Canara Bank Regional Office, Neelam Bata Road Faridabad Haryana 121001

DEMAND NOTICE [SECTION 13(2)] M/S S.H.R.M INTERNATIONAL PRIVATE LIMITED

Ref: ROFBD/REC/DN/SHRM/KN/2026-27 Date: 04.05.2026

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

To

BORROWER'S

1. M/S S.H.R.M. INTERNATIONAL PRIVATE LIMITED
D 24, ENTIRE BASEMENT, PAMPOSH ENCLAVE
GREATER KAILASH, PART -1 NEW DELHI, DELHI-110048.

MR. ADWAIT RANJAN MISHRA S/O SH RANG NATH MISHRA **(PROMOTER/DIRECTOR)**
C 2/135 VIPUL KHAND, GOMTI NAGAR, VTC LUCKNOW G.P
SUB DISTRICT BAKSHI KA TALAB, LUCKNOW, UTTAR PRADESH-226001.

MR. RANG NATH MISHRA S/O SH RAGHAWA RAM MISHRA **(PROMOTER/ DIRECTOR)**
C 2/135 VIPUL KHAND, GOMTI NAGAR
LUCKNOW, UTTAR PRADESH-226010.

GUARANTOR'S

MR. ADWAIT RANJAN MISHRA S/O SH RANG NATH MISHRA
C 2/135 VIPUL KHAND, GOMTI NAGAR, VTC LUCKNOW G.P
SUB DISTRICT BAKSHI KA TALAB, LUCKNOW, UTTAR PRADESH-226001.

MR. RANG NATH MISHRA S/O SH RAGHAWA RAM MISHRA
C 2/135 VIPUL KHAND, GOMTI NAGAR
LUCKNOW, UTTAR PRADESH-226010.

MRS.KIRAN MISHRA W/O MR. ADWAIT RANJAN MISHRA
C 2/135 VIPUL KHAND, GOMTI NAGAR
LUCKNOW, UTTAR PRADESH-226001.

MRS.SHWETA MISHRA W/O SH HIMANSHU RANJAN MISHRA
D-26, THIRD FLOOR PAMPOSH ENCLAVE GREATER KAILASH
PART-1 NEW DELHI, SOUTH DELHI-110048.

Dear Sir,

Sub: **Notice issued under Section 13(2) of the Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002.**

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कृते केनरा बैंक / For CANARA BANK

Confidential

मंडल प्रबंधक / Divisional Manager
क्षेत्रीय कार्यालय, फरीदाबाद/ Regional Office, Faridabad

Internal

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The undersigned being the Authorized Officer of Canara Bank, **FARIDABAD MATHURA ROAD BALLABHGARH (18220)** (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 **M/s S.H.R.M. International Private Limited Address:** D-24 Entire Basement, Pamposh Enclave Greater Kailash, New Delhi 110048. (hereinafter referred to as "the Borrower"[1]) 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 in to agreements against the secured assets which are detailed in **Schedule B**[3] hereunder. That

1. MR. Adwait Ranjan Mishra S/o Sh. Rang Nath Mishra
2. Mr. Rang Nath Mishra S/ Sh. Raghawa Ram Mishra
3. Mrs. Kiran Mishra W/o Mr. Adwait Ranjan Mishra
4. Mrs. Shweta Mishra W/O Sh. Himanshu Ranjan Mishra

(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 credit facilities :

a. OCC Limit (**125003981474**) of Rs **12,00,00,000/- (Rupees Twelve Crores only)**
b. **Term Loan (184005093043) of Rs.7,50,00,000/-(Rupees Seven crores fifty lakhs only)**
c. **Term Loan (184005975284) of Rs.5,15,00,000/-(Rupees Five crores fifteen lakhs only)**
d. **Canara Mortgage Loan (164003581915) of Rs.1,90,00,000/-(Rupees One crore ninety lakhs only)** with interest thereon.

However, from February 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:

1. **OCC Limit (A/c no. 125003981474) of Rs 12,18,42,347.85 (Rupees Twelve crores eighteen lakhs forty two thousand three hundred forty seven and Paisa Eighty five only)**
2. **Term Loan (A/c no. 184005093043) of Rs 6,66,08,018.43 (Rupees Six crores sixty six lakhs eight thousand eighteen and Paisa Forty three only)**
3. **Term Loan (A/c no. 184005975284) of Rs 4,70,07,943.96 (Rupees Four crores seventy lakhs seven thousand nine hundred forty three and Paisa Ninety six only)**
4. **Canara Mortgage Loan (A/c no. 164003581915)** of **Rs 1,88,45,682.83 (Rupees One crores eighty eight lakhs forty five thousand six hundred eighty-two and Paisa Eighty three only)**

कृते केनरा बैंक / For Canara Bank

मंडल प्रबंधक / Divisional Manager

क्षेत्रीय कार्यालय, फरीदाबाद / Regional Office, Faridabad

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DEMAND NOTICE [SECTION 13(2)] M/S S.H.R.M INTERNATIONAL PRIVATE LIMITED

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(Total Liabilities as on 30.04.2026 of Rs. 25,43,03,990.00)

The details of which together with future interest rate are stated in **Schedule C** here under. 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 30.04.2026** 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 10.10 % OCC limit,9.50 & 8.35 % for term loans and 9.15 % for Canara Mortgage loan 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:

