केनरा बैंक Canara Bank

भारत सरकार का उपक्रम

A Government of India Undertaking

सिंडिकेट Syndicate

FROM	TO
CANARA BANK RECOVERY & LEGAL SECTION REGIONAL OFFICE GAYA	THE BRANCH IN-CHARGE CANARA BANK BRANCH: NARAYANPUR DP CODE: 17581
Ref: RL&FP/SARFAESI/13-2/RIMA-KAMENDRA/BR NARAYANPUR/2025-26	दिनांक/DATE –30.10.2025

Sub: : SARFAESI DEMAND NOTICE U/S 13(2) for account of Smt. Rima Devi jointly with Sri Kamendra Pandey (HL- 75819740000151)

In this regard, branch is instructed to ensure the following compliance without fail and confirm to us

1. Branch to ensure the Correctness of data of SARFAESI notice.
2. Branch to Dispatch the notice immediately to Borrowers, Mortagors , Guarantors, & Legal Heirs(if any) and proof of dispatched/postal receipt kept in record for future reference.
3. Branch to paste the demand notice at mortgaged property location in presence of Authorised officer and take geotagging pic for future reference.
4. We have also enclosed extra one set of notice to take acknowledgement of notice from borrower & Mortgagor & Guarantor and send the scan copy of acknowledged notice to Recovery & Legal section Gaya within 3 Days after receiving of Demand Notice.

Thanks & regards

Prakash Kumar

RL & FP Section

Regional office, Gaya

केनरा बैंक, क्षे० का०, गया Canara Bank, RO, Gaya Recovery, Legal, Fraud Prevention Section

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

Ref: RL&FP/SARFAESI/13-2/RIMA-KAMENDRA/BR NARAYANPUR/2025-26
Date: 30.10.2025

To,

Borrower	Co-Borrower
Smt. Rima Devi W/O Kamendra Pandey Address: Vill – Mahuli, Railway Station Ward No- 16 PO + P.S - Bikramganj Dist- Rohtas Bihar, 802212 **Another Address:** Vill + PO- Bhakura P.S- Tarari, Dist- Bhojpur, Bihar, 802205	Sri Kamendra Pandey S/O Yugeshwar Pandey Address: Vill – Mahuli PO + P.S - Bikramganj Dist- Rohtas Bihar, 802212 **Another Address:** Vill + PO- Bhakura P.S- Tarari, Dist- Bhojpur, Bihar, 802205

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, **Narayanpur 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 Smt. Rima Devi w/o Kamendra Pandey (Hereinafter referred to as "the Borrower") **and Sri Kamendra Pandey S/O Yugeshwar Pandey** (Hereinafter referred to as **"the 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 July 2025 (Housing Loan)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. 32,64,083.30 (Rupees Thirty two lakh sixty four thousand eighty three and paisa thirty 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

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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 **24.10.2025** 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 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.32,64,083.30 (Rupees Thirty two lakh sixty four thousand eighty three and paisa thirty 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

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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,

केनरा बैंक, क्षे० का०, गया
Canara Bank, RO, Gaya
Recovery Legal, Fraud Prevention Section
वसूली, विधिक व धोखाधड़ी निवारण अनुभाग

AUTHORIZED OFFICER
Canara Bank
Regional Office, Gaya

.....to be continue on page no 04 of 04

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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,

केनरा बैंक, क्षे० का०, गया
Canara Bank, RO Gaya
Legal, Fraud Prevention Section
विधिक व धोखाधड़ी निवारण अनुभाग

AUTHORIZED OFFICER
Canara Bank
Regional Office, Gaya

Asc CentreN Gaya SO 823005
EF696562683IN, IVR No1: 1[illegible]
31-10-2025 15:14:00, Counter No. 1,
To: THE BR INCHARGE CANARA BANK
NARAYANPUR, ROHTAS, 802226
From: CANARA BANK
AP COLONY GAYA, GAYA, 823001
Base Amt: 47.00, CGST:4.00, SGST:4.00
To: THE BR INCHARGE CANARA BANK
P.Mode: Cash
POD:No, www.indiapost.gov.in

.....to be continue on page no 04 of 04

Asc CentreN Gaya SO 823005
EF696562685IN, IVR No1: 1[illegible]
31-10-2025 15:03:42, Counter No. 1,
To: SMT RIMA DEVI
BHAKURA, BHOJPUR, 802205
From: CANARA BANK
AP COLONY GAYA, GAYA, 823001
Base Amt: 47.00, CGST:4.00, SGST:4.00
To: SMT RIMA DEVI
P.Mode: Cash
POD:No, www.indiapost.gov.in

