



पंजाब नैशनल बैंक
.....परसे का प्रतीक
(A GOVERNMENT OF INDIA UNDERTAKING)



punjab national bank
...the name you can BANK upon!
(A GOVERNMENT OF INDIA UNDERTAKING)

CIRCLE OFFICE: NOIDA C-13, Sector-1, 3rd Floor, Noida, Pin Code 201301)
[PHONE NO. 0120-4818121, 0120-4818133]
E mail: conoidasamd@pnb.co.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of 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 immovable property mortgaged/charged to the Secured Creditor, the constructive/physical/ symbolic possession of which has been taken by the Authorised Officer of the Bank/ Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective borrower (s) and guarantor (s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

SCHEDULE OF SALE OF THE SECURED ASSETS

Sr. No.	Name of the Branch Name of the Account Name and Addresses of the Borrower/Guarantors Account	A) Date of Demand Notice U/s 13(2) of Sarfaesi Act 2002	Description of Immovable Properties Mortgaged / owner's Name (Mortgagers of Property[ies]	A) RESERVE PRICE	DATE/ TIME OF E-AUCTION	Details of the encumbrances known to the secured creditors & Authorised Officer
		B) Outstanding Amount as per 13(2)		B) EMD		
		C) Possession Date u/s 13(4) of Sarfaesi Act 2002		C) Bid Increase Amount		
		D) Nature of Possession Symbolic / Physical/ Constructive				
1.	BO: Gaur City, Greater Noida (D. No. 219510) M/S Sarojayant Educations Private Limited "M/S Sarojayant Educations Pvt. Ltd.: 1. 315, 3rd Floor, City Plaza, Gaur City, Greater Noida, District- Gautam Budh Nagar UP-201009 2. House No. 324, Varun Apartments, Plot No. C-58/28, Sector-62, Noida, District- Gautam Budh Nagar, UP-201301 3. B-07/12, 1st Floor, Asra Type-2, Sector-4A, Mandola, Ghaziabad, UP-201102 M/S Sarojayant Educations Pvt. Ltd. Through Director & Guarantor Sh. Rajeev Kumar & Mrs. Ragini Jha 1. Flat No. 7085, Type-K, 16th Avenue, Gaur City-2, Greater Noida, District- Gautam Budh Nagar UP-201009 2. 315, 3rd Floor, City Plaza, Gaur City, Greater Noida, District- Gautam Budh Nagar, UP-201009 and Guarantor Sh. Kundan Kumar S/O Sh. Jayant Nath Jha Address: - 1.160/5-6, Krishna Lok-1, Kanpur Road, Banthra, Lucknow, UP-226401 2. House No. 324, Varun Apartments, Plot No. C-58/28, Sector-62, Noida, District- Gautam Budh Nagar, UP-201301 3. Vill+P.O.- Sarisab Pahi Rampur, Madhubani-Bihar-847424 4. Sh. Kundan Kumar C/O M. G. Institute of Management and Technology, Lucknow-Kanpur Road NH-25, Banthra, Lucknow-UP 5. B-07/12, 1st Floor, Asra Type-2, Sector-4A, Mandola, Ghaziabad, UP-201102	A) 26.09.2024 B) 12,37,188.98/- + Further interest and Charges thereon C) 08.01.2025 D) Symbolic	"All the part and parcel of the property consisting of, Flat Bearing No. B-07/12, (1st floor), Asra Type-2, Sector-4A, Mandola, (Mandola Vihar Yojna), Ghaziabad, Distt. Ghaziabad, Uttar Pradesh having Super Plinth Area measuring 47.73Sq. Mtrs., within the registration under sub- registrar- V, Ghaziabad, UP, standing in the name of Sh. Kundan Kumar S/o Sh. Jayant Nath Jha Bounded as: East: - As per Site Plan, West: - As per Site Plan, North: - As per Site Plan, South: - As per Site Plan	(A) Rs.13,35,000/- (B) Rs.1,33,500/- (C) Rs.10,000/-	24.09.2026 11.00 A.M. to 04.00 p.m.	NOT KNOWN Preeti Sinha Mob: 8130566099 Branch Manager BO-Gaur City Plaza
2.	BO: IEML, Greater Noida (D.No. 122810) Sh. Rakesh Kumar Borrower: Sh. Rakesh Kumar S/o Kula Nand Karan, Address:-1 Second floor, Flat no C-102 Block -SK, Sector-122, Noida Distt -Gautam Budh Nagar-201301 Address :- 2 CB-60, Narayana Ring Road, New Delhi 28.	A) 05.12.2022 B) Rs. 8,53,889.05 + future interest and charges thereon C) 07.08.2023 D) Symbolic	Residential leasehold build up Shramik Kunj Flat no 102-C Second floor Block SK situated at sector 122 Noida having super area 28.19 sq mtrs in the name of Sh. Rakesh kumar s/o Shri Kula Nand Karan Boundary: As per Deed	(A) Rs.11,60,000/- (B) Rs.1,16,000/- (C) Rs. 10,000/-	24.09.2026 11.00 A.M. to 04.00 p.m.	NOT KNOWN VIKAS ANAND MOB: 8171434343 Branch Manager IEML Greator Noida

