

Bank of India, Delhi
Asset Recovery Branch, Delhi NCR Zone
M-125, Block M, Vikaspuri, New Delhi-110018

E-AUCTION SALE NOTICE

E-Auction of Properties

16.06.2026

E-Auction Sale Notice for Sale of movable/ immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to Borrower(s) and Guarantor(s) that the below described immovable properties mortgaged/charged to the Bank of India (Secured Creditor), the possession of which have been taken by the Authorised Officer of the Bank of India, will be sold on "As is where is", "As is what is" and "Whatever there is" on **16.06.2026 from 11.00 A.M. to 5.00 P.M.** through E-Auction under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Short description of the properties to be sold are given below: Amount to be recovered (secured debt) and particulars of possession are also mentioned in the table below.

Sr. No.	Branch & Name of the account	Name & Address of the Borrower(s)/ Guarantor(s)	Description of the Property	Total Dues	Type of Possession	Date of Possession	a. Reserve Price (in Lakhs) b. Earnest Money Deposit (Rs. in Lakh) c. Bid Increment Value (Rs. in Lakh)	Inspection date and timing (11.00 am -05.00 pm) ddmmyy	Name of the Authorised Officer & Contact No.
1.	DELHI ASSET RECOVERY BRANCH, DELHI NCR ZONE M/s. Dwarka Poultry Farm (Proprietor Mr. Bhim Singh)	Proprietor: Mr. Bhim Singh, Village Dwarka P.O. Dandma District Bhiwani, Haryana - 127030	1.Hatchery Units including Hatchery sheds and building constructed on Khewat number 16/9/2, 10/11, 12/1, 19/20/1, Village Shyam Kalan, Tehsil Badhra, District Charkhi Dadri, Haryana in the name of Sh.Bhim Singh S/o Sh.Kishan Lal, land area=3.0 acre/24K covered and used by M/s Dwarka Poultry Farm	Rs.453.03 Lakh plus U C I thereon and other charges	Physical	19.01.2022	a) Rs. 107.04 b) Rs. 10.71 c) Rs. 1.00	08-06-2026 02:00 PM- 04:00 PM	Authorised Officer : Mr. Sube Singh 9673790244 For inquiry contact Himanshu Bajaj 9810977755
		2. Broiler farm/Poultry farm constructed on Kila Number 93/12,Kila number 93/11-12. Kila number 93/20 and kila number 93/19-20 admeasuring approximately 12100.0 sq. Yard or 2.50 acres covered and used by Dwarka Poultry Farm is for auction out of 104k 04m or 13.0 acre Agricultural Land situated at Khewat Number 105/138, Khatoni No. 138, Khasra Number 92/5/6, 15, 16, 25, 39/1, 7/2, 10, 11, 12, 13, 14/1, 93/17/3, 18, 20, 21, 22/1, 26, 11, 4/1, 2, 1/9/2, 10/1, 10/2, 11, 115/5, 6/1 6/2, 15, 37/1 village Dwarka Tehsil Badhra District Charkhi Dadri, Haryana in the name of Sh. Bhim Singh S/o Kishan Lal			Physical	19.01.2022	a) Rs. 79.75 b) Rs. 8.00 c) Rs. 1.00	08-06-2026 02:00 PM- 04:00 PM	

