

IDFC FIRST Bank Limited
(Erstwhile Capital First Limited and amalgamated With IDFC Bank Limited)
CIN: L65110TN2014PLC097792 Registered Office: KRM Towers, 8 Floor, Harrington Road, Chetpet, Chennai-600031. TEL: +91 44 4564 4000 || FAX: +91 44 4564 4022.



PUBLIC NOTICE
GOLD RE-AUCTION CUM INVITATION NOTICE (ONLINE)
Notice is hereby given to the Below mentioned borrowers and the general public that the borrowers have availed loan facilities from IDFC FIRST Bank Limited by pledging Gold ornaments and despite repeated reminders and notices, the borrower has failed to repay the outstanding dues within the stipulated time under the facility. The following LANs were put up for auction in physical mode previously which did not prove successful. Accordingly, the Bank, in exercise of its rights, shall conduct a re-auction in online mode of the pledged gold or ornaments on **06/08/2026** for the recovery of its dues. Borrowers are hereby informed that this is the final opportunity to repay the entire outstanding dues along with the applicable relevant interest, charges and expenses before the auction date, failing which the pledged gold ornaments shall be sold.

LOAN ACCOUNT NO.	NAME OF BORROWER	BRANCH NAME
171062872	SHEETAL KHANDELWAL	SECTOR FORTY SIX GURGAON

In the event of the auction any surplus amount is realized from this auction, the same shall be refunded to the concerned borrower and if there is any deficit/shortfall post the auction, the balance amount shall be recoverable from the borrower through appropriate legal proceedings. IDFC FIRST Bank has the authority to remove the following account from the auction without prior intimation. Further IDFC FIRST Bank reserves the right to change the Auction Date without any prior notice.

Auction shall be conducted online through its approved auction service providers through - <https://idfcgold.auctiontiger.net> on 06/08/2026 from 12:00 pm to 02:00 pm. and <http://gold.samil.in> from 03:00 pm to 05:00 pm.

Please note that, If the customer is deceased, all the conditions pertaining to auction will be applicable to their nominee/legal heir.

DATE : 06-07-2026

PLACE: DELHI

Sd/-
Authorized officer for IDFC FIRST Bank Limited

PUBLIC NOTICE FORM -INC-25
Pursuant to rule 30 the Companies (Incorporation) Rules, 2014) Advertisement to be published in the newspaper for change of registered office of the company from one state to another

Before the Regional Director,

Northern Region Directorate-1, Ministry of Corporate Affairs,

B-2 wing, 2nd Floor, Pt. Deendayal Antyodaya Bhawan, CGO Complex, New Delhi-110003

In the matter of sub-section (4) of Section 13 of Companies Act, 2013 and clause (a) of sub-rule (5) of rule 30 of the Companies (Incorporation) Rules, 2014

AND

In the matter of Mrs BHIWANI SPIN FAB LIMITED having its registered office at 54/55 Shyam Bhawan bagh, Diwar Fatehpuri, New Delhi-110006 (CIN: U74899DL1994PLC060120)

Notice is hereby given to the Applicant Public that the Company proposes to make Application to the Regional Director, Northern Region Directorate-1 under section 13 of the Companies Act, 2013 seeking confirmation of alteration of Clause II of the Memorandum of Association of the Company in terms of the special resolution passed at the Extra Ordinary General Meeting held on **Monday 26th May 2026** to enable the Company to change its Registered Office from the "State of NCT of Delhi" to the "State of Haryana"

Any person, whose interest is likely to be affected by the proposed change of the registered office of the Company may deliver either on the **MCA-21 portal (www.mca.gov.in)** by filing investor complaint form or cause to be delivered or send by registered post of his/her objections supported by an affidavit stating the nature of his/her interest and grounds of opposition to the **Regional Director, Northern Region Directorate-1, B-2 wing, 2nd Floor, Pt. Deendayal Antyodaya Bhawan, CGO Complex, New Delhi-110003** within fourteen days from the date of publication of this notice with a copy to the applicant company at its registered office at the address mentioned below:

