

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

To,

Date - 23-04-2026

M/s Sai Prabha Industries Prop. Mr. Sandeep Gupta Sai Vishal Apartment Flat No. F 03, 1 st Floor, Plot No M 226-227 Raj Harsh Colony, Kolar Road Bhopal 462042	M/s Sai Prabha Industries, Prop: Mr. Sandeep Gupta, B-3 Sector F, Behind Bhopal Insulators, Govindpura Industrial Area Bhopal - 462023
Mr. Sandeep Gupta S/o Mr. Daulat Ram Gupta Sai Vishal Apartment Flat No F 03, 1 st Floor, Plot No M 226-227 Raj Harsh Colony, Kolar Road Bhopal 462042	Mr. Sandeep Gupta S/o Mr Daulat Ram Gupta B-3 Sector F, Behind Bhopal Insulators, Govindpura Industrial Area Bhopal - 462023
M/s Sai Prabha Industries Prop. Mr. Sandeep Gupta Sumitra Parishar, Phase - 1, Kolar Road, Bhopal -462042	Mr. Sandeep Gupta S/o Mr Daulat Ram Gupta Sumitra Parishar, Phase - 1, Kolar Road, Bhopal -462042

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 Industries prop. Sandeep Gupta (A/c No 18600600005226 and 18600500000453 with our Habibganj Branch Bhopal

1. We refer to our letters Dated 14.10.2016 & 24.09.2020 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/credit facility accounts and the security interests created for such liability are as under:

Nature and type of facility	Limit	Rate of interest	O/s as on 23-04-2026 (inclusive of int. up to 31-12-2025)	Security agreement with brief description of securities
Cash Credit General Account No 1860050000 0453	INR 13,50,000 /-	13.15 % (Flo ating & Com poun ded at mont hly rest.)	INR 14,82,817.94 + unapplied int. + other charges future.	Equitable Mortgage of deposit of title deeds pertaining to the Flat No. F 03, First Floor of "SAI VISHAL" which is Constructed over 2 plots with allotted no. 226 M and 227 M & are the part of Khasra No. 32/2, 32/7, 33, 34/12, 32/5, 32/1, 32/8, 32/4,30/2, 33, 34/1, 32/2, 33, 34/6, 33, 34/13,32/6, 33, 34/11,68/1/1, 61/2/2/2, 68/2,69,70 M. (Rajharsh Grah Nirman Sahkari Samiti Mayardit) situated at Vill Navapura, PH No. 38, Ra. Ni. Man. 04, Vikas Khand Phanda, Tehsil Huzur District Bhopal Owned by Mr Sandeep Gupta S/o Mr Daulat Ram Gupta & Mrs Neha Gupta W/o Mr Sandeep Gupta.
Term Loan Account No 1860060000 5226	INR 60,00,000 /-	9.00 % (Flo ating & Com poun ded at mont hly rest.)	INR 28,46,441.96 + unapplied int. + other charges future.	Built up area of the above flat is 62.82 Square Meter Boundaries of the property are as below: East:- Plot No 244 & 245 West:- Road North:- Flat No F 2 South:- Plot No 228 M Extension (property is already mortgage in another account M/s Sai Prabha

बैंक ऑफ बरौडा लिमिटेड (अनुसूचित संस्था) कोषाल, तल चर, प्लॉट नं. 11 & 12, संजरी, कोतार रोड, भोपाल (म.प्र.) - 462042
 टेलीफोन नं. 2347770078 तेलीफैक्स नं. 2735-4045-46, 4055003 ईमेल sarbhp@bankofbaroda.co.in वेबसाइट www.bankofbaroda.com
 International Deposited Assets Recovery Branch. (R.O.S.A.R.B.) Bhopal, Basement, Plot No. 11&12, Sanjari, Kolar Road, Bhopal - (M.P.) 462042 India
 E-mail : sarbhp@bankofbaroda.co.in Web: www.bankofbaroda.com

"सर्वो भोपा को चलाय कोसवार की भाषा"



Bank of Baroda				
				Enterprises) of charge via 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 (who is the Guarantor for the facilities)
				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
				Primary security: Hypo of Stock and Book /debts. Hypo of Plant & Machineries furniture / fixtures.
Total	INR 73,50,000/-		INR 43,29,259.90 + unapplied intt. + other charges future.	

2. In the Letter of Acknowledgement of Debt dated **23.12.2024** you have acknowledged your liability to the Bank to the tune of **INR 35,50,416.10 (Thirty-Five Lakh Fifty Thousand Four Hundred Sixteen and Ten Paise only.)**

3. As you are aware, you have committed defaults in payment of interest on above loans/outstanding for the Month ended **January, February and March 2025** and thereafter.