TERMS AND CONDITIONS

- 1) Auction sale / bidding would be only through "Online Electronic Bidding" process through the website <https://baanknet.com>.
- 2) The intending bidders should register at portal <https://baanknet.com> and upload KYC documents and after verification of KYC documents by the service provider, EMD to be deposited in BAANKNET EMD wallet through NEFT/RTGS/Transfer/Generation of challan form (<https://baanknet.com>).
- 3) Date and time of Auction: 16.06.2026 from 11:00 AM to 05:00 PM with unlimited Auto-Extensions of 5 Minutes Each.
- 4) E-Auction would commence on the Reserve Price plus first incremental value as mentioned above. Bidders shall improve their offers in multiples mentioned in the above table for all the properties simultaneously.
- 5) The intending bidders should deposit EMD i.e. 10% of Reserve Price online in the BAANKNET EMD Wallet along with the required documents / details till 05.00 p.m 15.06.2026 on the <https://baanknet.com>, for smooth participation in e-auction.
- 6) The highest / successful bidder shall deposit 25% of the amount of purchase money (including EMD already paid i.e. 10% of bid amount) immediately but not later than the next working day (during banking hours) of confirmation of the sale by the Authorized Officer after acceptance of bid by the Authorized Officer in respect of the sale, failing which the EMD shall be forfeited.
- 7) The balance 75% of the bid/purchase money shall be payable on or before 15th day (during banking hours) of confirmation of the sale by the Authorized Officer or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer. In case of failure to deposit this balance amount within the prescribed period, the amount deposited shall be forfeited and the Authorized Officer / Bank will be at liberty to cancel the auction and conduct fresh auction.
- 8) On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate and the sale shall be considered complete thereafter and that the Bank shall entertain no claims.
- 9) For detailed terms and conditions of the sale, please refer to the link - <https://www.bankofindia.co.in/DynamicTender?Type=3>
- 10) This publication is also 30 days' notice to the above borrowers/guarantors/mortgagors to the advance.
- 11) In case of discrepancy between English version and any other vernacular version of this notice, the English version shall prevail.

Date : 08-05-2026

Place : New Delhi

Authorised Officer, Bank of India

NOIDA Zonal Office: B 192/A, Sector 52 Noida 201301
Email- recovery_no@mahabank.co.in
Head Office: Lokmangal, 1501, Shivajinagar, Pune-5

- To,
1. **Mr. Kuldeep Singh S/o Mr. Raghuvver Singh,**
Address: R/o H. No. 03, Kanha Vatika Colony, Tech Man City, Aduki, Mathura, UP- 281006
 2. **Mrs. Anita Rani W/o Mr. Kuldeep Singh**
Address: R/o H. No. 03, Kanha Vatika Colony, Tech Man City, Aduki, Mathura, UP- 281006

[Rule – 8 (1)] POSSESSION NOTICE (For Immovable Property)

WHEREAS, the undersigned being the Authorised Officer of the Bank of Maharashtra under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and in exercise of the powers conferred under Sub-Section (12) of Section 13 read with Rule 8 of the Security Interest (Enforcement) Rule, 2002, issued a Demand Notice dated 10/02/2026, calling upon the borrower/s and Guarantors to repay in full the amount of **Rs. 41,40,289.07 (Rupees Forty One Lakh Forty Thousand Two Hundred Eighty Nine and Seven Paise Only) plus interest thereon at contractual rate in the account number w.e.f. 10.02.2026 along with penal interest @2% and other charges/expenses in the accounts within 60 days from the date of receipt of the said Notice.**

The notice was sent by Post calling upon the borrower and guarantors for payment of dues towards to the bank. 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 **Symbolic Possession** of the properties 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 this **04.05.2026**.

The borrower in particular and the public in general is hereby cautioned not to deal with the properties and any dealings with the properties will be subject to the charge of Bank of Maharashtra for an amount hereinabove mentioned.

The details of the properties mortgaged to the Bank and taken possession by the Bank are as follows:

Name of Owner: **Mr. Kuldeep Singh S/o Mr. Raghuvver Singh; Mrs. Anita Rani W/o Mr. Kuldeep Singh**

Details of Property : Equitable Mortgage of the residential house located at H. No. 03, Khasra No. 145, Kanha Vatika Colony, Mauza- Navada, Mathura, UP- 281006, area admeasuring 109.89 Square Meters owned by Mrs. Anita Rani W/o Mr. Kuldeep Singh & Mr. Kuldeep Singh S/o Mr. Raghuvver Singh and bounded as follow:-

North: Plot No. 02; **East:** Plot No. 45; **West:** Colony Road 7.5 Meter Wide; **South:** Plot No. 04

CERSAI Asset ID No. 200089042853

Date: 04.05.2026, Place: Mathura

Authorized Officer, Bank of Maharashtra

केनरा बैंक Canara Bank Branch: Sikri Kalan, Ghaziabad
 Email: cb18761@canarabank.com

GOLD AUCTION SALE NOTICE

The under mentioned persons are hereby informed that they have failed to pay off the liability in the loan accounts. They are therefore requested to pay off the liability and other charges and redeem the pledged securities on or before 25.05.2026 failing which the said securities will be sold by the Bank in public auction at the cost of the borrower at the Bank's premises at 11:00 A.M. on 26.05.2026 or on any other convenient date thereafter without further notice, at the absolute discretion of the Bank.