TERMS AND CONDITIONS: 1. The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions:
2. The properties are being sold on **"AS IS WHERE IS BASIS** and **"AS IS WHAT IS BASIS** and **"WHATEVER THERE IS BASIS"**
3. The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation.
4. The Sale will be done by the undersigned through e-auction platform provided at the Website <https://baanknet.com>.
5. For detailed term and conditions of the sale, please refer [support.baanknet@psballiance.com](https://baanknet@psballiance.com), <https://baanknet.com>
(STATUTORY SALE NOTICE UNDER RULE 8(6) READ WITH RULE 9(1) OF THE SARFAESI ACT, 2002)

Date: 03.09.2026, Place : Noida **AUTHORIZED OFFICER, PUNJAB NATIONAL BANK**



सेंट्रल बैंक ऑफ इंडिया
Central Bank of India
(ESTD IN 1933, SINCE 1933, "CENTRAL" TO YOU SINCE 1933)

Central Bank of India
Regional Office : K.p. Complex, Near Hotel Park Plaza, Ludhiana - 141001

E-AUCTION SALE NOTICE

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF MOVABLE / IMMOVABLE PROPERTIES
ON 09.10.2026 UPTO 11:00 TO 04:00 PM
LAST DATE AND TIME OF SUBMISSION FOR EMD & DOCUMENTS ON OR BEFORE CLOSE OF E-AUCTION
(it may take 2-3 working days for approval of document)

E auction Sale Notice for sale of Movable/Immovable Assets under the Securitization and Reconstruction of Financial Assessts 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".