Asc CentreN Gaya SO 823005
EF696562620IN, IVR No1: 1[illegible]
31-10-2025 15:32:10, Counter No. 1,
To: KAMENDRA PANDEY
BHAKURA, BHOJPUR, 802205
From: CANARA BANK
AP COLONY GAYA, GAYA, 823001
Base Amt: 47.00, CGST:4.00, SGST:4.00
To: KAMENDRA PANDEY
P.Mode: Cash
POD:No, www.indiapost.gov.in

Asc CentreN Gaya SO 823005
EF696562671IN, IVR No1: 1[illegible]
31-10-2025 15:07:16, Counter No. 1,
To: SMT RIMA DEVI
MAHULI, ROHTAS, 802212
From: CANARA BANK
AP COLONY GAYA, GAYA, 823001
Base Amt: 47.00, CGST:4.00, SGST:4.00
To: SMT RIMA DEVI
P.Mode: Cash
POD:No, www.indiapost.gov.in

Asc CentreN Gaya SO 823005
EF696562766IN, IVR No1: 1[illegible]
31-10-2025 15:01:28, Counter No. 1,
To: KAMENDRA PANDEY
MAHULI, ROHTAS, 802212
From: CANARA BANK
AP COLONY GAYA, GAYA, 823001
Base Amt: 47.00, CGST:4.00, SGST:4.00
To: KAMENDRA PANDEY
P.Mode: Cash
POD:No, www.indiapost.gov.in

Internal

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
Canara Bank
Regional Office, Gaya

Asc CentreN Gaya SO 823005
EF696562633IN, IVR No1: 18[illegible]68
31-10-2025 15:14:00, Counter No. 1,
To: THE BR INCHARGE CANARA BANK
NARAYANPUR, ROHTAS, 802226
From: CANARA BANK
AP COLONY GAYA, GAYA, 823001
Base Amt: 47.00, CGST:4.00, SGST:4.00
To: THE BR INCHARGE CANARA BANK
P.Mode: Cash
POD:No, www.indiapost.gov.in

.....to be continue on page no 04 of 04

Asc CentreN Gaya SO 823005
EF696562885IN, IVR No1: 18[illegible]68
31-10-2025 15:03:42, Counter No. 1,
To: SMT RIMA DEVI
BHAKURA, BHOJPUR, 802205
From: CANARA BANK
AP COLONY GAYA, GAYA, 823001
Base Amt: 47.00, CGST:4.00, SGST:4.00
To: SMT RIMA DEVI
P.Mode: Cash
POD:No, www.indiapost.gov.in

Asc CentreN Gaya SO 823005
EF696562620IN, IVR No1: 18[illegible]68
31-10-2025 15:32:10, Counter No. 1,
To: KAMENDRA PANDEY
BHAKURA, BHOJPUR, 802205
From: CANARA BANK
AP COLONY GAYA, GAYA, 823001
Base Amt: 47.00, CGST:4.00, SGST:4.00
To: KAMENDRA PANDEY
P.Mode: Cash
POD:No, www.indiapost.gov.in

Asc CentreN Gaya SO 823005
EF696562871IN, IVR No1: 18[illegible]68
31-10-2025 15:07:16, Counter No. 1,
To: SMT RIMA DEVI
MAHULI, ROHTAS, 802212
From: CANARA BANK
AP COLONY GAYA, GAYA, 823001
Base Amt: 47.00, CGST:4.00, SGST:4.00
To: SMT RIMA DEVI
P.Mode: Cash
POD:No, www.indiapost.gov.in

Asc CentreN Gaya SO 823005
EF696562766IN, IVR No1: 18[illegible]68
31-10-2025 15:01:28, Counter No. 1,
To: KAMENDRA PANDEY
MAHULI, ROHTAS, 802212
From: CANARA BANK
AP COLONY GAYA, GAYA, 823001
Base Amt: 47.00, CGST:4.00, SGST:4.00
To: KAMENDRA PANDEY
P.Mode: Cash
POD:No, www.indiapost.gov.in

Internal


दैनिक जागरण
GPS Map Camera
Reriya, Bihar, India
6775+wm, Reriya, Bihar 802212, India
Lat 25.215057° Long 84.260916°
01/11/2025 06:16 PM GMT +05:30
Google


दैनिक जागरण
को वोट
मतलब
35% आरक्षण
OPS Map Camera
Bikramganj, Bihar, India
375, Shanti Nagar, Bikramganj, Bihar 802212, India
Lat 25.2151° Long 84.260918°
01/11/2025 06:17 PM GMT +05:30


दैनिक जागरण
Reriya, Bihar, India
6775+wm, Reriya, Bihar 802212, India
Lat 25.215057° Long 84.260916°
01/11/2025 06:16 PM GMT +05:30
Google
GPS Map Camera