Sl No	Date of Loan	Loan Number	Gold Net Weight	Liability (Rs.)
1.	09.10.2025	164100295412	16.69 Gram	Rs. 10.47 Lacs + further interest

1. Smt. Neelam Devi W/o Mahendra Sharma
 2. Manish Sharma S/o Mahendra Sharma
 3. Lalit Sharma S/o Mahendra Sharma
 (Legal Heir of Borrower Late Shri Mahendra Sharma S/o Shri Sake Chand Sharma),
 All Rio Village & Post Office- Jalalabad, Muradnagar, Ghaziabad - 201206.

Note: 1) Amount outstanding should include all liabilities of the party under Gold Loans as well as any other loan/credit facility. (2) If the auction amount is not near to the value of security, discretions of the Branch Head shall be final. (3) Bank/Branch reserves right to amend/modify/cancel any of the above condition.

Notice Date: 05.05.2026

Place: Ghaziabad

Branch Manager

STATE BANK OF INDIA, Stressed Assets Management Branch-1
12th Floor, Jawahar Vyapar Bhawan (STC Building), 1, Tolstoy Marg, Janpath, New Delhi-110001,
Ph. No. : 011-23701139, E-mail ID : team3samb1.del@sbci.co.in, sbi.04109@sbci.co.in

E-Auction Sale Notice

APPENDIX- IV-A [See Proviso to Rule 8(6) and Rule 6 (2)] Sale notice for sale of Movable & Immovable Property
E-Auction Sale Notice for Sale of Movable & Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described movable property hypothecated/charged & Immovable Property mortgaged/charged to the Secured Creditor, the **Physical possession** of which has been taken by the Authorized Officer of State Bank of India, Secured Creditor, on **25.11.2025** will be sold on "As is Where is", "As is What is" and "Whatever there is" basis on below mentioned date, for recovery of amount as mentioned below, due to the Secured Creditor from following Borrower(s), Guarantor(s) and Corporate Guarantor(s). The reserve price and earnest money to be deposited is mentioned below respectively.

Name of Borrower(s), Guarantor(s) and Corporate Guarantor(s) with address/es	Description & Owner(s) of Property	Reserve Price(RP)	Recovery Amount as per Demand Notice	Date / Time of on-site Inspection of Property with name of Authorised Officer	Date & Time of E-Auction
(1)M/s Karmic Energy Pvt. Ltd. (Borrower), Regd. Office: 1517, Devika Tower, Nehru Place, New Delhi-110019	All the fixed assets of the Company including Plant and Machinery, Factory Land and Building situated at Mauja Chanadongri PAHAN 13/23, Khasra No.488, 498/2, Tehsil Takhatpur, District Bilaspur, Chhattisgarh adm. 4.23 Acres, in the name of Karmic Energy Pvt. Ltd.	Reserve Price: Lot 1: Land & Building: Rs.1,53,00,000/- Lot 2: Plant & Machinery: Rs.3,79,00,000/- (below which the property will not be sold) EMD Amount: 10% of the Reserve Price: Land & Building: Rs.15,30,000/- Plant & Machinery: Rs.37,90,000/- Bid Increment Amount: Land & Building: Rs.1,00,000/- Plant & Machinery: Rs.1,00,000/-	Rs. 24,00,36,584/- (Rupees Twenty Four Crores Thirty Six Thousand Five Hundred Eighty Four only) as on 30.06.2018 with future interest and incidental charges	16.05.2026 (Saturday) 11.00 A.M. to 3.00 P.M.	29.05.2026 (Friday) From 11.00 AM to 01.00 PM with unlimited extensions of 10 minutes each
(2) Smt. Radha Prakash (Director/ Guarantor) Office Address: 1517, Devika Tower, Nehru Place, New Delhi-110019.E-mail ID: vedganesh1985@gmail.com [current residential address not provided to the Bank]				Authorised Officer Swati Bhaskar Mob.: 7777019067	
(3) M/s Karmic Business Specialties Pvt. Ltd. (Corporate Guarantor) At Regd. Office: 1517, Devika Tower, Nehru Place, New Delhi-110019					