54/55 Shyam Bhawan bagh, Diwar fatehpuri, New Delhi, Delhi-110006

For and on behalf of the Applicant
Mrs BHIWANI SPIN FAB LIMITED
Sd/- Dhamesh Shah
Date : 03.07.2026 (Additional Director)
Place: Delhi DIN: 00163222

FORM INC-26
[Pursuant to Rule 30 of the Companies (Incorporation) Rules, 2014]

Advertisement to be published in the newspaper for change of registered office of the company from one state to another

BEFORE THE CENTRAL GOVERNMENT REGIONAL DIRECTOR, NORTHERN REGION DIRECTORATE I, NEW DELHI

In the matter of the Companies Act, 2013, Section 13(4) of Companies Act, 2013 and Rule 30(5)(a) of the Companies (Incorporation) Rules, 2014

AND

In The Matter of Better Habitat Foundation (CIN: U85300DL2021NPL377628) Having Its Registered Office at Shop No. 218, 2nd Floor, Manglam Paradise Mall, Manglam Palace, Sector-3, Rohini, Naharpur, North West Delhi, Delhi 110085. (Applicant)

Notice is hereby given to the General Public that the aforesaid Company proposes to make an application to the Central Government under Section 13(4) of the Companies Act, 2013 seeking confirmation of alteration of the Memorandum of Association of the Company in terms of the **Special Resolution** passed at the **Extra Ordinary General Meeting** held on **3rd day of April, 2026** to enable the company to change its Registered office from the **NATIONAL CAPITAL TERRITORY OF DELHI to the STATE OF HARYANA.**

Any person whose interest is likely to be affected by the proposed change of the Registered Office of the Company may deliver **either on the MCA-21 portal (www.mca.gov.in)** by filing investor complaint form or cause to be delivered or send by registered post of his/her objections supported by an affidavit stating the nature of his/her interest and grounds of opposition to the Regional Director, New Delhi at the B-2 Wing, 2nd Floor, Pt. Deendayal Antyodaya Bhawan, CGO Complex, New Delhi - 110003 within fourteen days from the date of publication of this notice with a copy to the Applicant Company at its Registered Office at the address mentioned above.

For and on behalf of the Board of Directors
BETTER HABITAT FOUNDATION
Date: 06.07.2026 ANKUR JAIN (Director)
Place: Delhi NCR DIN: 01859214

IDFC FIRST Bank Limited
(erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and Presently known as IDFC FIRST Bank Limited)
CIN: L65110TN2014PLC097792 Registered Office: KRM Towers, 8th Floor, Harrington Road, Chetpet, Chennai-600031 Tel: +91 44 4564 4000 || Fax: +91 44 4564 4022



PUBLIC NOTICE
GOLD AUCTION CUM INVITATION NOTICE
Notice is hereby given to the below mentioned borrowers and the general public that the said borrowers have availed loan facilities from IDFC FIRST Bank Limited (Bank) by pledging Gold ornaments and despite repeated reminders and notices, the borrowers have failed to repay the outstanding dues within the stipulated time under the facility. Accordingly, the Bank, in exercise of its rights, shall conduct a public auction of the pledged gold ornaments from **11-AUGUST-2026 TO 13-AUGUST-2026** for the recovery of its dues. Borrowers are hereby informed that this is the final opportunity to repay the entire outstanding dues along with the applicable relevant interest, charges and expenses before the Inspection/Bid date, failing which the pledged gold ornaments shall be sold through the auction as per the guidelines given by regulators.

