



बैंक ऑफ बड़ौदा Bank of Baroda



By Speed/Regd. Post

BOB/GWALIO/REC/26

Date: 22.07.2026

To,

01	M/S SONI HEALTHCARE AND DIAGNOSTICE LAB PROP: Mr. SHIVNARAYAN RAMPRASAD SONI (Borrower Firm) Flat: 405 DESHPANDEY COMPLEX NEAR JAGADISH MANDIR NAYA BAZAR GWALIOR PIN: 474001 MOB: 9827359100
02	Mr. SHIVNARAYAN RAMPRASAD SONI S/O RAMPRASAD SONI (Borrower / Proprietor) Address : Flat 405, DESPANDEY COMPLEX NEAR JAGDISH MANDIR NAYA BAZAR GWALIOR 474001 Mobile No. 9827359100
03	Mrs. KAVITA SONI W/O SHIVNARAYAN RAMPRASAD SONI (Guarantor) Address : Flat 405, DESPANDEY COMPLEX NEAR JAGDISH MANDIR NAYA BAZAR GWALIOR 474001 Mobile No. 9827359100

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 **27.04.2026** calling upon the **Borrower(s)/ Guarantors**

M/S SONI HEALTHCARE AND DIAGNOSTICE LAB PROP: Mr. SHIVNARAYAN RAMPRASAD SONI (Borrower Firm)

Mr. SHIVNARAYAN RAMPRASAD SONI S/O RAMPRASAD SONI (Borrower/ Proprietor)

Mrs. KAVITA SONI W/O SHIVNARAYAN RAMPRASAD SONI (Guarantor)

To repay the amount in terms of the said notice within 60 days from the date of the said notice of M/S Soni Healthcare and Diagnostic Lab

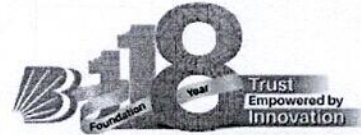
And whereas the Borrower(s)/Guarantor(s)/Corporate Guarantor(s)/Mortgagor having failed to repay the amount and hence, the undersigned, in exercise of the powers conferred u/s 13(4) of the said Act read with Rule 4 and/or Rule 8 of the Security Enforcement Rules, 2002 has seized/taken over the possession of the property/properties (hereinafter referred as the said properties) on **02.07.2026** more particularly described herein below.

Bank of Baroda, Sarafa Bazar Gast ka tazia Gwalior 474001 MOB: 720770065 EMAIL: gwalio@bankofbaroda.co.in





बैंक ऑफ़ बड़ौदा Bank of Baroda



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.

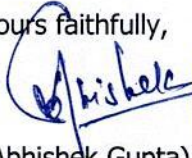
And whereas the Sale of the said properties will be done on "as is where is basis and whatever is basis" through E-Auction conducted on-line through "BAANKNET" portal and the date of Sale has been fixed on **31-08-2026 from 2:00 P.M. to 6:00 P.M.** wherein the Reserve Price and EMD Amount as mentioned below has been fixed in respect of the immovable/movable property and as per other terms and conditions as stipulated under the said Act/Rules. **Notice of 30 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 Borrower(s)/Guarantor(s)/Corporate Guarantor(s) for auction sale of the said property/ies.

The amount due from the Borrower(s)/Guarantor(s)/Corporate Guarantor(s)/Mortgagor as above to the bank as on the scheduled date of Sale will be **Rs. 51,19,314.53 (Fifty one lakh nineteen thousand three hundred fourteen and fifty three paise Only) (Inclusive of interest up to 18.01.2026) + Future interest w.e.f 19.01.2026 + other cost charges and expenses from the Date of NPA till the date of Realisation** 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	All that part and parcel of the property residential flat situated at flat no 405 4th floor with area of 600 sqft Despandey complex shinde ki Goth lashkar Gwalior pin 474009 belong to Mrs. Kavita Soni W/O Shivnarayan Ramprasad soni and Bounded on the: (as per Sale Deed) East- Jain Temple West - Passage North – flat no 404 South – stair/passagae	Rs.33,00,000/- (Thirty three lakhs only)	Rs.3,30,000/- (Three Lakh thirty thousand only)

Yours faithfully,


(Abhishek Gupta)
Chief Manager & Authorized Officer





INDIA SPEED POST DOCUMENT



EI869949057IN

Delivery Office & Pincode: Lashkar H.O (474001)

Booking Office: Lashkar H.O (474001)

Counter No. 2, 22-07-2026 19:07:35

GSTNo.23AAAGP0211M1ZP BkgRefID: 2336001022072612270

ChargedWeight(gms): 10 Phy.Wt(gms) 10 Vol.Wt(gms) NA(L,NA B,N, H,NA)

Mode of Payment: CASH ()

Sender	Receiver
BANK OF BADODA Mobile No.1234567890 MAIN BRANCH GWALIOR MADHYA PRADESH-474001	MS SHIV NARAYAN RAM PRASA Mobile No.1234567890 DESHPANDEY COMPLEX N GWALIOR MADHYA PRADESH-474001