EMD to be transferred / deposited by bidders in his / her / their own wallet provided by M/S PSB ALLIANCE (BAANKNET) on its E-Auction site <https://baanknet.com>

- TERMS & CONDITIONS :**
- The e-auction will be conducted on "As is Where is", "As is What is" and "Whatever there is" basis through e-Auction Service Provider, M/s PSB Alliance (BAANKNET), on its online portal <https://baanknet.com>. Date & Time for Submission of Bid Application Form, KYC Documents, PAN Card, Proof of EMD etc. through M/S PSB ALLIANCE (BAANKNET) :- For more information refer to <https://baanknet.com>
 - EMD Remittance:** The intending bidders have to get themselves registered on the website <https://baanknet.com> well before the e-auction date and deposit the EMD amount in their wallet maintained on portal <https://baanknet.com> through their bank account. The intending bidders are advised to deposit the EMD amount well in advance to avoid any last minute technical issues.
 - No bid for either Lot 1 and Lot 2 or Different H1 bidders for Lot 1 and Lot 2:** Please refer to detailed Terms & Conditions for the same.
 - Known Encumbrances:** To the best of knowledge and information of the Authorised Officer, there are no encumbrances on the properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of properties/ies put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid.
 - The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the Bank. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Bank.
 - The successful bidder shall deposit **25% of sale price**, after adjusting the EMD amount already paid, **immediately**, i.e., on the same day or not later than next working day, as the case, may be, after the acceptance of the offer by the Authorised Officer, failing which, the EMD deposited by the bidder shall be forfeited. The Balance 75% of the sale price is payable **on or before the 15th day of confirmation of sale of the secured asset** or such extended period as may be agreed upon in writing between the Secured Creditor and the auction purchaser **not exceeding three months** from the date of auction.
 - The Authorised Officer/ Secured Creditors shall not be responsible in any way for any third party claims/ rights/ dues.
 - The successful bidder has to bear all the statutory dues, if any, and also applicable tax liabilities related to the auction purchase.
 - The sale shall be subject to rules/conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and Income Tax/GST regulations, wherever applicable. Please note that Plant & Machinery shall attract GST at applicable rates, which shall be over & above Sale Price, and is to be borne by the Successful Bidder.
 - In addition to the above, the terms of service of e-Auction Service Provider, M/s PSB Alliance (BAANKNET), will have to be complied with by the Bidders
 - Contact Detail:- (1) Ms. Swati Bhaskar, Authorised Officer, Mobile: 7777019067, or Mr. Sanjay Goyal, Assistant General Manager, Mobile: 9167978261, or (2) Resolution Agent, BRS Corporate Solutions Pvt. Ltd., on Mobile: 9871975152 or 8527196366.**

STATUTORY SALE NOTICE UNDER THE SARFAESI ACT, 2002

Date : 08.05.2026

Place : New Delhi

Sd/- Authorised Officer, State Bank of India

FINANCIAL EXPRESS

बैंक ऑफ़ इंडिया Bank of India **BOI** **POSSESSION NOTICE**
 See Rule 8(1)

Notice is hereby given under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 under 13(12) read with Rule 3 of the security interest (Enforcement) Rules, 2002, calling them to repay the amount within 60 days from the date of receipt of the said notice. The borrower/guarantor having failed to repay the amount, notice is given to the under noted Borrower/Guarantor and the public in general that the undersigned has taken **Symbolic/ Physical Possession** of the properties described herein below in exercise of the power conferred on him/her under Section 13(4) of the said Act read with rule 8 & 9 on the dates mentioned hereunder. The borrower in particular and the public in general is hereby cautioned not to deal with the properties and any dealings with the properties will be subject to the charge of the Bank of India, for an amount including interest & other charges thereon mentioned herein below. The borrower's attention is invited to provisions of sub-section (8) of section 13 of Act., in respect of time available, to redeem the secured assets.

