बैंक ऑफ़ बड़ौदा Bank of Baroda

NOTICE TO BORROWER Date :- 13/08/2026

(UNDER SUB-SECTION (2) OF SECTION OF 13 OF THE SARFAESI ACT, 2002)

To
Mr Trinderjit Singh S/O Mr Gurmit Singh, (Borrower)
Ward No 2, Village and Post Office Bhagsu Nag, Tehsil Dharamshala, Distt Kangra HP 176219

Dear Sir,

Re: Credit facilities with our Dharamshala Branch.

1. We refer to our **letter No Retail-00002536263-LMS dated 23-04-2024 , Retail-00002751641-LMS dated 17-09-2024 and 10547224 Dated 08-05-2025** conveying sanction of various credit facilities and the terms of sanction. Pursuant to the above sanction you have availed and started utilising the credit facilities after providing security for the same, as hereinafter started. The present outstanding in various loan/credit facility accounts and the security interest created for such liability are as under:

Sl.No.	Nature and type of facility	Limit	Rate of interest	O/s as on 11-08-2026	Security agreement with brief description of securities
1	Term Loan (Housing)	Rs 33,00,000 /-	8.20%	**Rs. 47,93,252.01/- (Rupees Forty Seven Lakhs Ninety three Thousands two hundred fifty two and one paisa only) Plus, further interest and other charges incurred till realisation less recovery is any**	All that part and parcel on land and construction on property situated on Khata no 15 and Khatauni 23 Khasra no-293/289, Kita-1 total area measuring 0-36-52 sq.mts/ Hect to the extent of its 230/3652 share area measuring 0-02-30 Hectts/sq.mts situated at Mohal- Tharot, Tehsil Shahpur, District Kangra H.P. **vide Mortgage deed Registration no 376/2024 dated 16/05/2024 as per Jamabandi for the year 2020-21 Standing in the name of Mr Trinderjit Singh S/O Mr Gurmit Singh.** Bounded By: North: House of Mr Suraj South: House of Mr Suresh East: House of Mr Suresh West: Road
2	Term Loan (Housing Top Up)	Rs 15,00,000/-	9.05%		
3	Personal loan	Rs 2,00,000/-	13.15%		

Bank of Baroda, 593 Dane Road, Depot Bazar, Dharamshala, Tehsil Dharamshala, Distt Kangra H.P.-176215
Ph. 01892-225950, (M) 6283285071, email: dhakan@bankofbaroda.com, Web: www.bankofbaroda.com

बैंक ऑफ़ बड़ौदा DHAKANE Bank of Baroda

SP-D EE792119135IN IVR:6969792119135
_4-08-2026 12:30:15,20gms(Phy.),
To: TRINDERJIT SINGH, SHAHPUR THAROT
Rait SO, HIMACHAL PR - 176208
From:BANK OF BARODA-176215
(Base:57.00)
POD-Rs.10

Track@ www.indiapost.gov.in Dial-1800

बैंक ऑफ़ बड़ौदा Bank of Baroda

2. As you are aware, you have committed defaults in payment of interest on above loans. You have also defaulted in payment of instalments of term loan/demand loans which have fallen due for payment on **08.08.2026** and thereafter Consequent upon the defaults committed by you, your loan account has been classified as non-performing asset on **08-08-2026** in accordance with Reserve Bank of India directives and guidelines. In spite of our repeated requests and demands you have not repaid the overdue loans including interest thereon.
3. Having regard to your inability to meet your liabilities in respect of the credit facilities duly secured by various securities mentioned in para 1 above, and classification of your account as a non-performing asset, we hereby give you notice under sub-section (2) of section 13 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and call upon you to pay in full and discharge your liabilities to the Bank aggregating **Rs. 47,93,252.01/- (Rupees Forty-Seven Lakhs Ninety three Thousands two hundred and fifty two and one paisa only, Plus, further Interest and other charges incurred till realisation less recovery is any** as stated in para 1 above, within 60 days from the date of this notice. We further give you notice that failing payment of the above amount with interest till date of payment, we shall be free to exercise all or any of the rights under sub-section (4) of the section 13 of the said Act, which please note.
4. Please note that, interest will continue to accrue at the rates specified in para 1 above for each credit facility until payment in full.
5. We invite your attention to sub-section 13 of the said Act in terms of which you are barred from transferring any of the secured assets referred to in para 1 above by way of sale, lease or otherwise (other than in the ordinary course of business), without obtaining our prior written consent. We may add that non-compliance with the above provision contained in section 13 (13) of the said Act, is an offence punishable under section 29 of the Act.
6. We further invite your attention to sub section (8) of section 13 of the said Act in terms of which you may redeem the secured assets, if the amount of dues together with all costs, charges and expenses incurred by the Bank is tendered by you, at any time before the date of publication of notice for public auction/inviting quotations/tender /private treaty. Please note that after publication of the notice as above, your right to redeem the secured assets will not be available.
7. Please note that this demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which we may have, including without limitation, the right to make further demands in respect of sums owing to us.