Department of Posts
Government of India
Ministry of Communications

Generated through Indiapost website on: 18/11/2025, 12:32:51 pm

Consignment/MO Tracking Report

Consignment/MO Number: EF696562633IN

Article Number:	Article Type:	Tariff:
EF696562633IN	SP_INLAND_DOC	₹ 55

Booked At:	Booked On:	Destination:
Asc CentreN Gaya SO	31/10/2025, 15:14:00	Dawath SO

Origin Pincode:	Delivered On:	Destination Pincode:
823005	17/11/2025, 14:32:06	802226

Event	Date	Time	Office
Item Booked	31/10/2025	15:14:00	Asc CentreN Gaya SO
Item Bagged	31/10/2025	16:13:00	Asc CentreN Gaya SO
Item Dispatched	31/10/2025	16:17:48	Asc CentreN Gaya SO
Item Dispatched	03/11/2025	21:11:52	Gaya RMS TMO
Item Received	03/11/2025	21:54:21	Gaya NSH
Item Bagged	04/11/2025	03:36:50	Gaya NSH
Item Dispatched	04/11/2025	03:55:25	Gaya NSH
Item Dispatched	04/11/2025	04:28:51	Gaya RMS TMO
Item Dispatched	04/11/2025	08:38:32	TMO DEHRI ON SONE RMS
Item Received	17/11/2025	12:57:32	Dawath SO
Item Invoiced	17/11/2025	13:26:06	Dawath SO

Event	Date	Time	Office
Item Delivered to cb	17/11/2025	14:32:06	Dawath SO

Internal

13-2 Sent To Kamendra @ Bhojpur

Department of Posts
Government of India
Ministry of Communications

Generated through Indiapost website on: 18/11/2025, 12:25:45 pm

Consignment/MO Tracking Report

Consignment/MO Number: EF696562620IN

Article Number:	Article Type:	Tariff:
EF696562620IN	SP_INLAND_DOC	₹ 55
Booked At	**Booked On**	**Destination**
Asc CentreN Gaya SO	31/10/2025, 15:32:10	Bhakura BO
Pincode	**Delivered On**	**Destination Pincode**
823005	08/11/2025, 20:22:13	802205

Event	Date	Time	Office
Item Booked	31/10/2025	15:32:10	Asc CentreN Gaya SO
Item Bagged	31/10/2025	16:15:06	Asc CentreN Gaya SO
Item Dispatched	31/10/2025	16:17:48	Asc CentreN Gaya SO
Item Dispatched	03/11/2025	21:11:52	Gaya RMS TMO
Item Received	03/11/2025	21:39:37	Gaya NSH
Item Bagged	04/11/2025	00:07:22	Gaya NSH
Item Dispatched	04/11/2025	02:20:23	Gaya NSH
Item Dispatched	04/11/2025	02:30:39	Gaya RMS TMO
Item Dispatched	04/11/2025	06:48:08	Patna RMS TMO
Item Received	04/11/2025	09:26:43	Patna NSH
Item Bagged	04/11/2025	15:29:06	Patna NSH

Event	Date	Time	Office
Item Dispatched	04/11/2025	16:58:01	Patna NSH
Item Dispatched	05/11/2025	08:53:32	ARRAH RMS TMO
Item Received	07/11/2025	14:16:24	Karath SO
Item Transmitted to Bhakura BO	07/11/2025	14:41:21	Karath SO
Item Bagged	07/11/2025	15:24:04	Karath SO
Item Dispatched	07/11/2025	15:31:01	Karath SO
Item Received	08/11/2025	20:16:12	Bhakura BO
Item Invoiced	08/11/2025	20:21:04	Bhakura BO
Item Delivered	08/11/2025	20:22:13	Bhakura BO

Internal

13-2 Sent To Ramendra C Bikramganj Addy

Department of Posts
Government of India
Ministry of Communications

Generated through Indiapost website on: 18/11/2025, 12:28:07 pm

Consignment/MO Tracking Report

Consignment/MO Number: EF696562766IN

EF696562766IN	SP_INLAND_DOC	₹ 55
Booked At: Asc CentreN Gaya SO	Booked On: 31/10/2025, 15:01:28	Destination: Bikramganj SO
823005	Delivered On: 13/11/2025, 15:06:57	Destination Pincode: 802212

Event	Date	Time	Office
Item Booked	31/10/2025	15:01:28	Asc CentreN Gaya SO
Item Bagged	31/10/2025	16:13:00	Asc CentreN Gaya SO
Item Dispatched	31/10/2025	16:17:48	Asc CentreN Gaya SO
Item Dispatched	03/11/2025	21:11:52	Gaya RMS TMO
Item Received	03/11/2025	21:54:21	Gaya NSH
Item Bagged	04/11/2025	03:33:21	Gaya NSH
Item Dispatched	04/11/2025	03:55:25	Gaya NSH
Item Dispatched	04/11/2025	04:28:51	Gaya RMS TMO
Item Dispatched	04/11/2025	08:38:32	TMO DEHRI ON SONE RMS
Item Received	10/11/2025	12:20:43	Bikramganj SO
Item Transmitted to Dharupur BO	12/11/2025	14:54:56	Bikramganj SO