Sr. No.	Name of the Branch / Account/Guarantor	DESCRIPTION OF MOVABLE/IMMOVABLE PROPERTY		Demand Notice Date	Reserve Price
		Details of Property/ies Secured Assets		Outstanding Due Possession Type	Earnest Money Deposit Bid Increase Amt.
1.	B/O: Nawanshahr	Property 1: Residential Building measuring 40 marlas. New Teacher Colony, Nawanshahr, Distt. S.B.S. Nagar. Sale deed no. 2274 dated 12/01/1994. Property in the name of Mr. Prem Pal s/o Khushal Chand.		18.06.2019	Rs. 26,25,000/-
				Rs. 4,32,15,311.57 as on 05.08.2026 plus interest & charges etc. thereon	Rs. 2,62,500/-
				Symbolic Possession	Rs. 20,000/-
		Property 2: Residential Building measuring 59 marlas. Bagh Colony, Durgapur, Nawanshahr, Distt. S.B.S. Nagar. Sale deed no. 1653 dated 09/09/1997. Property in the name of Mr. Prem Pal s/o Khushal Chand.			Rs. 38,72,000/-
					Rs. 3,87,200/-
					Rs. 30,000/-
		Property 3: Hostel Building measuring 5.6 kanal. Khasra No. 41/61/3-7, 41/3/2/1-16, 4/8-0, 5/8-0, Karyam Road, K.C. Estate, Nawanshahr, Distt. S.B.S. Nagar. Khata No. 309/338. Property in the name of Mr. Prem Pal s/o Khushal Chand.			Rs. 49,97,000/-
					Rs. 4,99,700/-
					Rs. 40,000/-
		New Teacher Colony S.B.S. Nagar, Nawanshehar - 144514, Add. 5: K.C. Marriage Palace, Rahon Road S.B.S. Nagar, Nawanshehar - 144514, Add. 6: C/o K.C. Public School Una Hoshiarpur Road Village Up Mohal Pandoga Upperla, Tehsil & Distt. Una			
2.	B/O: Daresi Road	Industrial Building (Hosiery Building)/ property measuring 68.88 Sq Yards, bearing M. Corpn. No. B-4-483 & B-5-1088 (Old), M. Corpn. No. B-5-1088/B (New), Ahluwalia Chowk, Barhampuri, Kohli Market, Mohalla Kajia, near R. K. Malhotra Hosiery, Tehsil & Distt Ludhiana. Sale deed no. 18795 dated 13/12/2012. Property in the name of Mr. Rajiv Malhotra S/o Mr. Pishori Lal Malhotra and bounded as under: North: Gopal Das, South: Advance Hosiery, East: Common Passage, West: Neighbour		25.09.2025	Rs. 53,08,000/-
				Rs. 47,18,793.00 as on 11.08.2026 plus interest & charges etc. thereon	Rs. 5,30,800/-
				Physical Possession	Rs. 50,000/-
		1088 D Mohalla Brahampuri near Chowk Alhuwalia, Ludhiana, Add. 2: H.No. 342/11B , Near PNB Netaji Nagar, Part 1 , Salem Tabri, Ludhiana 3) Mr. Rajiv Malhotra S/o Sh. Pishori Lal Malhotra, Add. 1: R/o - B-V-1088F Mohalla Brahampuri near Chowk Alhuwalia, Ludhiana, Add. 2: H.No. 342/11B , Near PNB Netaji Nagar, Part 1, Salem Tabri, Ludhiana 4) Mr. Rajeev Malhotra S/o Sh. Pishori Lal Malhotra Add. 1: R/o - B-V-1088F Mohalla Brahampuri near Chowk Alhuwalia, Ludhiana, Add. 2: B-V-1088 D Mohalla Brahampuri near Chowk Alhuwalia, Ludhiana			
3.	B/O: Nawanshahr	Commercial/Marriage Palace property measuring 106 marlas. Rahon Road, Nawanshahr, Distt. S.B.S. Nagar. Sale deed no. 355 dated 07/05/1999. Sale deed no. 1348 dated 28/07/1992, Sale deed no. 10/1 dated 05/04/1999, Sale deed no. 1836 dated 08/11/1993, Sale deed no. 2354 dated 30/10/1995, Property in the name of Mr. Prem Pal S/o Khushal Chand.		18.06.2019	Rs. 2,38,19,000/-