4 Consequent upon the defaults committed by you, your loan account has been classified as **non-performing asset on 31.03.2025** 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 **INR 43,29,259.90 (Forty-Three Lakh Twenty Nine Thousand Two Hundred Fifty Nine and Ninety Paise 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



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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:
आर.ओ.एस.ए.आर.बी. भोपाल / R.O.S.A.R.B. Bhopal
Anshul Dutta Bhargava
Chief Manager &
Authorised Officer.
Bank of Baroda



बैंक ऑफ बड़ौदा Bank of Baroda

O/C



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

To,

Date 23-04-2026

Mr Daulat Ram Gupta Swapnil Apartment 1 Flat No S - 6, Second Floor, E - 8 Plot No G - 1/ 110, Gulmohar Colony Trilanga Bhopal - 462039	Mrs Neha Gupta W/o Sandeep Gupta Sai Vishal Apartment Plot No M 226 - 227, Raj Harsh Colony Kolar Road, Bhopal - 462042
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Dear Sir/Madam,

Sub : Your guarantee for credit facilities granted to M/s Sai Prabha Industries prop. Sandeep Gupta (A/c No 18600600005226 and 18600500000453 with our Habibganj Branch Bhopal

1. As you are aware, you have by a guarantee dated 14.10.2016 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 **73,50,000/-** 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 the Flat No F 03 First Floor of "SAI VISHAL" which is Constructed over 2 plots with allotted no. 226 M and 227 M & are the part of Khasra No. 32/2, 32/7, 33, 34/12, 32/5, 32/1, 32/8, 32/4, 30/2, 33, 34/1, 32/2, 33, 34/6, 33, 34/13, 32/6, 33, 34/11, 68/1/1, 61/2/2/2, 68/2, 69, 70 M. (Rajharsh Grah Nirman Sahkari Samiti Mayardit) situated at Vill Navapura, PH No. 38, Ra. Ni. Man. 04, Vikas Khand Phanda, Tehsil Huzur District Bhopal Owned by Mr Sandeep Gupta S/o Mr Daulat Ram Gupta & Mrs Neha Gupta W/o Mr Sandeep Gupta.

Built up area of the above flat is 62.82 Square Meter

Boundaries of the property are as below:

East:- Plot No 244 & 245

West:- Road

North:- Flat No F 2

South:- Plot No 228 M

Extension (property is already mortgage in another account M/s Sai Prabha Enterprises) of charge via 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 31.03.2025. 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 43,29,259.90 (Forty-Three Lakh Twenty Nine Thousand Two Hundred Fifty Nine and Ninety Paise only) + unapplied Interest + Legal Charges + other charge e**, and we hereby invoke the guarantee and call upon you to pay the said amount within 60 days from the date of this notice.

क्षेत्रीय तनावग्रस्त आसित वसुली 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 | Ph. No. 0755-4045435, 4055063 | E-mail: sarbhp@bankofbaroda.co.in | Web.: www.bankofbaroda.com

"अपनी भाषा को बनाएं कारोबार की भाषा"

FOR BANK OF BARODA
प्रधिकृत अधिकारी/Authorised Officer
भारत ओ एस ए आर बी भोपाल / R.O.S.A.R.B. Bhopal



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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.

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,

आस्त बक 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
Authorised Officer.
Bank of Baroda



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बैंक ऑफ बड़ोदा Bank of Baroda

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 Industries Prop. Sandeep Gupta 2- Mr Sandeep Gupta S/o Mr Daulat Ram Gupta 3- Mr Daulat Ram Gupta (Guarantor/Mortgager) 4- Mrs Neha Gupta W/o Sandeep Gupta (Guarantor/Mortgager) to repay the amount mentioned in the notice being of Rs. 43,29,259.90/- (Rupees Forty- Three Lakhs Twenty Nine Thousand Two Hundred Fifty Nine Rs and Ninety Paisa 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. 43,29,259.90/- (Rupees Forty- Three Lakhs Twenty Nine Thousand Two Hundred Fifty Nine Rs and Paisa Ninety 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

EM of residential Flat No F 03 total area of flat is 62.82 Sq Mtr First Floor "SAI VISHAL APPARTMENT" Constructed over plots no 226 M and 227 M on the part of kh No 32/2, 32/7, 33, 34/12, 32/5, 32/1, 32/8, 32/4,30/2, 33, 34/1, 32/2, 33, 34/6, 33, 34/13,32/6, 33, 34/11,68/1/1, 61/2/2/2, 68/2,69,70 M (Rajharsh Grih Nirman Sahkari Samiti Mydt) situated at Vill Navapura Tehsil Huzur Dist Bhopal Title in favour of Mr Sandeep Gupta S/o Mr Daulat Ram Gupta & Mrs Neha Gupta W/o Mr Sandeep Gupta. Boundaries as per sale deed are :

East :- Plot No 244 & 245

West :- Road

North- Flat No F 2

South- Plot No 228 M

Extension of EM of 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

Note : This property is already mortgage in another account M/s Sai Prabha Enterprises.

बैंक ऑफ बड़ोदा
FOR BANK OF BARODA

प्रमाणित अधिकारी Authorised Officer
आर.ओ.एस.आर.बी. भोपाल R.O.S.A.R.B., Bhopal

Authorized Officer
Place : Bhopal
Date: 14.07.2026.

श्रीय तनावग्रस्त आस्ति वसूली शाखा (आर. ओ. एस. ए. आर. बी.), तल घर, भोपाल: प्लॉट क्र. 11 एवं 12, वंजारी, कोलार मेन रोड, भोपाल - 462 042 (म. प्र.) भारत
मोबाईल नं. 7247770078, फोन नं. 0755-4045435, 4055063 ई-मेल : sarbhp@bankofbaroda.com, वेबसाईट [www. Bankofbaroda.com](http://www.Bankofbaroda.com)
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Mobile No. 7247770078, Phone No. 0755-4045435, 4055063, email:-sarbhp@bankofbaroda.com, Website: www. Bankofbaroda.com