1. **OCC Limit (A/c no. 125003981474) of Rs 12,18,42,347.85 (Rupees Twelve crores eighteen lakhs forty two thousand three hundred forty seven and Paisa Eighty five only)**
2. **Term Loan (A/c no. 184005093043) of Rs 6,66,08,018.43 (Rupees Six crores sixty six lakhs eight thousand eighteen and Paisa Forty three only)**
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(Total Liabilities as on 30.04.2026 of Rs. 25,43,03,990.00)

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;

कृते केनरा बैंक / For CANARA BANK

मंडल प्रबंधक / Divisional Manager

क्षेत्रीय कार्यालय, फरीदाबाद / Regional Office, Faridabad

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(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,

For CANARA BANK

मंडल प्रबंधक / Divisional Manager

Regional Office, Faridabad

AUTHORIZED OFFICER

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Date: 04.05.2026

SCHEDULE –A

[Details of the credit facility/ies availed by the Borrower]

Sl No	Loan No	Nature of Loan/Limit	Date of sanction	Amount
01.	125003981474	OCC LIMIT	08.06.2023	Rs. 12,00,00,000/-
02.	184005093043	TERM LOAN	28.06.2024	Rs.7,50,00,000/-
03.	184005975284	TERM LOAN	30.12.2024	Rs. 5,15,00,000/-
04.	164003581915	CANARA MORTGAGE LOAN	15.12.2025	Rs.1,90,00,000/-
			TOTAL	Rs. 26,55,00,000/-

SCHEDULE –B

[Details of security assets[3]]

Sl No	Movable	Name of Title holder
01:	**Hypothecated Stocks and Plant & Machinery valued of Rs 36.37 Crore**	
	Immovable	
01.	EMT of Land and building situated at Entire basement of freehold plot no 24 in Block-D, area measuring 201.60 sq yards situated in The Kashmir Co-operative House build Society Ltd now known as Pamposh Enclave ,Greater Kailash Part-1, Delhi along with proportionate, undivided ,indivisible, and impartible ownership right into the said plot of land, with all rights title and interest easements, privileges and appurtenances thereto, with all fittings & fixtures electricity connections structure standing thereon with all rights in common entrance ,passage, staircase and other common facilities and amenities provided therein owned and possessed by Sh. Rang Nath Mishra (one of the directors)	MR. RANG NATH MISHRA S/ SH. RAGHAWA RAM MISHRA
02.	EMT of residential land and building situated at plot bearing no C-2/135 area measuring 200 square meters situated in Vipul Khand, Gomti Nagar Yojna, Lucknow, Uttar Pradesh owned and possessed by Mr. Rang Nath Mishra (Director in M/s SHRM International Private Limited) Valued at Rs. 3.26 Crore lakhs as per Valuation report by Castle Architects dated	MR. RANG NATH MISHRA S/O SH. RAGHAWA RAM MISHRA

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	22/06/2023.	
03.	EMT of commercial space, shop/office no 38,39,40 and 41 at first floor, khasra no 815/816-D,817-C,Phoenix Square 1 situated at Village Bisrakh Jalalpur, Tehsil, Dadri Gautam Buddha 2099 Sq ft belongs to Mrs. Shweta Mishra W/o Himanshu Ranjan Mishra.	MRS. SHWETA MISHRA W/O HIMANSHU RANJAN MISHRA
04.	EMT of commercial space, shop/office no 21,22,23 and 24 at first floor khasra no 815/816-D,817-C,Phoenix Square 1 situated at Village Bisrakh Jalalpur, Tehsil, Dadri Gautam Buddha Nagar UP-201301 area admeasuring 2100 Sq ft belongs to Mrs. Shweta Mishra W/o Himanshu Ranjan Mishra.	MRS. SHWETA MISHRA W/O HIMANSHU RANJAN MISHRA
05.	EMT Of commercial space, shop/office no 28,29,32 and 33 at first floor, khasra no 815/816-D,817-C,Phoenix Square 1 situated at Village Bisrakh Jalalpur, Tehsil, Dadri Gautam Buddha Nagar UP-201301, area admeasuring 2000 Sq feet belongs to Mrs. Shweta Mishra W/o Himanshu Ranjan Mishra.	MRS. SHWETA MISHRA W/O HIMANSHU RANJAN MISHRA

SCHEDULE – C

[Details of liability as on date]

SL NO	LOAN NO	NATURE OF LOAN/LIMIT	LIABILITY WITH INTEREST AS ON DATE 30.04.2026	RATE OF INTEREST
01.	125003981474	OCC LIMIT	Rs. 12,18,42,347.85	@ 10.10 p.a
02.	184005093043	TERM LOAN	Rs. 6,66,08,018.43	@ 9.50 p.a
03.	184005975284	TERM LOAN	Rs. 4,70,07,943.96	@ 8.35 p.a
04.	164003581915	CANARA MORTGAGE LOAN	Rs. 1,88,45,682.83	@ 9.15 p.a
		Total Liabilities	**Rs. 25,43,03,990.00**	

कृते केनरा बैंक / For CANARA BANK

मंडल प्रबंधक / Divisional Manager

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