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

Ref: Recrogaya/SARFAESI /13-2/Ramesh/Cust Id 78586632/2025-26
Date: 06.08.2025

To,

Borrower	Co-Borrower
SRI RAMESH KUMAR SINGH S/O KAMTA PRASAD SINGH Address: AMAITHI, P.S- SANJHAULI, DIST- ROHTAS, BIHAR, 802212 Contact: 9199357689	SRI LAKSHMAN SINGH S/O KAMTA PRASAD SINGH Address: VILL- AMAITHI P.S- SHANJHAULI DIST- ROHTAS, BIKRAMGANJ, BIHAR, 802212

Sub: Notice issued under Section 13(2) of the Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002.
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The undersigned being the Authorized Officer of Canara Bank, Bikramganj 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 SRI RAMESH KUMAR SINGH AND SRI LAKSHMAN SINGH (Hereinafter referred to as "the Borrower/CoBorrower") has availed credit 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 April 2025 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. 10,36,301.99 (Rupees Ten Lakh thirty six thousand three hundred one and ninety nine only) the details of which together with future interest rate are stated in Schedule C hereunder. It is further stated that the Borrower/Guarantor(s) 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/instalment and interest thereon, the secured creditor was constrained to classify the debt as Non Performing Asset (NPA) as on 25/07/2025 in accordance with the directives/ guidelines relating to asset classification issued by the Reserve Bank of India.

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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 as mentioned in schedule C per month/annum together with all cost, 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. 10,36,301.99 (Rupees Ten Lakh thirty six thousand three hundred one and ninety nine 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(s) 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(s) 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(s) 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.

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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 borrowers]

S.No.	Loan No.	Nature of loan/Limit	Date of Sanction	Amount
1.	4191619000025	Housing Loan	02/06/2017	Rs.10.00 lakh

SCHEDULE –B:
[Details of security assets]

S.No.	Immovable Property Details	Name of title holder
1.	Property is residential property situated at Mauza- Tenduni, Thana No- 500, Anchal /Sub-registry Office- Bikramganj, Survey Khata No- 716, Survey Plot No- 2645, Dist- Rohtas, Bihar Extent Area- 3.125 Decimal Boundary: North : Sunita Devi w/o Shiv Ji South : Kanchan Devi East : 8 fit Wide Rasta West : Alamgir Khan CERSAI ASSET ID : 200016325862 CERSAI SECURITY INTEREST ID: 400016362534	Sri Ramesh Kumar Singh s/o Kamta Prasad Singh and Sri Lakshman Singh s/o Kamta Prasad Singh

SCHEDULE –C
[Details of liability as on date]

S.No.	Loan No.	Nature of loan/Limit	Liability with interest as on date	Rate of interest
1.	4191619000025	Housing Loan	Rs.10,36,301.99	9.35 % + 2% penal charge

AUTHORIZED OFFICER

CC : CANARA BANK, BIKRAMGANJ BRANCH

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GAYA RMS (823002)
SP EF515319001IN, IVR No:18002666068
08/08/2025 17:57:16. Counter No.4
To: BRANCH IN CHARGE
Bikramganj S, BIHAR - 802212
From: CANARA BANK-823001
Base Amt: 35.00,
Wt:12(Actual)gms
P.Mode:Cash,

POD:No www.indiapost.gov.in



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GAYA RMS (823002)
SP EF515318893IN, IVR No:18002666068
08/08/2025 17:47:55. Counter No.4
To: RAMESH KR WSTNGH
Bikramganj S, BIHAR - 802212
From: CANARA BANK-823001
Base Amt: 35.00,
Wt:12(Actual)gms
P.Mode:Cash,

POD:No www.indiapost.gov.in





GAYA RMS (823002)
SP EF515319015IN, IVR No:18002666068
08/08/2025 17:48:29. Counter No.4
To: LAKSHMAN STNGH
Bikramganj S, BIHAR - 802212
From: CANARA BANK-823001
Base Amt: 35.00,
Wt:12(Actual)gms
P.Mode:Cash,

POD:No www.indiapost.gov.in



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Routing Details

From Office	To Office	Complaint Status	Resolution Remarks	Created Date
GAYA RMS	Bikramganj SO	Marked for Closure confirmation	The article has been delivered on 26.08.2025 received by Banti Kumar.	9/9/2025