Sr. No.	Name of the Borrower/Guarantor	Description of Properties Mortgaged/Owner of the properties	Date of Possession	OS as per notice Demand notice Date
Branch: S.M.E., Agra				
1.	Borrower- M/s Shri Gajanan Sheetgrah Pvt. Ltd., Add.- LIG 2195, Sector-7, Sikandra Yojna, Agra, Add. 2- Viji Nagar Harial, Basai Nawab, Tehsil Sapau, District Dholpur, Director-1. Mr. Harivilas Tyagi S/o Mr. Mool Chand Tyagi, Add.- Basai Nawab, Tehsil Sapau, District - Dholpur, 2. Mr. Ramhel Kushwaha S/o Mr. Bankayal, Add.- 44 Nasholi ka pura, Jagirpura Tehsil Sapau District Dholpur, 3. Mr. Virendra Kumar S/o Mr. Babu Lal, Add.- Shashi Nagar, Sector-3, G.T. Road Dholpur	1. Hypothecation of plant and machinery of cold storage unit lying and fixed at Khasra No. 7085/3569 & 7074/3570, Mauza Nagia Harial, Mania Road, Tehsil Sapau, District Dholpur, Rajasthan 2. Equitable Mortgage of all that part and parcel of free hold land & building thereon (Cold Storage unit), situated at Khasra No. 7085/3569 & 7074/3570, Mauza Nagia Harial Mania Road, Tehsil Sepau, District Dholpur, Rajasthan, Area- 5943 sq mtr., in the name of M/s. Shri Gajanan Sheetgrah Pvt. Ltd., Bounded as: East- Kh. No. 3571, West- Others land, North- Land of Kh. No. 3591, South- Mania Road	02.05.2026	1,75,09,292.55 + Intt. and other Charges 27-11-2025
Branch: MCB, Agra				
2.	Borrower- M/s Madhusudan Motors Pvt Ltd, Add.- B-5, Lawyers Colony, Agra, Directors/Guarantors- 1. Mr Rama Shankar Agarwal S/o Late Sh. Daya Shanker Gupta (D&G), 2. Mr Anurag Agarwal S/o Mr Rama Shanker (D), 3. Mr Racht Agarwal S/o Mr Rama Shanker (D&G), 4. Mrs Renu Agarwal W/o Mr Rama Shanker Agarwal (G), Add. of all- 22/44, Old Vijay Nagar Colony, Agra, 5. Mr Ravi Shanker S/o Mr Daya Shanker (D&G), 6. Mrs Meena Kumari W/o Mr Daya Shanker (G), 7. Mr Himanshu Agarwal S/o Mr Ravi Shanker Agarwal (G), Add. of all- 83, Old Vijay Nagar Colony, Agra	All that part and parcel of immovable property situated at Mulgaol No 6A/2110 (Plot No 110), Sector No 2, Transport Nagar Scheme, Phase-I, Haripurwad ward, Agra, Area- 100.00 Sq Yards, in the name of Mrs Renu Agarwal W/o Mr Rama Shanker Agarwal, Bounded as: East- Plot No. 132-133, West- Road, North- Plot No 109, South- Plot No 111	06.05.2026	3,44,92,423.77 + Intt. and other Charges 03/12/2025
Date: 08.05.2026		Place: Agra		Authorised Officer, Bank of India

Possession Notice (For Immovable Property) Rule 8-(1)

Whereas, the undersigned being the Authorized Officer of IIFL Home Finance Limited (Formerly known as India Infoline Housing Finance Ltd.) (IIFL-HFL) 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, a Demand Notice was issued by the Authorised Officer of the company to the Borrower/Co-Borrowers mentioned herein below 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 Section 13(4) of the said Rules. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of IIFL HFL for an amount as mentioned herein under with interest thereon. The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act. If the borrower clears the dues of the "IIFL HFL" together with all costs, charges and expenses incurred, at any time before the date fixed for sale or transfer, the secured assets shall not be sold or transferred by "IIFL HFL" and no further step shall be taken by "IIFL HFL" for transfer or sale of the secured assets.