Track on www.indiapost.gov.in OR Dial 18002666888, IVR NO: 697386994306.In case of any complaint, please visit <https://crm.indiapost.gov.in/customer>

Go Green!!! Opt for eReceipts, ePOD

This is system generated document, no manual signature required

22-07-2026 19:08:55



INDIA SPEED POST DOCUMENT



EI869949065IN

Delivery Office & Pincode: Lashkar H.O (474001)

Booking Office: Lashkar H.O (474001)

Counter No. 2, 22-07-2026 19:07:35

GSTNo.23AAAGP0211M1ZP BkgRefID: 2336001022072612270

ChargedWeight(gms): 20 Phy.Wt(gms) 20 Vol.Wt(gms) NA(L,NA B,N, H,NA)

Mode of Payment: CASH ()

Sender	Receiver
BANK OF BADODA Mobile No.1234567890 MAIN BRANCH GWALIOR MADHYA PRADESH-474001	MS SONI HEALTHCARE AND I Mobile No.1234567890 PROP SHIV NARAYAN SO GWALIOR MADHYA PRADESH-474001

Track on www.indiapost.gov.in OR Dial 18002666888, IVR NO: 697386994306.In case of any complaint, please visit <https://crm.indiapost.gov.in/customer>

Go Green!!! Opt for eReceipts, ePOD

This is system generated document, no manual signature required

22-07-2026 19:08:55



INDIA SPEED POST DOCUMENT



EI869949043IN

Delivery Office & Pincode: Lashkar H.O (474001)

Booking Office: Lashkar H.O (474001)

Counter No. 2, 22-07-2026 19:07:35

GSTNo.23AAAGP0211M1ZP BkgRefID: 2336001022072612270

ChargedWeight(gms): 20 Phy.Wt(gms) 20 Vol.Wt(gms) NA(L,NA B,N, H,NA)

Mode of Payment: CASH ()

Sender	Receiver
BANK OF BADODA Mobile No.1234567890 MAIN BRANCH GWALIOR MADHYA PRADESH-474001	KAVITA SONI Mobile No.1234567890 DESHPANDEY COMPLEX N GWALIOR MADHYA PRADESH-474001

Track on www.indiapost.gov.in OR Dial 18002666888, IVR NO: 697386994306.In case of any complaint, please visit <https://crm.indiapost.gov.in/customer>

Go Green!!! Opt for eReceipts, ePOD

This is system generated document, no manual signature required

22-07-2026 19:08:55



बैंक ऑफ बड़ौदा Bank of Baroda



BOB/GWALIO/RECOVERY/2026-27

Date 20.07.2026

To,
The Regional Head
Bank Of Baroda
Regional Office Gwalior

Subject : Permission for Sale of Secured Assests with symbolic possession and conducting e-Auction of properties on symbolic possession ground.

We refer to captioned matter for Sale of Secured Assests with symbolic possession and conducting e-Auction of properties on 31-08-2026 symbolic possession ground pertaining to Sarafa Bazar Branch.

Sr.No.	Name of the Borrower	Detailed description of the immovable property with known encumbrances, if any (mortgagor/s)	Total Dues (In Lac)	Reserve Price (In Lac)	Status of Possession (Symbolic/ Physical)
1	1. Shri. Shivnarayan Ramprasad Soni Proprietor Of M/S Soni HealthCare And Diagnostic Lab 2. M/S Soni HealthCare And Diagnostic Lab Proprietor Shri. Shivnarayan Ramprasad Soni And Guarantor) Mrs. Kavita Soni	All that part and parcel of the Residential flat No.405 4 th floor deshpane complex shinde kl goth laskar Gwalior 474009 with area of 600 sq ft belongs to Mrs.Kavita soni with the mentioned boundaries. Boundaries are as under:- East:- Jain Temple. West:- Passage. South:- Stair/Passage North:- Flat no 404	Rs 51,19,314.53 inclusive of interest upto 18.01.2026 + future interest wef 19.01.2026 + other chg. (Rs. Fifty One Lakhs Nineteen Thousand Three Hundred Fourteen And Fifty Three Paise inclusive of interest upto 18.01.2026 + future interest wef 19.01.2026 + other cost charges)	Valuation of the property done by Mr. Pradeep Agrawal Dtd.08.07.2026 the valuation amount are as follows. M.V.- Rs 33,00,000/- R.V-Rs 25,00,000/- D.V.-Rs 22,00,000/- And As Per Guideline the R.V of the Property will be Reserve price i.e. Rs.25,00,000/- (Rupees Twenty Five Lacs Only.)	Symbolic

We confirm that Bank's guidelines and SARFAESI SOP and details mention herewith are correct, no litigation pending from above borrowers till date and branch has complied Bank's guidelines for sale of immovable properties as per circular BCC:BR:116:265 DI 23.04.2024 "e-Auction on symbolic possession.