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Ministry of Communications

Generated through Indiapost website on: 9/9/2025, 4:28:35 pm

Complaint No. – 218319383 3

Consignment/MO Tracking Report

Consignment/MO Number: EF515318893IN

Event	Date	Time	Office
Item Bagged	08/08/2025	22:14:52	GAYA RMS
Item Dispatched	08/08/2025	22:24:30	GAYA RMS
Item Dispatched	08/08/2025	22:40:42	Gaya RMS TMO
Item Received	08/08/2025	23:35:22	Gaya NSH
Item Bagged	09/08/2025	03:20:58	Gaya NSH
Item Dispatched	09/08/2025	03:41:42	Gaya NSH
Item Dispatched	09/08/2025	03:58:59	Gaya RMS TMO
Item Dispatched	09/08/2025	09:26:12	TMO DEHRI ON SONE RMS
Item Received	20/08/2025	11:30:39	Bikramganj SO
Missent - Redirected to Sanjhauli SO	20/08/2025	16:26:04	Bikramganj SO
Item Bagged	20/08/2025	18:41:13	Bikramganj SO
Item Dispatched	20/08/2025	18:54:51	Bikramganj SO
Item Dispatched	23/08/2025	01:09:18	Gaya RMS TMO
Item Received	23/08/2025	01:51:50	Gaya NSH
Item Bagged	23/08/2025	06:10:11	Gaya NSH
Item Dispatched	23/08/2025	06:22:05	Gaya NSH
Item Dispatched	23/08/2025	06:56:42	Gaya RMS TMO
Item Dispatched	23/08/2025	08:58:22	TMO DEHRI ON SONE RMS
Item Received	25/08/2025	12:17:25	Sanjhauli SO
Direct Deposit - On Addressee instructions	25/08/2025	19:56:21	Sanjhauli SO
Item Transmitted to Masauna BO	26/08/2025	11:47:02	Sanjhauli SO
Item Bagged	26/08/2025	12:15:46	Sanjhauli SO

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WE HAVE SEND A LEGAL LETTER VIA SPEED POST CONSIGNMENT NO EF515319015IN DT 08.08.2025.BUT WHEN WE TRY TO TRACK CONSIGNMENT NO THE MESSAGE DISPLAY- INTRANSIT. PLEASE DELIEVER LETTER.ALREADY 30 DAYS LAPSED AFTER BOOKING THE ITEM.

Routing Details

From Office	To Office	Complaint Status	Resolution Remarks	Created Date
GAYA RMS	Bikramganj SO	Marked for Closure confirmation	The article has been delivered on 26.08.2025 received by Banti Kumar.	9/9/2025

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Ministry of Communications

Complaint ID - 217633090 7
DI - 9/9/25

Generated through Indiapost website on: 9/9/2025, 4:30:58 pm

Consignment/MO Tracking Report

Consignment/MO Number: EF515319015IN

Event	Date	Time	Office
Item Bagged	08/08/2025	22:10:12	GAYA RMS
Item Dispatched	08/08/2025	22:24:30	GAYA RMS
Item Dispatched	08/08/2025	22:40:42	Gaya RMS TMO
Item Received	08/08/2025	23:35:02	Gaya NSH
Item Bagged	09/08/2025	03:20:58	Gaya NSH
Item Dispatched	09/08/2025	03:41:42	Gaya NSH
Item Dispatched	09/08/2025	03:58:59	Gaya RMS TMO
Item Dispatched	09/08/2025	09:26:12	TMO DEHRI ON SONE RMS
Item Received	20/08/2025	11:30:39	Bikramganj SO
Missent - Redirected to Sanjhauli SO	20/08/2025	16:17:35	Bikramganj SO
Item Bagged	20/08/2025	18:41:13	Bikramganj SO
Item Dispatched	20/08/2025	18:54:51	Bikramganj SO
Item Dispatched	23/08/2025	01:09:18	Gaya RMS TMO
Item Received	23/08/2025	01:51:50	Gaya NSH
Item Bagged	23/08/2025	06:10:11	Gaya NSH
Item Dispatched	23/08/2025	06:22:05	Gaya NSH
Item Dispatched	23/08/2025	06:56:42	Gaya RMS TMO
Item Dispatched	23/08/2025	08:58:22	TMO DEHRI ON SONE RMS
Item Received	25/08/2025	12:17:25	Sanjhauli SO
Direct Deposit - On Addressee instructions	25/08/2025	19:56:21	Sanjhauli SO
Item Transmitted to Masauna BO	26/08/2025	11:47:02	Sanjhauli SO
Item Bagged	26/08/2025	12:15:46	Sanjhauli SO

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