LOAN ACCOUNT NO.	NAME OF BORROWER	BRANCH NAME
170375409	ROMIKA AMIT	SAMALKHA RURAL
176612230	SONU RAMEHAR	HANSI RURAL
176931575	SUSHILA DEVI	HANSI RURAL

In the event of the auction any surplus amount is realized from this auction, the same shall be refunded to the concerned borrower and if there is any deficit/shortfall post the auction, the balance amount shall be recoverable from the borrower through appropriate legal proceedings. IDFC FIRST Bank has the authority to remove any account from the auction without any prior intimation. Further IDFC FIRST Bank reserves the right to modify or defer the auction schedule to later date at its discretion, without serving any prior notice. Auction will be conducted in physical mode through its empaneled auction service providers **M/S Shriram Auto Mall India Ltd from 10:00 am to 01:00 pm**. If the customer is deceased, all the conditions pertaining to auction will be applicable to their nominee/legal heir.

Terms & Conditions of Auction sale:

- Sale of concerned gold ornaments shall be on **"AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS"** basis.
- Intending bidders shall register with the Bank's authorized auction service provider and comply with the KYC requirements.
- It shall be the responsibility of the bidders to inspect and satisfy themselves about the ornaments and specification before submitting the bid. The bidder may inspect the ornaments in consultation with the branch manager.
- The highest bid shall be subject to confirmation by the Authorized Representative of the Bank.
- Successful bidder shall deposit the full sale amount within the stipulated time, failing which the amount already deposited shall be forfeited.
- Gold Pouches once sold cannot be returned to seller under any circumstances and seller shall have no liability of whatsoever nature once the physical hand over of it is taken by the winning bidder/purchaser.
- The Authorized Representative of the Bank reserves the right to accept/reject any bid or cancel/postpone the auction without prior notice or assigning any reason whatsoever.
- The sale is subject to confirmation by the Bank.

DATE : 06-07-2026

PLACE: HARYANA

Sd/-
Authorized officer for IDFC FIRST Bank Limited



सेंट्रल बैंक ऑफ इंडिया
Central Bank of India
CENTRAL TO YOU SINCE 1911

CENTRAL BANK OF INDIA
Regional Office, K.P. Complex, Near Hotel Park Plaza, Ferozepur Road, Ludhiana-141001

E-AUCTION SALE NOTICE

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES 21.07.2026 UPTO 11:00 AM TO 04:00 PM
LAST DATE FOR SUBMISSION OF EMD & DOCUMENT ONLINE ON OR BEFORE FOR 20.07.2026
(It may take 2-3 working days for Approval of Documents)
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 provision to Rule 8 (6) & 6(2) 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 immovable/Movable property mortgaged/charged to the Secured Creditor, the constructive/physical possession of which has been taken by the Authorized Officer of Central Bank of India, will be sold on **"As is where is", "As is what is", and "Whatever there is basis"**.

