

Schedule-A [Details of the credit facility/ies available by the Borrower]				
S.No.	Loan A/c No.	Nature of Loan/Limit	Date of sanction	Amount
1.	0909619013239	HOUSING FINANCE	27.03.2019	₹ 1,46,00,000/-
2.	524446XXXXXX5003	CREDIT CARD	01.09.2020	₹ 1,25,000/-

The above Credit Card after becoming NPA has been opened as NPA Credit Card Account number 125002283400 on 01.07.2022 as per bank internal policy.

the above said loan / credit facilities are duly secured by way of mortgage/ hypothecate of the assets more specifically described in the schedule hereunder, by virtue of the relevant documents executed by you in our favour. Since you had failed to discharge your liabilities as per the terms and condition stipulated, the Bank has classified the debts as **NPA on 29.06.2022**. Hence, we hereby issue this notice to you under section 13(2) of the subject Act calling upon you to discharge the entire liability of the above said loan / credit facilities in the sum of Rs. 22,39,00,826 (Twenty Two Crores Thirty Nine Lakhs Ninety Nine Thousand Three Hundred Nine and Sixty Two Paise only) with accrued up-to-date interest and other expenses, within sixty days from the date of the notice, failing which we shall exercise all or any of the rights under section 13(4) of the subject Act. 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. This is without prejudice to any other rights available to us under the subject Act and / or any other law in force.

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.

Whereas the demand notice sent to you by Regd. Post/ Courier.

Title-B: Details of Secured Assets:

Name of Title Holders : M/s RJ Rishikaran Projects Pvt Ltd / (Sale Agreement for Specified Flat Executed in Favour of Mr. William Alexander)

SCHEDULE A' HEREBEFORE REFERRED TO (Entire Property) : All that piece and parcel of land bearing the name of the said Band situated in Survey No. 40/1 of Bhattarahalli Village, Bidarahalli Hobli, Bangalore East Taluk, which is now known as and bearing Corporation Khata No.272-219, Bhattarahalli, K.R.Puram Ward, Bangalore, the totally measuring 1,15,315 Sq.ft., approximately, be the measurement more or less, bounded on the East by Private Property; West by Property belonging to Mr. K. N. Ramesh; North by Old Madras Road; South by Property belonging to Iyyappa Venkatappa, together with all Appurtenance, Marginal Land, Open Spaces, Kharab, Privileges, Easements, Benefits, etc.

SCHEDULE "B" (Description of the undivided share mentioned herein) Proportionate 53,441 Sq.ft., Undivided share, right, title and interest in the land comprised in the Immovable Property being the converted land situated in Survey No. 40/1 of Bhattarahalli Village, Bidarahalli Hobli, Bangalore East Taluk, which is now known as and bearing Corporation Khata No.272-219, Bhattarahalli, K.R. Puram Ward, Bangalore, more fully mentioned and described in the Schedule 'A' above. The total site area of the Schedule 'B' Property is 53,441 Sq. ft.

SCHEDULE 'C' HEREBEFORE REFERRED TO (Description of the Subject Apartment to be constructed) A Three Bedroom Apartment bearing No. B-901 on 9th Floor, in 'B' Block, having a super built up area of 2083.28 Sq. ft., along with One Car Parking Space in the Basement of the building known as "RJ LAKE GARDENIA" to be constructed at the cost of the Purchaser at Immovable Property being the converted and situated in Survey No. 40/1 of Bhattarahalli Village, Bidarahalli Hobli, Bangalore East Taluk, which is now known as and bearing Corporation Khata No.272-219, Bhattarahalli, K.R. Puram Ward, Bangalore, inclusive of proportionate share in common area, such as passage, lobbies, lift, stair-case and other areas of common use with concealed wiring.

Schedule-C: Details of liability as on 22.09.2026				
S. No.	Loan No.	Nature of Loan/Limit	LIABILITY AS ON 22.09.2026 (plus future interest thereon)	Rate of interest (incl. of 2% pnal int)
1.	0909619013239	Housing Finance	₹ 2,32,16,274.65	11.70%
2.	125002283400	NPA Credit Card	₹ 5,83,034.97	30.00 %

Date: 23.09.2026 **Authorised Officer, Canara Bank**