



શ્રી સૌમ્ય વસંત Bank of Baroda



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

To,

Date – 23.04.2026

M/s Sai Prabha Enterprises Prop. Mr. Dinesh Gupta S/o Daulat Ram Gupta Shop No. 1, Akbarpur Near Kolar Thana, Kolar Road, Bhopal 462042	Mr Dinesh Gupta S/o Daulat Ram Gupta E – 8 Plot No G – 1/ 110, Swapnil Apartment – 1, Flat No. S – 6, Second Floor, Gulmohar Colony, Trilanga Bhopal - 462039
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Dear Sir,

Sub.: Notice under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, hereinafter called ‘Act’ to M/s Sai Prabha Enterprises Prop. Dinesh Gupta A/c No 18600500000447, 18600600005457 and 18600600005458 Credit facilities with our Habibganj Branch Bhopal,

1. We refer to letter no. DENA/MP NAGAR/2013-214 Dated 17.02.2014 conveying sanction of various credit facilities and the terms of sanction. Pursuant to the above sanction you have availed and started utilizing the credit facilities after providing security for the same, as hereinafter stated. The present outstanding in various loan accounts/credit facilities and the security interests created for such liabilities are as under:

Nature and type of facility	Limit (in INR)	Rate of interest	O/s as on 23-04-2026 (inclusive of int. up to 31-03-2026)	Security agreement with brief description of securities
Cash Credit General Account No 186005000 00447	0.25 Lakhs	15.20% (floating & Compounded at monthly rest.)	INR 41713.38 + unapplied int. + other charges future.	Primary security: Hypo of Stock and Book /debts. Hypo of Plant & Machineries furniture / fixtures.
Term Loan Account No 186006000 05457	0.56 Lakhs	8.20% (floating & Compounded at monthly rest.)	INR 10629.35 + unapplied int. + other charges future.	Collateral security: Equitable Mortgage of Deposit of Title Deeds pertaining to MIG Flat No. 06 at 2 nd Floor of Swapnil Apartment constructed on Plot No. G – 1 /110 of E – 8 Gulmohar Colony Bhopal, with constructed Area 425.00 Square feet, which belongs to Mr Daulat Ram Gupta
Term Loan Account No 186006000 05458	16.00 Lakhs	10.75% (floating & Compounded at monthly rest.)	INR 1474816.64, + unapplied int. + other charges future.	
Total	16.76 Lakhs		INR 15,27,159.37 + unapplied int. + other charges future.	Boundaries of the property are as below: East: - Flat No 05 West: - 30 Feet Wide Road North: - Flat No 8 South: - Plot No G-1/109

2. In the Letter of Acknowledgement of Debt dated 11.05.2023 you have acknowledged your liability to the Bank to the tune of INR 12,02,819.21 (INR Twelve Lakh Two Thousand Eight Hundred Nineteen and Paise Twenty-One only.)

3. As you are aware, you have committed defaults in payment of interest on above loans/outstanding for the Month ended May 23, June 23 & July 23 and thereafter. You have also defaulted in the payment of instalment of term loan /demand loan which have fallen due for payment on 31st May 2023 and thereafter.

શ્રી. સાઈ પ્રભા એન્ટરપ્રાઇસીસ (સાર્બીપી) પ્રા. લિ., સુ. સ. પ્લોટ નં. 11 & 12, બંજરી, કોલર રોડ, બોમ્બે (મ.પ.) 462042. સરખીપી નં. 247776073. ફોન નં. 0755-4045435, 4055063. ઇમેઇલ sarbhipi@bankofbaroda.co.in વેબસાઇટ www.bankofbaroda.com
Regional Stressed Assets Recovery Branch, (R.G.S.A.R.B.) Bhopal, Basement, Plot No. 11&12, Banjari, Kolar Road, Bhopal - (M.P.) 462042 India
સરખીપી નં. 247776073 | Ph. No. 0755-4045435, 4055063 | E-mail : sarbhipi@bankofbaroda.co.in | Web: www.bankofbaroda.com
“સાર્બીપી એન્ટરપ્રાઇસીસ (સાર્બીપી) પ્રા. લિ.”



बैंक ऑफ बड़ौदा Bank of Baroda



4 Consequent upon the defaults committed by you, your loan account has been classified as **non-performing asset on 29.08.2023** 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 **INR 15,27,159.37 (INR Fifteen Lakh Twenty Seven Thousand One Hundred Fifty Nine Paise Thirty Seven only) + unapplied Interest + Legal Charges + other charge** thereon, 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,

बैंक ऑफ बड़ौदा
BANK OF BARODA

अधिकृत अधिकारी / Authorised Officer
अनशुल दुत्ता भार्गवा / ROSARB Bhopal
Anshul Dutta Bhargava

Chief Manager &
Authorised Officer.
Bank of Baroda

बैंक ऑफ बड़ौदा शास्त्रि ससुनी शाखा (आर.ओ.एस.ए.आर.बी.) भोपाल, तल चंद, प्लॉट क्र. 11 & 12, बंजारी, कोलार रोड, भोपाल (म.प्र.) 462042 भारत
फोन नं. 7247770079 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
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श्री साई प्रभा एंटरप्राइजेस Bank of Baroda

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

To,

Date 23-04-2026

Mr Daulat Ram Gupta
(Guarantor of M/s Sai Prabha Enterprises Prop. Dinesh Gupta)
E - 8 Plot No G - 1/ 110, Swapnil Apartment Flat No S - 6, Second Floor, Gulmohar Colony,
Trilanga Bhopal - 462039

Dear Sir

Sub : Your guarantee for credit facilities granted to M/s Sai Prabha Enterprises Prop. Dinesh Gupta, Credit facilities with our Habibganj Branch Bhopal,

1. As you are aware, you have by a guarantee dated 17-02-2014 guaranteed payment on demand of all moneys and discharge all obligations and liabilities then or at any time thereafter owing or incurred to us by M/s Sai Prabha Industries prop. Sandeep Gupta, for aggregate credit limits of INR **24,92,000/-** with interest thereon more particularly set out in the said guarantee To secure document. the guarantee obligation you have also provided following securities to us:

Equitable Mortgage of Deposit of Title Deeds pertaining to MIG Flat No.06 at 2nd Floor of Swapnil Apartment constructed on Plot No G - 1 / 110 of E - 8 Gulmohar Colony Bhopal, with constructed Area 425.00 Square feet, which belongs to Mr Daulat Ram Gupta.