DESCRIPTION OF IMMOVABLE PROPERTIES

Sr. No.	Name of the Branch & Account	Date of Demand Notice	Details of Property/ies Secured Assets	Reserve Price
		O/S Dues Possession Date		EMD Amt. Bid Increase Amt.
1.	B/o Nawanshehar Mr. Gurnik Singh S/o Mr. Harbhajan Singh & Mrs. Gursimran Kaur	04.04.2023 Rs. 34,63,253.45 as on 30.06.2026 plus interest & charges etc. thereon 15.06.2023 (Physical)	Property measuring 3 Mls 7 Sarsahies being 34/1251 share of land measuring 61Kls comprised in Khata no 106/124, Khasra No 71/7/2/2, 7/3, 7/4, 8/2/2, 8/3, 8/4, 8/5, 9/2/2, 9/3, 9/4 as per jamabandi for the year 2009-10 situated at Begampur, Tehsil & District S.B.S. Nagar vide Sale deed bearing wasika no 1961 executed on 02/09/2002. and. registered on dated 03/09/2002 in the name of Mr. Gurnik Singh s/o Mr. Harbhajan Singh	(i) Rs 22,00,000/- (ii) Rs 2,20,000/- (iii) Rs 30,000/-
2.	B/o Millerganj, Ludhiana Mr. Narinder Kumar Bhasin S/o Mr. Nand Kishore Bhasin	30.12.2023 Rs. 54,05,676.74 as on 30.06.2026 plus interest & charges etc. thereon 09.10.2024 (Physical)	Residential Property measuring 91 Sq. Yards, Plot No. 21, Near Tarsem Colony (Suncity Colony), near Gupta Property Dealer & Lakha Singh Grewal Swimming Pool, Chuharpur Road, Village Jassian, Ludhiana. Sale deed no. 33 dated 02.04.2008. Property in the name of Mr. Narinder Kumar Bhasin S/o Sh. Nand Kishore Bhasin.	(i) Rs 26,75,000/- (ii) Rs 2,67,500/- (iii) Rs 30,000/-
3.	B/o Millerganj Ludhiana Mrs. Chandni Bhasin W/o Mr. Narinder Kumar Bhasin	19.01.2024 Rs. 54,05,676.74 as on 30.06.2026 plus interest & charges etc. thereon 09.10.2024 (Physical)	Commercial Property measuring 16.66 Sq. Yards, M.C. No. B-34-11066/47-A, Kartar Avenue (Haqiqat Nagar), near Anant Fashion Boutique & Shaheed Bhagat Singh Public School, Village Halibawal Kalan, Ludhiana. Sale deed No. 6444 dated 20.07.2011. Property in the name of Mrs. Chandni Bhasin W/o Mr. Narinder Kumar Bhasin	(i) Rs 10,80,000/- (ii) Rs 1,08,000/- (iii) Rs 20,000/-
4.	B/o Ferozpur Cantt. M/S Krishna Trading Company (Prop. Mrs. Ankita Singla (Jain)	26.12.2022 Rs. 3,49,77,369.63 as on 30.06.2026 plus interest and expenses thereon. 05.04.2023 (Physical)	(1) Commercial Building measuring 88.88 Sq Yards being 88.88/12856 share out of 21 Kanal 5 Marlas in Khewat No-63/64, Khatouni No-94,Khasra No-215/26/2-9,27/13-9,29/0-12,257/26/4-15 situated at Agwar Balochan Kotakpura, Punjab owned by Mrs. Ankita Singla W/o Saurabh Singla vide sale deed bearing Wasika No-2460 dated 29-11-2017. (2) Commercial Building measuring 147.22 Sq Yards being 147.22/12856 share out of 21 Kanal 5 marlas in khewat no-63/64 Khatouni	(i) Rs 1,51,00,000/- (ii) Rs 15,10,000/- (iii) Rs 2,00,000/-
No 94 Khasra No.215/26/2-9,27/13-9,29/0-12,257/26/4-15 situated at Near Railway Crossing,Faridkot Road,Kotakpura,Dist-Faridkot,Punjab owned by Mrs. Ankita Singla W/o Saurabh Singla vide sale deed bearing Wasika No-2462 dated 29-11-2017. (3) Commercial Building measuring 147.22 Sq Yards being 147.22 Sq Yards being 698/12856 share out of 21 Kanal 5 Marlas in Khewat No-63/64,Khatouni No-94,Khasra No-215/26/2-9,27/13-9,29/0-12,257/26/4-15 situated at Near Railway Crossing,Faridkot Road,Kotakpur a,Dist-Faridkot,Punjab owned by Mrs. Ankita Singla W/o Saurabh Singla vide sale deed bearing Wasika No-2461 dated 29-11-2017. (4) Commercial Building measuring 698 Sq yards being 698/12856 share out of 21 Kanal 5 Marlas in Khewat No-63/64 Khatouni No-215/26/2-9,27/13-9,29/0-12,257/26/4-15 situated at Near Railway Crossing,Faridkot Road,Kotakpura,Dis-Faridkot,Punjab owned by Mrs. Ankita Singla W/o Saurabh Singla vide sale deed bearing Wasika No-2459 dated 29-11-2017. Boundaries of the same are as under:- East by: Kuldeep Singh 71°3", West by : Faridkot road 69°0", North by: Kuldeep Singh 39°9", 100°0", South by: Desa Singh 139°9".				