				Rs. 11,35,05,566.00 as on 05.08.2026 plus interest & charges etc. thereon	Rs. 23,81,900/-
				Symbolic Possession	Rs. 2,00,000/-
		1) Mr. Prem Pal Gandhi S/o Mr. Khushal Chand, Add. 1: Karyam Road, K.C. Estate S.B.S. Nagar, Nawanshehar - 144514, Add. 2: New Teacher Colony S.B.S. Nagar, Nawanshehar - 144514, Add. 3: Bagh Colony, Durgapur S.B.S. Nagar, Nawanshehar - 144514, Add. 4: Village Jethumajra, Chandigarh Road S.B.S. Nagar, Nawanshehar - 144514, Add. 5: K.C. Marriage Palace, Rahon Road S.B.S. Nagar, Nawanshehar - 144514			
4.	B/O: Nawanshahr	Property 1: School Building measuring 22.48 kanal. K.C. Public School, Una-Hoshiarpur Road, Vill. Up Mohal Pandoga Upperla, Tehsil & Distt. Una. Sale deed no. 1099 dated 24.04.2010. Property in the name of Mr. Hitesh S/o Prem Pal.		05.07.2016	Rs. 2,75,70,000/-
				Rs. 19,21,76,621.52 as on 05.08.2026 plus interest & charges etc. thereon	Rs. 27,57,000/-
				Symbolic Possession	Rs. 2,00,000/-
		Property 2: Commercial property measuring 43 marlas. Vill. Jethu Majara, Chd. Road, Nawanshahr, Distt. S.B.S. Nagar. Sale deed no. 3583 dated 04/11/2008. Property in the name of Mr. Prem Pal S/o Khushal Chand.			Rs. 37,63,000/-
					Rs. 3,76,300/-
					Rs. 30,000/-
		Pandoga Upperla, Tehsil & Distt. Una. 3) Mr. Prem Pal Gandhi S/o Mr. Khushal Chand, Add. 1: Karyam Road, K.C. Estate S.B.S. Nagar, Nawanshehar - 144514, Add. 2: New Teacher Colony S.B.S. Nagar, Nawanshehar - 144514, Add. 3: Bagh Colony, Durgapur S.B.S. Nagar, Nawanshehar - 144514, Add. 4: Village Jethumajra, Chandigarh Road S.B.S. Nagar, Nawanshehar - 144514, Add. 5: K.C. Marriage Palace, Rahon Road S.B.S. Nagar, Nawanshehar - 144514			
5.	B/O: Daresi Road	Industrial Building (Hosiery Building)/ property measuring 127.66 Sq Yards, bearing M. Corpn. No. B-5-1088-F, Ahluwalia Chowk, Mohalla Bramhpuri, Kohli Market, near Mohalla Kajia, Tehsil & Distt Ludhiana. Sale deed no. 1567 dated 24/04/2017, Property in the name of Mr. Rajiv Malhotra S/o Mr. Pishori Lal Malhotra and bounded as under: North: Common Passage to Bramhpuri Road South: F.C. Jain East: R. K. Oswal Hosiery West: Advance Hosiery Mills		25.09.2025	Rs. 87,22,000/-
				Rs. 1,14,94,325.00 as on 11.08.2026 plus interest & charges etc. thereon	Rs. 8,72,200/-
				Physical Possession	Rs. 80,000/-
		Sh. Pishori Lal Malhotra Add. 1: R/o - B-V-1088F Mohalla Brahampuri near Chowk Alhuwalia, Ludhiana, Add.2: H.No. 342/11B , Near PNB Netaji Nagar, Part 1, Salem Tabri, Ludhiana 3) Mr. Rajeev Malhotra S/o Sh. Pishori Lal Malhotra Add. 1: R/o - B-V-1088F Mohalla Brahampuri near Chowk Alhuwalia, Ludhiana, Add.2: B-V-1088 D Mohalla Brahampuri near Chowk Alhuwalia, Ludhiana			