Boundaries of the property are as below:

East: - Flat No 05

West: - 30 Feet Wide Road

North- Flat No 8

South- Plot No G-1/109

2. We have to inform you that the borrower has committed defaults in payment of his liabilities and consequently his account has been classified as non-performing asset on 29.08.2023. A copy of the notice dated **23-04-2026** Under section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 sent by us to the borrower is enclosed. Since the borrower has committed defaults, in terms of the guarantee you have become liable to pay to us the outstanding amount of loan/credit facilities **aggregating INR 15,27,159.37 (INR Fifteen Lakh Twenty Seven Thousand One Hundred Fifty Nine Paise Thirty Seven only) + unapplied Interest + Legal Charges + other charge**, and we hereby invoke the guarantee and call upon you to pay the said amount within 60 days from the date of this notice. Please note that **interest will continue to accrue** at the rates specified in para 1 of the notice dated **23-04-2026** served on the borrower (copy enclosed).
3. We further wish to inform you that in regard to the security provided by you to secure your guarantee obligations for the due repayment of the loans and advances by the borrower, this notice of 60 days may please be treated as notice under sub-section (2) of section 13 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. We further give you notice that failing payment of the above amount with interest upto the date of payment, we shall be at liberty to exercise all or any of the rights under sub-section (4) of section 13 of the said Act, which please note.
4. We invite your attention to sub-section(13) of 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.

श्री साई प्रभा एंटरप्राइजेस (प्रा.प्र.ए.ए.ए.ए.ए.) भोपाल, तल चर, प्लॉट नं. 11 & 12, संजारी, कोलार रोड, भोपाल (म.प्र.) 462042 भारत
फोन नं. 7237770078 फॉक्स नं. 0755-4045435, 4055063 ईमेल sarbhp@bankofbaroda.co.in वेबसाइट www.bankofbaroda.com
Regional Specialised Assets Recovery Branch, (R.O.S.A.R.B.) Bhopal, Basement, Plot No. 11&12, Sanjari, Kolar Road, Bhopal - (M.P.) - 462042 India
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बैंक ऑफ बड़ोदा Bank of Baroda



- 5 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."
6. 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, in the right to make further demands in respect of sums owing to us.

Yours faithfully,

बास्ते बैंक ऑफ बड़ोदा
FOR BANK OF BARODA


अधिकृत अधिकारी / Authorised Officer
Anshu Dutta Bhargava A.B. Bhopal
Chief Manager & Authorised Officer.
Bank of Baroda

क्षेत्रीय तनावग्रस्त आसत अमुली शाखा (आर.ओ.एस.आर.बी.) भोपाल, तल वर, प्लॉट नं. 11 & 12, बंजारी, कोलार रोड, भोपाल (म.प्र.) 462042 भारत
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762 TO 764
बैंक ऑफ बड़ौदा Bank of Baroda

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RULE-8(1)
POSSESSION NOTICE
(For immovable Property)

Whereas

The undersigned being the Authorized officer of the Bank of Baroda under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 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 23-04-2026 calling upon the Notie to 1- M/s Sai Prabha Enterprises Prop. Dinesh Gupta S/o Daulat Ram Gupta 2- Mr Dinesh Gupta S/o Daulat Ram Gupta 3- Mr Daulat Ram Gupta (Guarantor/Mortgager) to repay the amount mentioned in the notice being of Rs. 15,27,159.37/- Rupees Fifteen Lakhs Twenty Seven Thousand One Hundred Fifty Nine and Paise Thirty Seven Only + further interest and others charges 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 / her under Section 13 (4) of the said Act read with Rule 8 of the said Rules on 14.07.2026

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Bank of Baroda for an amount of Rs. 15,27,159.37/- Rupees Fifteen Lakhs Twenty-Seven Thousand One Hundred Fifty Nine and Paise Thirty Seven Only + Plus interest and incidental expenses, costs thereon.

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

DESCRIPTION OF IMMOVABLE PROPERTIES

Equitable Mortgage of Deposit Of Title Deed Pertaining f MIG Flat No 06 At 2nd Floor Swapnil Apartment E-8 plot No G - 1 /110 Gulmohar Colony Bhopal, Area 425.00 Sqft Belonging to Mr Doulat Ram Gupta (Guarantor)

Boundaries are :

East :- Flat No 05 West :- 30 Feet Wide Road
North- Flat No 8 South- Plot No G-1/109

बैंक ऑफ बड़ौदा
For BANK OF BARODA

प्रधिकृत अधिकारी, Authorised Officer,
आर.ओ.एस.ए.बी. (R.O.S.A.R.B.), Bhopal

Authorized Officer
Place : Bhopal
Date: 14.07.2026.

य तनावग्रस्त आस्ति वसूली शाखा (आर. ओ. एस. ए. आर. बी), तल घर, भोपाल: प्लॉट क्र. 11 एवं 12, बंजारी, कोलार मेन रोड, भोपाल - 462 042 (म. प्र.) भारत
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