5.	B/o Malerkotla Mr. Vijay Laxmi W/o Mr. Sandeep Singh	10.05.2022 Rs. 13,38,979.02 as on 30.06.2026 plus interest and expenses thereon. 06.09.2022 (Physical)	Property Owner: Mrs. Vijay Laxmi W/o Mr. Sandeep Singh Area:25.66 Sq yds. Property Type: Commercial Property Details: MC No. B-15-553/A/F/8, First Floor, Bansal Complex, Nirankari, Mohalla Wakya Dholewal, Gill Road Ludhiana.	(i) Rs 6,75,000/- (ii) Rs 67,500/- (iii) Rs 10,000/-
6.	B/o Millerganj Ludhiana M/S Onkar Enterprises Through its Prop Mr Manoj Kumar S/o Sh Ved Prakash	03.07.2023 Rs. 50,18,672.74 as on 30.06.2026 plus interest and expenses thereon. 22.09.2023 (Physical)	Property house area measuring 175 Sq. yds. Comprised in khasra no 594 khata no 917/1301 as per jamabandi for the year 2010-11 situated within revenue estate of village Gill-I New Janta Nagar H.B NO. 263 tehsil and distt. Ludhiana through sale deed bearing wasika no 4861 dated 27.05.1996 and said property bounded as under:- East:- Neighbour 25°-0", West:- Street 25°-0", North:- Neighbour 63°-0", South:- Pushpa Dua 63°-0". Owner of property Ved Prakash s/o Sohan Lal vide sale deed bearing wasika no 4861 dated 27.05.1996	(i) Rs 30,62,000/- (ii) Rs 3,06,200/- (iii) Rs 40,000/-
7.	B/o Brown Road, Ludhiana Mr. Baldev Singh S/o Mr. Harbans Singh & Mrs. Paramjeet Kaur W/o Mr. Baldev Singh	30.12.2024 Rs. 74,78,380.74 as on 30.06.2026 plus interest & charges etc. thereon 17.03.2025 (Physical)	Residential Property measuring 100 Sq. Yards, House no. 6772, Street No. 2, Preet Nagar, Opposite Banke Bihari Mandir, Tibba Road, Ludhiana. Property in the name of Mr. Baldev Singh S/o Mr. Harbans Singh & Mrs. Paramjeet Kaur W/o Mr. Baldev Singh	(i) Rs 37,00,000/- (ii) Rs 3,70,000/- (iii) Rs 40,000/-
8.	B/o Brown Road Ludhiana Reshma Chauhan W/o Sunil Kumar Chahan	30.04.2022 Rs. 49,00,090.50 as on 30.06.2026 plus interest and expenses thereon. 10.06.2022 (Physical)	Residential house no 94 Abadi Jain Villa Bhamian Khurd Ludhiana Bearing khasra no.11/13/2-14/1-17/2-18/3-23/2-24/1-15/3/3-4/1-7/1/2 Khata No 93/118 Page no 275, Hadbast no 180 as per jamabandi 2010-11 wasika no 2019-20/1011/18543 Dated 05.07.2019. Which is bounded as under:-East:- Street 29° wide, West:- Neighbour, North:- Neighbour, South:- Neighbour. Area of the plot is 80 sq YardsThe Owner of property is Mr. Sunil Kumar Chauhan as per wasika no 2019-20/1011/18543 dated 05.07.2019.	(i) Rs 15,00,000/- (ii) Rs 1,50,000/- (iii) Rs 20,000/-
9.	B/o Jamalpur Awana Sh. Manjit Singh S/o Sh. Randhir Singh & Sh. Jasbir Singh S/o Sh. Randhir Singh & Smt. Surinder Kaur W/o Sh. Manjit Singh	24.02.2023 Rs. 77,60,727.50 as on 30.06.2026 plus interest and expenses thereon. 19.05.2023 (Physical)	House No. B- XXXVII-240, street no. 3, Nirmal Nagar, Village Dugri, Tehsil & District Ludhiana. As per sale deed no. 4024 dated 20-05-1988. As per sale deed no. 86 dated 12-04-2006. As per sale deed no. 1746 dated 02-05-2011. As per sale deed no. 1747 dated 02-05-2011. Khasra No.- 275, Khata No. 106/110,108/111 Jamabandi Year 2000-2001, 2005-2006 Hadbast No.- 277, Wakya:- Village Dugri, Abadi- Nirmal Nagar, Tehsil & Distt. Ludhiana in the name of Sh. Manjit Singh & Smt. Surinder Kaur W/o Sh. Manjit Singh. Property area- 401.33 Sq. Yards	(i) Rs 60,00,000/- (ii) Rs 6,00,000/- (iii) Rs 60,000/-
10.	B/o Moga Mr. Zora Singh S/o Mr. Naunihal Singh	06.05.2025 Rs. 65,20,460.49 as on 30.06.2026 plus interest and expenses thereon. 16.07.2025 (Symbolic)	Shop no 23, measuring 9 Marla 3 ¼ Sarsai(20° * 125") situated at New Grain Market Moga. Area of the property is 2500.00 sq. feet. The owner of property is Mr. Zora Singh S/o Nau Nihal Singh S/o Amar Singh R/o New Anaj Mandi Moga as per sale deed No. 2725 dated 22.06.1992.	(i) Rs 56,00,000/- (ii) Rs 5,60,000/- (iii) Rs 60,000/-
11.	B/o MDAS MOGA Mrs. Madhu Bala W/o Mr. Narinder Singh	01.10.2020 Rs. 24,30,184.09 as on 30.06.2026 plus interest and expenses thereon. 05.01.2021 (Physical)	Residential House measuring 2M-8S-15 / 800 Sq. feet is vide Khasra No. 170/5 (8-0) Khewat No. 1281, Khatoni No. 1481, situated at ward no. 29, Nachhattar Singh Teacher Colony, Near Bahona Chowk, Moga.	(i) Rs 9,00,000/- (ii) Rs 90,000/- (iii) Rs 10,000/-