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/affecting 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 shall be verified by e-auction service provider, **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 website i.e. <https://centralbank.bank.in/> before submitting their bids and taking part in the E-Auction.
Note: The Inspection of Properties put on auction will be permitted to interested bidders during working days between 11:00 AM to 04:00 PM with prior appointment and consultation with the branch Manager/Authorised Officer.

STATUARY 30 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 : 03.09.2026 **PLACE : LUDHIANA** **AUTHORISED OFFICER, CENTRAL BANK OF INDIA**



Bandhan Bank Limited
CIN : L67190WB2014PLC204622
Registered Office : DN-32, Sector V, Salt Lake , Kolkata - 700091

APPENDIX IV [Rule - 8(1)] POSSESSION NOTICE (FOR IMMOVABLE PROPERTY)

NOTICE is hereby given 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, the Authorized Officer issued demand notice to the Borrower/Proprietor/Guarantors/Mortgagor on the date mentioned against the account stated hereinafter calling upon them to repay the amount within 60 days from the date of receipt of said notice. The Borrower/Proprietor/Guarantors/Mortgagor having failed to repay the amount, notice is hereby given to the Public in general and in particular the Borrower/Proprietor/Guarantors/Mortgagor that the undersigned has taken the Symbolic Possession of the property described herein below under Section 13(4) of the said Act read with Rule 8 of the said rules on the date mentioned against the account. The Borrower/Proprietor/ Guarantors/Mortgagor in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of the Bank for the amounts, interest, costs and charges thereon. The Borrower's/Proprietor's/Guarantor's/Mortgagor's attention is invited to the provisions of sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

Name of Borrower/ Proprietor/ Guarantors/ Mortgagor. Loan Account Nos.	Description of the property mortgaged (Secured assets)	Date of Demand Notice	Date of Symbolic Possession Notice	Amount Outstanding
1. M/s. PS Enterprises (Borrower)	Location/description of the property: Property 1/3 share having covered area 1238 sq. ft. (ground floor) out of 1 Kitta House/Plot No. C-X/19, measuring 249.96 sq. yds., Sec-IV Zoning No. E/59, situated at Eldeco State One, Sector 40, Panipat, within M.C. Limit Panipat standing in the name of Santosh W/o Parmod, R/o village Sonjoli, Teh. and Distt. Panipat. Boundaries:- (as per title deed/survey map/location sketch), North : Road, East : Plot No. 21, South : Other House, West : House No. 17.	19th May 2026	29th August' 2026	Rs. 3,29,83,802.42/- as on 31/03/2026
2. Mrs. Santosh (Proprietor/ Mortgagor)	together with (i) all present and future, buildings, structures of every description which are standing, erected or attached to the aforesaid premises or any part thereof and -all rights to use common areas and facilities and incidental thereto, together with all present and future liberties, privileges, easements and appurtenances whatsoever to the said premises or any part thereof or usually held, occupied or enjoyed therewith or expected to belong to be appurtenant thereto; and (ii) all plant and machinery attached to the earth or permanently fastened to anything attached to the earth, and such movable parts as they may comprise of			
3. Mr. Parmod Kumar (Guarantor)				

Place : Panipat, Haryana | Date : 04/09/2026 Sd/- Authorized Officer, Bandhan Bank Limited

UTKARSH TRADING AND HOLDINGS LIMITED
(CIN: U51109DL1982PLC014689)
Regd. Office : Plot No.40, New Mandakini, Greater Kailash IV, New Delhi 110019
Phone : 011-26270058, Email : contact.ulkarsh1982@gmail.com

NOTICE
Notice is hereby given that the 43rd Annual General Meeting of the Company will be held on **Wednesday, September 30, 2026** at **11:30 a.m.** at the Registered Office of the Company at Plot No.40, New Mandakini, Greater Kailash IV, New Delhi 110019. Notice of the meeting has been sent to the shareholders.

For Utkarsh Trading and Holdings Limited
Place : New Delhi Sd/-
Date : 03-09-2026 Director

