitesh Verma and Mrs. Hansa Verma. | Rs.6,00,000/- | Rs. 60000/- |

Yours faithfully,

Chief Manager & Authorized Officer
Kanadiya Road Branch

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