Yours Faithfully

बैंक ऑफ़ बड़ौदा शाखा (हि.प्र.) DHAKAN Dharamshala (H.P.) Bank of Baroda

कृते बैंक ऑफ़ बड़ौदा
For Bank of Baroda

मुख्य प्रबंधक / CHIEF MANAGER
शाखा बद्दी / Bank of Baroda Baddi

(Name & Designation)
Authorised Officer

Bank of Baroda, 593 Dane Road, Depot Bazar, Dharamshala, Tehsil Dharamshala, Distt Kangra H.P.-176215
Ph. 01892-225950 (M) 6283285071, email: dhakan@bankofbaroda.com, Web: www.bankofbaroda.com

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बैंक ऑफ़ बड़ौदा DHAKAN Dharamshala (H.P.) Bank of Baroda

Dharamsala HO (176215) Counter No.1
SP-D ES792119011IN IVR:6969792119011
14-08-2026 12:30:15,25gms(Phy.),
To: TRINDERJIT SINGH, DMA KANGRA
Dharamsala H, HIMACHAL PR - 176215
From:BANK OF BARODA-176215
(Base:29.00)
POD-Rs.10

Track@ www.indiapost.gov.in Dial-1800

बैंक ऑफ़ बड़ौदा Bank of Baroda

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कृते बैंक ऑफ बड़ौदा
For Bank of Baroda

मुख्य प्रबन्धक / CHIEF MANAGER
शाखा बद्दी / Bank of Baroda Baddi

(Name & Designation)
Authorised Officer

Bank of Baroda, 593 Dane Road, Depot Bazar, Dharamshala, Tehsil Dharamshala, Distt Kangra H.P.-176215
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Booking Ref.ID: 1836000411082688419
GSTIN:02AAAGP0879H1ZE,Article Count: 2
Total Base Tariff: 86
Total CGST: 8 Total SGST: 8

Net Amount: 102, 14-08-2026 12:30:15
Track @ www.indiapost.gov.in

Dharamsala HO (176215) Counter No.1
SP-D EE792119011IN IVR:6969792119011
14-08-2026 12:30:15,25gms(Phy.),
To: TRINDERJIT SINGH, DMA KANGRA
Dharamsala H, HIMACHAL PR - 176215
From:BANK OF BARODA-176215
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Track@ www.indiapost.gov.in Dial-1800

SP-D EE792119135IN IVR:6969792119135
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Track@ www.indiapost.gov.in Dial-1800

Department of Posts
Government of India
Ministry of Communications

Generated through Indiapost website on: 8/10/2026, 6:12:42 pm

Consignment/MO Tracking Report

Consignment/MO Number: EE792119011IN

Article Number:	Article Type:	
EE792119011IN	SP_INLAND_DOC	
Booked At:	**Booked On:**	**Destination:**
Dharamsala HO	14/08/2026, 12:30:15	Dharamsala HO
Origin Pincode:	**Delivered On:**	**Destination Pincode:**
176215	17/08/2026, 17:08:38	176215

Event	Date	Time	Office	Remarks
Item Booked	14/08/2026	12:30:15	Dharamsala HO	-
Item bagged	14/08/2026	18:30:13	Dharamsala HO	-
Bag Received	17/08/2026	09:14:41	-	-
Item received at Destination	17/08/2026	09:16:56	-	-
Taken out for delivery	17/08/2026	10:50:16	IDC DHARAMSALA	-
Item Delivered(Addressee)	17/08/2026	17:08:38	IDC DHARAMSALA	Delivered