TERMS AND CONDITIONS: The E-Auction is being held on **"As is where is", "As is what is", and "Whatever there is basis"**. 1. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid. 2. Bidders has to complete following formalities well in advance:- **Step 1- Bidder/ Purchaser Registration:** Bidder to register on e-Auction portal <https://baanknet.com> using his mobile number and email-id. **Step 2: KYC Verification:** Bidder to upload requisite KYC documents. KYC documents shall be verified by e-auction service provider (may take 2 working days), **Step 3: Transfer of EMD amount to his Global EMD Wallet:** Online/ off-line transfer of fund using NEFT/Transfer, using challan generated on e-Auction portal. **Step 1 to Step 3** should be completed by bidder well in advance, before e-Auction date. Copy of proof of address, without which the bid is liable to be rejected. **UPLOADING SCANNED COPY OF ANNEXURE-II & III (Mentioned in the Tender Notice) AFTER DULY FILLED UP & SIGNING.** 3. For detailed Terms & Conditions of E-Auction, Please refer the link <https://baanknet.com> & Secured Creditor's webstie i.e. <https://www.centralbank.bank.in> before submitting their bids and taking part in the E-Auction. Note:-The inspection of the Property/ies put on auction will be permitted to interested bidders during working days between 2PM to 4PM with prior appointment and consultation with the branch Manager/Authorised Officer.