Notice To Borrower
Borrower/s :- Mr. Dinesh Mishra, Sandhya Devi, Sarthak Book Depot (Prospect No 978555, IL10100412) Pursuant to taking possession of the secured asset "DDA LIG Flat No170A, Ground Floor, Pocket-3, Plinth Area 43 sq. mtr., Residential Scheme, situated in the layout plan of Kondli Gharoli, Mayur Vihar Phase3, East Delhi, Delhi, India-110098" by the Authorized Officer of IIFL Home Finance Limited (IIFL-HFL) under the SARFAESI Act, for the recovery of amount due from borrower/s, authorized officer.
Notice is hereby further given to the above said borrowers that they shall collect the household articles, which were lying in the secured asset at the time of taking physical possession within 7 days, failing which IIFL Home Finance Limited (IIFL-HFL) shall be at liberty to dispose off/sell the said household articles in accordance with law, and thereafter IIFL-HFL shall not be responsible or liable for any loss, damage, or claim in respect of such articles. Further the notice is hereby given to the Borrower/s, that in case they fail to collect the above said articles same shall be sold in accordance with Law. For further details, Contact IIFL HFL toll free no.1800 2672 499 from 09:30 hrs to 18:00 hrs between Monday to Friday or write to email- action.hi@iifl.com. Corporate Office : Plot No.98, Phase-IV, Udyog Vihar, Gurgaon, Haryana 122015.

Sd/- Authorized Officer
IIFL Home Finance Limited (IIFL-HFL)
Place: Delhi
Date: 02-Sept-2026 (Formerly known as India Infoline Housing Finance Ltd.)



केनरा बैंक Canara Bank
एन सी ई सी डी
A Government of India Undertaking

DELHI DWARKA SECTOR-6 Branch

DEMAND NOTICE [SECTION 13(2)]
Ref: CB 19170/SARFAESI/AMITKUMAR/2026/1 Date: 01/09/2026

To,
1. Mr. AMIT KUMAR (BORROWER)
ADD:- A 1/1207 ABA CORP CHERRY COUNTY TECH ZONE 4 NOIDA EXTN GEARTER NOIDA WEST GAUTAM BU DH NAGAR UTTAR PRADESH – 201301
ALSO AT: D-111, 11th FLOOR GULSHAN BELLINA SECTOR-16, GREATER NOIDA UTTAR PRADESH 201306
2.Mrs. KUMARI DIPTI TIWARI
ADD:- A 1/1207 ABA CORP CHERRY COUNTY TECH ZONE 4 NOIDA EXTN GEARTER NOIDA WEST GAUTAM BU DH NAGAR UTTAR PRADESH – 201301
ALSO AT: D-111, 11th FLOOR GULSHAN BELLINA SECTOR-16, GREATER NOIDA UTTAR PRADESH 201306

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 DWARKA SECTOR-6 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. AMIT KUMAR** (hereinafter referred to as "the Borrower") and **Mrs. KUMARI DIPTI TIWARI** (hereinafter referred to as "Co-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 into agreements against the secured assets which are detailed in **Schedule B** hereunder.
However, from **June 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 39,40,036.31 (Rupees: Thirty Nine Lakhs Forty thousand and Thirty Six and paise thirty one 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 facilities/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 **29.08.2026** 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 **interest as mentioned in Schedule C** per annum 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 to **Rs 39,40,036.31 (Rupees: Thirty Nine Lakhs Forty thousand and Thirty Six and paise thirty one only)**, together with further 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.	91709340000012	HOUSING FINANCE	20/01/2021	Rs. 40,00,000.00
		TOTAL		Rs. 40,00,000.00

SCHEDULE B
[Details of security assets]

S No	DESCRIPTION OF THE PROPERTY	NAME OF TITLE HOLDER
1	FLAT NO. D-111, 11 th FLOOR TOWER-D, TYPE-4, PROJECT "GULSHAN BELLINA" situated at GH-02/A, SECTOR-16, GREATER NOIDA (WEST) UTTAR PRADESH-201306	Mr. AMIT KUMAR & Mrs. KUMARI DIPTI TIWARI

SCHEDULE C
[Details of liability as on date]

Sl No	LOAN NO	NATURE OF LOAN/LIMIT	LIABILITY WITH INTEREST AS ON DATE 31/08/2026	RATE OF INTEREST
1.	91709340000012	HOUSING FINANCE	Rs 39,40,036.31	8.45% ROI + PENAL CHARGES
		TOTAL	Rs 39,40,036.31	

Yours faithfully,
AUTHORIZED OFFICER, CANARA BANK