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O/C

बैंक ऑफ़ बड़ौदा
Bank of Baroda

NOTICE TO BORROWER (UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT, 2002.

Date: 13.03.2026

To,

M/s Abir Pharma Prop. Bharatdeep Sharma S/o Pawan Kumar Sharma Address-Shop no- F-02, First Floor Elixir Green Commercial Complex, Airport Road Bhopal	Bharatdeep Sharma S/o Pawan Kumar Sharma Prop: M/s Abir Pharma House No.35, Shanti Nagar Colony, Berasia Road, Bhopal Pin Code- 462001

Dear Sir/s

Re: Credit facilities Overdraft 44760400000138 with our Neelbad Branch.

1. We refer to our letter conveying sanction of various credit facilities and the terms of sanction. Pursuant to the above sanction you have availed and started utilising the credit facilities after providing security for the same, as hereinafter stated. The present outstanding in various loan/credit facility accounts and the security interests created for such liability are as under:

Nature and type of facility	Limit	Rates of interest	O/s as on 23.03.2025 (incl. of interest up to 23.12.2024)	Security agreement with brief description of securities
OD against property 44760400000138	**Rs 25,00,000 /- (Rupees Twenty Five Lakh only)**	**10.95 %** **(Floating & Compounded monthly)**	**Rs. 25,00,529.78 (Rupees Twenty Five Lakh Five Hundred Twenty Nine and Seventy Eight Paisa only) + applicable Interest and other charges.**	Equitable Mortgage of Shop no- F-02, First Floor,Elixir Green Commercial Complex, Airport Road Bhopal ,having area of 238.42 Sq. Ft. belonging to Bharatdeep Sharma S/o Pawan Kumar Sharma and Kuldeep Sharma S/o Pawan Kumar Sharma, Which is in the Commercial Complex constructed on part of Kahsara No. 109/1/3/2 & situated in Elixir Greens Colony, constructed on 108/1/, 109/1/3/1(K), 109/1/3/1(Kh) , 109/1/3/2 with area 4.42 Acre. Ward No. 75, Janpad Panchayat Fanda, Tehsil Huzur, District Bhopal, with Boundaries as below: East: Shop. No- F-01 West: Shop. No- F-03 North: Lobby/ Open South: Open

बैंक ऑफ बड़ौदा
FOR BANK OF BARODA
प्राधिकृत अधिकारी / Authorised Officer
आरओएसएआरबी, भोपाल / R.O.S.A.R.B. Bhopal

2. In the letter of acknowledgement of debt dated **09-10-2025** you have acknowledged your liability to the Bank to the tune of as **Rs.25,00,529.78** on **09-10-2025.**

3. As you are aware, you have committed defaults in payment of interest on above loans/outstanding for the month ended October, November & December 2025 and thereafter.

4. Consequent upon the defaults committed by you, your loan account has been classified as non-performing asset on **23.01.2025** in accordance with the Reserve Bank of India directives and guidelines. In spite of our repeated requests and demands you have not repaid the overdue loans including interest thereon.

5. Having regard to your inability to meet your liabilities in respect of the credit facilities duly secured by various securities mentioned in para 1 above, and classification of your account as a non-performing asset, we hereby give you notice under sub-section (2) of section 13 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and call upon you to pay in full and discharge your liabilities to the Bank aggregating **Rs. 25,00,529.78 (Rupees** Twenty Five **Lakh Five Hundred Twenty Nine and Seventy Eight Paisa only) + applicable Interest and other charges.** as stated in para 1 above, within 60 days from the date of this notice. We further give you notice that failing payment of the above amount with interest till the date of payment, we shall be free to exercise all or any of the rights under sub-section (4) of section 13 of the said Act, which please note.

6. Please note that, interest will continue to accrue at the rates specified in para 1 above for each credit facility until payment in full.