STATUTORY 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002
The borrower/guarantors are hereby notified to pay the sum as mentioned above along with up to date interest and ancillary expenses before the date of e-Auction, failing which the property will be auctioned/sold and balance dues, if any, will be recovered with interest and cost.
Date: 06.07.2026 Place: Ludhiana Authorised Officer



केनरा बैंक Canara Bank
बैंक ऑफ इंडिया

DELHI BADUSARAI BRANCH

DEMAND NOTICE [SECTION 13(2)]
Ref: CB8312/SARFAESI/RAMNATH/VL/2026-27 Date: 04/07/2026
To, MR. RAMNATH S/O MR. MANGLI BALMIKI (BORROWER)
PLOT NO-95A, KH. NO-22/2,22/4 NAGLI VIHAR, NAGAFGARH, DELHI 110043

Dear Sir/Madam,

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, **DELHI BADUSARAI Branch** (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 as the "Act") do hereby issue this notice to you as under:

That **MR. RAMNATH S/O MR. MANGLI BALMIKI** (hereinafter referred to as "the Borrower") has availed credit facility / facilities stated in the **Schedule A** hereunder and has entered into the security agreement/s in favour of the secured creditor. While availing the said financial assistance, you have expressly undertaken to repay the loan amount/s in accordance with the terms and conditions of the above-mentioned agreements.

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 MARCH 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 5,00,122.33/- (Rupees: Five Lakh One Hundred Twenty Two and Paise Thirty Three Only)**, 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 facility/ies having come to a standstill and as a consequence of the default committed in repayment of principal debt/ instalment and interest thereon, the secured creditor was constrained to classify the debt as Non Performing Asset (NPA) as on **25/06/2026** 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 applicable**, monthly compounded 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 5,00,122.33/- (Rupees: Five Lakh One Hundred Twenty Two and Paise Thirty Three Only)** 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 relatable 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 or otherwise the said secured assets detailed in Schedule B hereunder without obtaining written consent of the secured creditor**. It is further brought to your notice that any contravention of this statutory injunction/ restraint, as provided under the said Act, is an offence and if for any reason, the secured assets are sold or leased out in the ordinary course of business, the sale proceeds or income realized shall be deposited with the secured creditor. In this regard you shall have to render proper accounts of such realization / income.

This notice of Demand is without prejudice to and shall not be construed as waiver of any other rights or remedies which the secured creditor may have including further demands for the sums found due and payable by you.

This is without prejudice to any other rights available to the secured creditor under the Act and/or any other law in force.

Please comply with the demand under this notice and avoid all unpleasantness. In case of Non-compliance, further needful action will be resorted to, holding you liable for all costs and consequence.

Thanking you,
Yours faithfully,
AUTHORIZED OFFICER

SCHEDULE A
[Details of the credit facility/ies availed by the Borrower]

Sl No	Loan No	Nature of Loan/Limit	Date of sanction	Amount
1.	170011686385	VEHICLE LOAN	21/12/2023	7,00,000.00
			Total :	7,00,000.00

SCHEDULE B
[Details of security assets]

MOVABLE ASSETS

S No	DETAILS OF SECURITY	NAME OF THE TITLE HOLDER
1	HYUNDAI AURA Color : ATLAS WHITE Reg. No : HR-67E-9131 Engine No : G4LAPM774520 Chasis No : MALB241CLPM243964	Mr. RAMNATH S/O Mr. MANGLI BALMIKI

SCHEDULE C
[Details of liability as on date]

Sl No	LOAN NO	NATURE OF LOAN/LIMIT	LIABILITY WITH INTEREST AS ON DATE 01/07/2026	RATE OF INTEREST
1.	170011686385	VEHICLE LOAN	Rs. 5,00,122.33	RLLR + 2.45% (RLLR= 9.25% at time of sanction) + Penal Interest
		TOTAL	5,00,122.33	

Thanking you, Yours faithfully, AUTHORIZED OFFICER, CANARA BANK