Event	Date	Time	Office
Item Bagged	12/11/2025	15:34:39	Bikramganj SO
Item Received	13/11/2025	15:05:57	Dharupur BO
Item Invoiced	13/11/2025	15:06:26	Dharupur BO
Item Delivered	13/11/2025	15:06:57	Dharupur BO

13-2 Sent To Rima Devi @ Rohtas Dist

Department of Posts
Government of India
Ministry of Communications

Generated through Indiapost website on: 18/11/2025, 12:03:35 pm

Consignment/MO Tracking Report

Consignment/MO Number: EF696562871IN

Article Number:
EF696562871IN

Article Type:
SP_INLAND_DOC

Tariff:
₹ 55

Booked At:
Asc CentreN Gaya SO

Booked On:
31/10/2025, 15:07:16

Destination:
Bikramganj SO

Booked Pincode:
823005

Delivered On:
13/11/2025, 15:06:57

Destination Pincode:
802212

Event	Date	Time	Office
Item Booked	31/10/2025	15:07:16	Asc CentreN Gaya SO
Item Bagged	31/10/2025	16:13:00	Asc CentreN Gaya SO
Item Dispatched	31/10/2025	16:17:48	Asc CentreN Gaya SO
Item Dispatched	03/11/2025	21:11:52	Gaya RMS TMO
Item Received	03/11/2025	21:54:21	Gaya NSH
Item Bagged	04/11/2025	03:33:21	Gaya NSH
Item Dispatched	04/11/2025	03:55:25	Gaya NSH
Item Dispatched	04/11/2025	04:28:51	Gaya RMS TMO
Item Dispatched	04/11/2025	08:38:32	TMO DEHRI ON SONE RMS
Item Received	10/11/2025	12:20:43	Bikramganj SO
Item Transmitted to Dharupur BO	12/11/2025	14:54:56	Bikramganj SO

Event	Date	Time	Office
Item Bagged	12/11/2025	15:34:39	Bikramganj SO
Item Received	13/11/2025	15:05:57	Dharupur BO
Item Invoiced	13/11/2025	15:06:26	Dharupur BO
Item Delivered	13/11/2025	15:06:57	Dharupur BO

13-2 Sent To Rima Devi @ Bhojpur address

Department of Posts
Government of India
Ministry of Communications

Generated through Indiapost website on: 18/11/2025, 12:00:42 pm

Consignment/MO Tracking Report

Consignment/MO Number: EF696562885IN

Article Number	Article Type	Tariff
EF696562885IN	SP_INLAND_DOC	₹ 55
Booked At:	**Booked On:**	**Destination:**
Asc CentreN Gaya SO	31/10/2025, 15:03:42	Bhakura BO
Origin Pincode:	**Delivered On:**	**Destination Pincode:**
823005	08/11/2025, 20:22:13	802205

Event	Date	Time	Office
Item Booked	31/10/2025	15:03:42	Asc CentreN Gaya SO
Item Bagged	31/10/2025	16:15:06	Asc CentreN Gaya SO
Item Dispatched	31/10/2025	16:17:48	Asc CentreN Gaya SO
Item Dispatched	03/11/2025	21:11:52	Gaya RMS TMO
Item Received	03/11/2025	21:39:37	Gaya NSH
Item Bagged	04/11/2025	00:07:22	Gaya NSH
Item Dispatched	04/11/2025	02:20:23	Gaya NSH
Item Dispatched	04/11/2025	02:30:39	Gaya RMS TMO
Item Received	04/11/2025	06:48:08	Patna RMS TMO
Item Bagged	04/11/2025	09:26:43	Patna NSH
	04/11/2025	15:29:06	Patna NSH

Event	Date	Time	Office
Item Dispatched	04/11/2025	16:58:01	Patna NSH
Item Dispatched	05/11/2025	08:53:32	ARRAH RMS TMO
Item Received	07/11/2025	14:16:24	Karath SO
Item Transmitted to Bhakura BO	07/11/2025	14:41:21	Karath SO
Item Bagged	07/11/2025	15:24:04	Karath SO
Item Dispatched	07/11/2025	15:31:01	Karath SO
Item Received	08/11/2025	20:16:12	Bhakura BO
Item Invoiced	08/11/2025	20:21:04	Bhakura BO
Item Delivered	08/11/2025	20:22:13	Bhakura BO

Internal