7. We invite your attention to sub-section 13 of the said Act in terms of which you are barred from transferring any of the secured assets referred to in para 1 above by way of sale, lease or otherwise (other than in the ordinary course of business), without obtaining our prior written consent. We may add that non-compliance with the above provision contained in section 13(13) of the said Act, is an offence punishable under section 29 of the Act.

8. We further invite your attention to sub section (8) of section 13 of the said Act in terms of which you may redeem the secured assets, if the amount of dues together with all costs, charges and expenses incurred by the Bank is tendered by you, at any time before the date of publication of notice for public auction/inviting quotations/tender /private treaty. Please note that after publication of the notice as above, your right to redeem the secured assets will not be available.

9. Please note that this demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which we may have, including without limitation, the right to make further demands in respect of sums owing to us.

Yours faithfully,

वास्ते बैंक ऑफ बड़ौदा
For BANK OF BARODA
प्राधिकृत अधिकारी / Authorised Officer
आर.ओ.एस.ए.आर.बी. भोपाल / R.O.S.A.R.B. Bhopal

(Anshul Dutta Bhargava)
Chief Manager & Authorized Officer.
Bank of Baroda

Bank of Baroda, Neelbad Branch, Bhopal M.P. 462044 Phone –7247770057

बैंक ऑफ़ बड़ौदा Bank of Baroda

POSSESSION NOTICE
(For Immovable property/ ies)

(As per Appendix IV read with rule 8(1) of the Security Interest (Enforcement) Rules, 2002)

Whereas,

The undersigned being the Authorised Officer of the Bank of Baroda under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a **Demand Notice dated 13.03.2026** calling upon the Borrower **Shri M/s Abir Pharma Prop Mr. Bharatdeep Sharma S/o Mr Pawan Kumar Sharma** to repay the amount mentioned in the notice being **Rs. 25,00529.78 (Rupees Twenty Five Lac Five Hundred Twenty Nine and Seventy Eight Only)** as on **23.03.2025** together with further interest thereon at the contractual rate plus costs, charges and expenses till date of payment within 60 days from the date of receipt of the said notice.

The Borrower having failed to repay the amount, notice is hereby given to the Borrower and the Public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of the Act read with Rule 8 of the Security Interest Enforcement Rules, 2002 **on 27th May 2026.**

The Borrower/Guarantors/Mortgagors in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property/ies will be subject to the charge of Bank of Baroda for an amount of **Rs. 25,00529.78 (Rupees Twenty Five Lac Five Hundred Twenty Nine and Seventy Eight Only)** and further interest thereon at the contractual rate plus costs, charges and expenses till date of payment.

The Borrower's attention is invited to provision of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

Description of the Immovable Property

Equitable Mortgage of Shop no- F-02, First Floor, Elixir Green Commercial Complex, Airport Road Bhopal ,having area of 238.42 Sq. Ft. belonging to Bharatdeep Sharma S/o Pawan Kumar Sharma and Kuldeep Sharma S/o Pawan Kumar Sharma, Which is in the Commercial Complex constructed on part of Kahsara No. 109/1/3/2 & situated in Elixir Greens Colony, constructed on 108/1/, 109/1/3/1(K), 109/1/3/1(Kh) , 109/1/3/2 with area 4.42 Acre. Ward No. 75, Janpad Panchayat Fanda, Tehsil Huzur, District Bhopal, with Boundaries as below:

East: Shop. No- F-01
North: Lobby / Open
West: Shop. No- F-03
South: Open

वास्ते बैंक ऑफ बड़ौदा
For BANK OF BARODA
प्राधिकृत अधिकारी/Authorised Officer
आर.ओ.एस.ए.आर.बी. भोपाल / R.O.S.A.R.B. Bhopal

Date : 27.05.2026
Place : Bhopal

Chief Manager/Authorised Officer

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 I Ph. No. 0755-4045435, 4055063 I E-mail : sarbhp@bankofbaroda.co.in I Web.: www.bankofbaroda.com
"अपनी भाषा को बनाएं कारोबार की भाषा"