Bank of Baroda, Gwalior Main Branch, First floor, J.K Plaza, Ghat Ka Tozia Chauraha, Lashkar, Gwalior (M.P.)- 474001. Email Id: Gwalio@bankofbaroda.com. Ph: 0751-2421772.

(Signature)



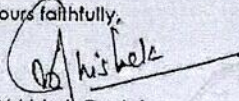
बैंक ऑफ बड़ोदा Bank of Baroda



As per corporate policy for management and recovery of Non Performing Assets, advances (Domestic & Overseas Branches) 2023 page no. 88 point no. 9.1 (c) Sale of secured assets with symbolic possession - Regional Manager is authorized to permit Authorized officer to consider sale with Symbolic Possession on selective basis.

In above context we request you to kindly allow our Main Branch, Gwalior for sale of secured assets with Symbolic possession ground.

Yours faithfully,

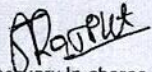


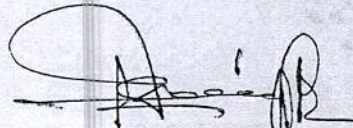
(Abhishek Gupta)
Chief Manager
Gwalior Main Branch
Date: 20.07.2026

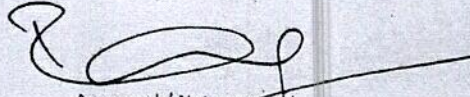


Officer
Gwalior Main Branch




Recovery In-charge (RO)


Dy. Regional Head


Approved / Not approved
Regional Head
Date: 20/07/2026



बैंक ऑफ बड़ौदा Bank of Baroda



BOB/GWALIO/RECOVERY/2026-27

Date 20.07.2026

To,
The Regional Head
Bank Of Baroda
Regional Office Gwalior

Subject : Permission for Sale of Secured Assets with symbolic possession and conducting e-Auction of properties on symbolic possession ground.

We refer to captioned matter for Sale of Secured Assets with symbolic possession and conducting e-Auction of properties on 31-08-2026 symbolic possession ground pertaining to Sarafa Bazar Branch.

Sr.No.	Name of the Borrower	Detailed description of the Immovable property with known encumbrances, if any (mortgagor/s)	Total Dues (in Lac)	Reserve Price (in Lac)	Status of Possession (Symbolic/Physical)
1	1. Shri. Shivnarayan Ramprasad Soni Proprietor Of M/S Soni HealthCare And Diagnostic Lab 2. M/S Soni HealthCare And Diagnostic Lab Proprietor Shri. Shivnarayan Ramprasad Soni And Guarantor) Mrs. Kavita Soni	All that part and parcel of the Residential flat No.405 4 th floor deshpane complex shinde kigoth lashkar Gwalior 474009 with area of 600 sq ft belongs to Mrs.Kavita soni with the mentioned boundaries. Boundaries are as under:- East:- Jain Temple. West:- Passage. South:- Stair/Passage North:- Flat no 404	Rs 51,19,314.53 inclusive of interest upto 18.01.2026 + future interest wef 19.01.2026 + other chg. (Rs. Fifty One Lakhs Nineteen Thousand Three Hundred Fourteen And Fifty Three Paise inclusive of interest upto 18.01.2026 + future interest wef 19.01.2026 + other cost charges)	Valuation of the property done by Mr. Pradeep Agrawal Dtd.08.07.2026 the valuation amount are as follows. M.V.- Rs 33,00,000/- R.V-Rs 25,00,000/- D.V.-Rs 22,00,000/- And As Per Guideline the R.V of the Property will be Reserve price i.e. Rs.25,00,000/- (Rupees Twenty Five Lacs Only.)	Symbolic

We confirm that Bank's guidelines and SARFAESI SOP and details mention herewith are correct, no litigation pending from above borrowers till date and branch has complied Bank's guidelines for sale of Immovable properties as per circular BCC:BR:116:265 DI 23.04.2024 "e-Auction on symbolic possession.

Bank of Baroda, Gwalior Main Branch, First floor, J.K Plaza, Ghat Khatia Chauraha, Lashkar, Gwalior (M.P.)-474001. Email Id: Gwalio@bankofbaroda.com, Ph: 0751-2421992.

Handwritten signature





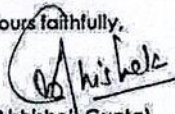
बैंक ऑफ बड़ौदा Bank of Baroda



As per corporate policy for management and recovery of Non Performing Assets, advances (Domestic & Overseas Branches) 2023 page no. 88 point no. 9.1 (c) Sale of secured assets with symbolic possession - Regional Manager is authorized to permit Authorized officer to consider sale with Symbolic Possession on selective basis.

In above context we request you to kindly allow our Main Branch, Gwalior for sale of secured assets with Symbolic possession ground.

Yours faithfully,


(Abhishek Gupta)
Chief Manager
Gwalior Main Branch
Date: 20.07.2026




Officer
Gwalior Main Branch



Recovery In-charge (RO)

Dy. Regional Head

Approved / Not approved
Regional Head
Date-