केनरा बैंक Canara Bank
Syndicate

DEMAND NOTICE (SECTION 13(2))
TO BORROWER/ GUARANTOR/MORTGAGOR
SIMALBARI Branch

Ref : **CB/PURNEA-RO/SARFAESI/473/2025-26** Date : **30-12-2025**

To ,

1. SAHADEV KUMAR SAH

**PROP M/S SAH
MOTOR BINDING S/O
KAMAL SAH SADIPUR
BUTHA BAISI TALUK-AMOUR
DISTRICT- PURNEA BIHAR-IN-PIN-
854315 Mobile no-
917759829785**

2. KAMAL SAH

**SO-HARIMOHAN SHAH DACHCHIN
TOLA SADIPUR BHATHA
TALUK-AMOUR DISTRICT- PURNEA
BIHAR-IN-PIN- 854315 Mobile
no-, 916201090346**

3. RAGHUNATH SHAH

**SO-HARIMOHAN SHAH AT+PO-SADIPUR
BUTHA PS-BAISI TALUK-AMOUR
DISTRICT- PURNEA BIHAR-IN-PIN-
854315 Mobile no-
919661672079**

4. SHIV CHARAN SHAH

**SO-HARIMOHAN SHAH DACHCHIN
TOLA SADIPUR BHATHA
TALUK-AMOUR DISTRICT- PURNEA
BIHAR-IN-PIN- 854315**

Dear Sir,

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, **SIMALBARI** 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/Smt/M/s **SAHADEV KUMAR SAH , KAMAL SAH , RAGHUNATH SHAH , SHIV CHARAN SHAH** (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.

That Sri/Smt/M/s (hereinafter referred to as "the Guarantor") has guaranteed the payment on demand of all moneys and discharge all obligations and liabilities owing or incurred to the secured creditor by the Borrower for

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CANARA BANK

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credit facilities up to the limit of Rs. with interest thereon.

You are also entered in to agreements against the secured assets which are detailed in Schedule B hereunder.

However, from **September 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.**8,19,357.39(Eight Lakh Nineteen Thousand Three Hundred and Fifty Seven Rupees and Thirty Nine Paise 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/ installment and interest thereon, the secured creditor was constrained to classify the debt as Non Performing Asset (NPA) as on **28-12-2025** 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 **Quarter** 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.**8,19,357.39(Eight Lakh Nineteen Thousand Three Hundred and Fifty Seven Rupees and Thirty Nine Paise 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

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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

प्राधिकृत अधिकारी Authorised Officer CANARA BANK

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	4584619000008	HOUSING FINANCE	04-02-2019	15,00,000.00

SCHEDULE – B

(Details of security assets)

SINo		Property Description	Name of title holder
	Immovable		
1	27-LAND AND BUILDING	SALE DEED NO- 4303 DATED- 17.08.2006 ALL THAT PART AND PARCEL OF LAND MEASURING TOTAL AREA 43 LAND INCLUDE THE BORROWER'S OWNERSHIP/RIGHT/SHARE] COVERED UNDER KHATA NO-227, KHESRA NO- 642,667,668,669 THANA NO-410, TAUJI NO- 8/5, JAMABANDI NO-1317, SITUATED AT MAUJA-SHADIPUR BHUTHA, THANA+ANCHAL- BAISI, S.R.O-AMOUR REGISTRY+DISTRICT- PURNEA, BIHAR IN THE NAME OF 1. KAMAL SAH 2. RAGHUNATH SAH & 3. SHIVCHARAN SAH ALL S/O LATE HARIMOHAN SAH BOUNDED BY- NORTH-DHARAM CHAND BOSAK & AHMAD SOUTH-SURAJ LAL THAKUR EAST- MOHAN SAH WEST- SAFUL & NIJ SELLER	1. KAMAL SAH 2. RAGHUNATH SAH & 3. SHIVCHARAN SAH ALL S/O LATE HARIMOHAN SAH

SCHEDULE – C

(Details of liability as on date)

Sl No	Loan No	Nature of Loan/Limit	Liablity with interest as on date	Rate of Interest (inclusive of Penal Charges).
1	4584619000008	HOUSING FINANCE	8,19,357.39	9.2

प्राधिकृत अधिकारी Authorised Officer CANARA BANK

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Purnea HO (854301) Counter No.7
SP-D EF732570895IN IVR:6970732570895
31-12-2025 15:16:48,20(Actual)gms,
To: SAHDEV K SAH, PURNEA
Baisi SO, BIHAR - 854315
From:CANARA BANK-854301
(Base:47.00)

Track@ www.indiapost.gov.in Dial-180026

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Purnea HO (854301) Counter No.7
SP-D EF732570904IN IVR:6970732570904
31-12-2025 15:17:28,20(Actual)gms,
To: SHIV CHARAN SAH, HARIMOHAN
Baisi SO, BIHAR - 854315
From:CANARA BANK-854301
(Base:47.00)

Track@ www.indiapost.gov.in Dial-1800266

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Purnea HO (854301) Counter No.7
SP-D EF732571025IN IVR:6970732571025
31-12-2025 15:18:00,20(Actual)gms,
To: RAGHUNATH SAH, HARIMOHAN SAH
Baisi SO, BIHAR - 854315
From:CANARA BANK-854301
(Base:47.00)

Track@ www.indiapost.gov.in Dial-1800266

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Purnea HO (854301) Counter
SP-D EF732571136IN IVR:697 No.7
31-12-2025 15:19:05,20(Ac 0732571
To: KAMAL SAH, HARIMOHAN tual)
Baisi SO, BIHAR - 854315 N SAH
From:CANARA BANK-854301
(Base:47.00)

Track@ www.indiapost.gov.in Dial-1800266686

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