बैंक ऑफ़ बड़ौदा Bank of Baroda

POSSESSION NOTICE
(For Immovable property)

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

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 (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 **16.02.2026** calling upon the **M/s Sachin Tiwari (Prop. Mr. Sachin Tiwari S/o Mr. Brajesh Tiwari) 303, G-Star Sagar Royal Villas, Hoshangabad Road, Bhopal, M.P. Pin 462026** to repay the amount mentioned in the notice being **Rs. 1,04,61,488.73/- (Rupees One Crore Four Lakh Sixty One Thousand Four Hundred Eighty Eight & Paise Seventy-Three Only) + unapplied Interest & other charges)** as on **23.12.2025** 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 this the **05th** day of May of the year **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 will be subject to the charge of **Bank of Baroda Branch- Hamidiya Road Bhopal (M.P.)** for an amount being **Rs. 1,04,61,488.73/- (Rupees One Crore Four Lakh Sixty One Thousand Four Hundred Eighty Eight & Paise Seventy-Three Only) + unapplied Interest & other charges)** 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 Residential Flat No. 303, Third Floor, Block G, Star Khasra No. 427/2/1/7/1/1, 427/2/1/7/1/2, 427/2/1/7/1/3, 427/2/1/7/1/4, 427/2/1/7/1/5, having area 1.15 acre khasra no. 427/2/1/1, 427/2/1/2, 427/2/1/3, 427/2/1/4, 427/2/1/5, 427/2/1/6, 427/2/1/1 having area 1.73 acre which is situated at Sagar Royal Heights, Village Bawadiya Kalan P. H. No. 42, Vikas Khand Phanda, Tehsil Huzur, Distt Bhopal Belonging to Mr. Sachin Tiwari.

Bounded as under:
North: Flat No. 302 & Duct
West: Corridor & Flat No. 306 Duct
East: Open
South: Flat No. 304 &

Date:- 05.05.2026
Place:- Bhopal

(Rakesh Kumar)
Chief Manager & Authorised Officer
For Bank of Baroda
मुख्य प्रबंधक / Chief Manager
शाखा–भोपाल / Br...

Bhopal Plaza Hamidia Road Branch BHOPAL, Phone 0755-2735541;Email Id: bhopal@bankofbaroda.com

Loan File

बैंक ऑफ़ बड़ौदा
Bank of Baroda

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

Date-16.02.2026

To,

1. **M/s Sachin Tiwari**
(Prop. Mr. Sachin Tiwari S/o Mr. Brajesh Tiwari)
303, G-Star Sagar Royal Villas, Hoshangabad Road, Bhopal, M.P. Pin 462026

Dear Sir/Madam,

Sub.: Notice under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, hereinafter called 'Act'.
A/c- M/s Sachin Tiwari

Re: Credit facilities with our Hamidia Road Branch, Bhopal.

1. We refer to our Sanction Letter dated 28.03.2024 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 23.12.2025 (incl. of interest up to 23.12.2025)	Security agreement with brief description of securities
1. Overdraft Limit-04960400000723	Rs. 1,00,00,000 (Rupees One Crore Only)	16.40% p.a. with monthly rests	Rs. 1,04,61,488.73/- (Rupees One Crore Four Lakh Sixty One Thousand Four Hundred Eighty Eight & Paise Seventy Three Only) + unapplied Interest & other charges	Equitable Mortgage of Residential Flat No. 303, Third Floor, Block G, Star Khasra No. 427/2/1/7/1/1, 427/2/1/7/1/2, 427/2/1/7/1/3, 427/2/1/7/1/4, 427/2/1/7/1/5, having area 1.15 acre khasra no. 427/2/1/1, 427/2/1/2, 427/2/1/3, 427/2/1/4, 427/2/1/5, 427/2/1/6, 427/2/1/1 having area 1.73 acre which is situated at Sagar Royal Heights Village Bawadiya Kalan P. H. No. 42,

				Vikas Khand Phanda, Tehsil Huzur, Distt Bhopal Belonging to Mr. Sachin Tiwari Bounded as under: North: Flat No. 302 & Duct East: Open West: Corridor & Flat No. 306 South: Flat No. 304 & Duct

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

3. Consequent upon the defaults committed by you, your loan account has been classified as non-performing asset on 23.12.2025 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.

4. 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. 1,04,61,488.73/- (Rupees One Crore Four Lakh Sixty One Thousand Four Hundred Eighty Eight & Paise Seventy-Three Only) + unapplied Interest & 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.

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

6. 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.

7. 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.

8. 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 ऑफ़ बड़ौदा BANK OF BARODA 0496 Hamidia Road Br. Bhopal हमीदिया रोड शाखा भोपाल

Rakesh Kumar
Chief Manager & Authorised Officer
Bank of Baroda

INLAND SPEED POST DOCUMENT

EI847730145IN

Daly Office & Pincode:Pohari S.O(473775)

Booking Office. Bhopal G.P.O. (462001)
Counter No. 12. 18-02-2026 12 25:22
GSTNo.23AAAGS1255G1ZL BkgRefID 2335000116022639907

ChargedWeight(gms):20 Phy.Wt(gms):20 Vol.Wt(gms):NA(L NA B NA H NA)
AmountPaid 55.00(BaseTariff:47.00+Tax:8.00)(CGST-3.99,SGST-3.99,IGST-0.00,UTGST-0.00)
ModeofPayment: ONLINEPaymentTransactionID: S411601285515

Sender	Receiver
BANK OF INDIA Mobile No.1234567890 BHOPAL PLAZA BHOPAL MADHYA PRADESH-462001	MR SACHIN TIWARI Mobile No.1234567880 303 G STAR SHIVPURI MADHYA PRADESH-473775

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