Name of the Borrower (s)/ Co-Borrower(s)	Description of the Secured Asset (Immovable Property)	Total Outstanding Dues(Rs.)	Date of Demand Notice	Date of Possession
Mr. Vishal Sharma (Prospect No. 977429)	All that piece and parcel of Property Comprising Under Khasra No. 2274/685 Min. 2270/685, 2280/686, 2280/686, 2284/686, 2288/ 688, 2787/2280/686, 2791/2280/686, 2792/2280/686 Situated at Jalawal Abadi, Basti Sheikh Tehsil & Distt Jalandhar, 144002, Area Admeasuring (IN SQ. FT.): Property Type: Land Area, Super Built Up, Area Property Area: 820.00, 643.00	Rs.11776433.22 (Rupees Eleven Lakh Seventy Six Thousand Four Hundred Thirty Three and Twenty Two Paise Only)	10/02/2026	05/05/2026
Mr. Baliram Mrs. Sharmila Mr. Krishn Mohan (Prospect No. 901952)	All that piece and parcel of Plot bearing Private No. 49 min and 50 min measuring 60 Sq. yard bearing Khasra No.1606, 1609 min Khewat Khatuni no. 1275/2024,1276/2025, as per Jamabandi for the year 2017-18 situated in the area of Tumbhala Village, Abadi New Preet Nagar Amritsar Tehsil & Distt. Amritsar 143001, Area Admeasuring (IN SQ. FT.): Property Type: Land Area, Super Built Up, Area Property Area: 576.00, 834.00	Rs.793408/- (Rupees Seven Lakh Ninety Three Thousand Four Hundred and Eight Only)	10/02/2026	04/05/2026
Mr.Ramial Yadav, Mrs. Sima Devi, Prosima Boutique (Prospect No. 110474878)	All that piece and parcel of Plot No 89 & 90, Sudama Vihar Extn., - Village Khanbura, Jalandhar City., - Jalandhar, Punjab, India, 144001, Area Admeasuring (IN SQ. FT.): Property Type: Land Area, Built Up, Area Property Area: 820.00, 643.00	Rs.685607/- (Rupees Six Lakh Eighty Five Thousand Six Hundred and Seven Only)	10/02/2026	05/05/2026

For further details please contact to Authorised Officer at Branch Office: SCO 21, 5th Floor,Ludhiana Ferozganjhi Market, Ludhiana, Punjab – 141001 Corporate Office: Plot No.98, Phase-IV, Udyog Vihar, Gurgaon, Haryana.

Place: Punjab, Date: 08-05-2026

Sd/- Authorised Officer, For IIFL Home Finance Ltd.

केनरा बैंक Canara Bank RECOVERY SECTION, SOUTH DELHI REGIONAL OFFICE
 1st Floor, DDA Building, Vardhaman Tower (Near Paras Cinema) Nehru Place, Delhi- 110019 rosdelrec@canarabank.com

Ref: SARFAESI/350/SKS/DN/2026-27 Date: 02.05.2026

ANNEXURE – 2

DEMAND NOTICE [SECTION 13(2)] TO BORROWER/ GUARANTOR/MORTGAGOR

To,

- 1.SHRI SANDEEP SHARMA (BORROWER & MORTGAGOR) S/O SHRI MANGE RAM SHARMA HOUSE No. 53 P, SECTOR 3 KURUKSHETRA HARYANA- 136116 ALSO AT: FLAT NO: KLP0021103 11TH FLOOR, KALYPSO COURT TOWER NO. 2, JAYPEE GREENS WISH TOWN SECTOR- 128, NOIDA-201304 UTTAR PRADESH
- 2.SHRI ARJUN TYAGI (GUARANTOR) S/O SHRI MOHAN LAL TYAGI FLAT NO 1002, TOWER NO. 4 UNITECH HARMONY NIRVANA COUNTRY SECTOR 50, GURGAON HARYANA- 122018

Dear Sir,
 Sub: Notice issued under Section 13(2) of the Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002.

The undersigned being the Authorized Officer of Canara Bank, Green Park Extension Branch, Delhi (hereinafter referred to as "the secured creditor"), appointed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, (hereinafter referred to as the "Act") do hereby issue this notice to you as under:

That Shri Sandeep Kumar Sharma (hereinafter referred to as "the Borrower") has availed credit facility / facilities stated in the Schedule A hereunder and has entered into the security agreements in favour of the secured creditor. While availing the said financial assistance, you have expressly undertaken to repay the loan amounts in accordance with the terms and conditions of the above-mentioned agreements.

That Shri Arjun Tyagi (hereinafter referred to as "the Guarantor") has guaranteed the payment on demand of all moneys and discharge all obligations and liabilities owing or incurred to the secured creditor by the Borrower for credit facilities up to the limit of **Rs.2,35,00,000.00 (Rupees Two Crores and Thirty Five Lakhs only) with interest thereon.** You (The person mentioned in schedule B) are also entered in to agreements against the secured assets which are detailed in Schedule B hereunder.

However, from January 2026, the operation and conduct of the said financial assistance / credit facilities have become irregular. The books of account maintained by the secured assets shows that the liability of the Borrower towards the secured creditor as on date amounts to **Rs.2,14,44,879.22 (Rupees Two Crore Fourteen Lakh Forty Four Thousand Eight Hundred Seventy Nine and Two Paisa) as on 01.05.2026**, the details of which together with future interest rate are stated in Schedule C hereunder. It is further stated that the Borrower/Guarantor having failed to keep up with the terms of the above said agreement in clearing the dues of the secured creditor within the time given, and have been evasive in settling the dues. The operation and conduct of the above said financial assistance / credit facilities having come to a standstill and as a consequence of the default committed in repayment of principal debt/ installment and interest thereon, the secured creditor was constrained to classify the debt as **Non Performing Asset (NPA) as on 01.05.2026** in accordance with the directives/guidelines relating to asset classification issued by the Reserve Bank of India.

The secured creditor through this notice brings to your attention that the Borrower has failed and neglected to repay the said dues outstanding liabilities and hence hereby demand you under Section 13(2) of the Act, by issuing this notice to discharge in full the liabilities of the Borrower as stated in Schedule C hereunder to the secured creditor within **60 days from the date of receipt of this notice**. Further, it is brought to your notice that you are also liable to pay future interest at the rate of as per bank guidelines together with all costs, charges, expenses and incidental expenses with respect to the proceedings undertaken by the secured creditor in recovering its dues.

Please take note of the fact that if you fail to repay to the secured creditor the aforesaid sum of Rs. 2,14,44,879.22 (Rupees Two Crore Fourteen Lakh Forty Four Thousand Eight Hundred Seventy Nine and Two Paisa) as on **01.05.2026**, together with future interest and incidental expenses and costs as stated above in terms of this notice under Section 13(2) of the Act, the secured creditor will exercise all or any of the rights detailed under sub-section (4)(a) and (b) of Section 13, the extract of which is given here below to convey the seriousness of this issue:

13(4)- In case the Borrower/Guarantor fails to discharge liability in full within the period specified in sub-section (2), the secured creditor may take recourse to one or more of the following measures to recover his secured debt, namely:

- (a) Take possession of the secured assets of the Borrower/Guarantor including the right to transfer by way of lease, assignment or sale for realizing the secured asset;
- (b) Take over the management of the business of the Borrower including the right to transfer by way of lease, assignment or sale for realizing the secured asset.

Provided that the right to transfer by way of lease, assignment or sale shall be exercised only where the substantial part of the business of the Borrower is held as security for the debt.

Provided further that where the management of whole of the business or part of the business is severable, the secured creditor shall take over the management of such business of the borrower which is related to the security for the debt; and under other applicable provisions of the said Act.

Your 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.

You are also put on notice that in terms of section 13(13) the Borrower/Guarantor shall not transfer by way of sale, lease