बैंक ऑफ़ बड़ौदा Bank of Baroda

NOTICE TO BORROWER

DATE:- 09-07-2026

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

To
Smt Anuradha Sharma _____ **(Borrower/Mortgagor)**
w/o Vipin Kumar
R/O Upper Barol
Tehsil Dharamshala Dist Kangra HP 176215.

Dear Sir/s

Re: Credit facilities with our Dharamshala Branch.

1. We refer to our **letter No BMDP/RK/111/2018-19** dated **11-06-2018** 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 05-07-2026	Security agreement with brief description of securities
1	Term Loan (Housing)	Rs 20,00,000 /-	8.60%	Rs. 1482088.56 Plus, further Interest and other charges incurred till realisation less recovery is any	All Part and Parcel Of Property and Construction Thereupon of Land Situated Within Revenue Estate Of Village Upper Barol Tehsil Dharamshala Distt Kangra Hp Vide Khata No 284 Min Khatoni No 458 Min Khasra No 1256/7 Area 00-01-72 Hect Salam As . Per Jamabandi Year 2007-08 And Taksim Hukman no 2561 Dated 24-10-2016 Lien Noting Intqal No 2599 Aad Rehan Dated 05-03-2022 standing in the name of Smt. Anuradha W/O Vipin Kumar. "Registered Mortgage Vide No 1037/2018 29/05/2018 Dated Boundaries as: North: House South: Open Land East: Open Land and Kuhal

Dharamsala HO (176215) Counter No.2
SP-D EE176457295IN IVR:69[illegible]2963
10-07-2026 12:10:19, 35gms(Phy.),
To: ANURADHA SHARMA, VEO UPPER BAR[illegible]
Dharamsala H, HIMACHAL PR - 176215
From:BANK OF BARODA-176215
(Base:29.00)
POD-Rs.10
Track@ www.indiapost.gov.in Dial-18002666868

भारतीय डाक
डाक सेवा-जन सेवा
India Post
Dak Seva-Jan Seva

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 ऑफ बड़ौदा DHAKAN Dharamshala (H.P.) Bank of Baroda

बैंक ऑफ़ बड़ौदा Bank of Baroda

					West: Path

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 **28-09-2025** and thereafter Consequent upon the defaults committed by you, your loan account has been classified as non-performing asset on **28-09-2025** 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. 1482088.56 (Rs Fourteen Lakhs Eighty-two thousand eighty eight rupees fifty six paisa) Plus further interest and other charges incurred till realisation less recovery if any minus recovery if 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 •DHAKAN• Dharamshala (H.P.) Bank of Baroda

(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

Anuradha.

India Post - Article Status Report

Article Details

Article Number	EE764572963IN
Article Type	SP_INLAND_DOC
Booked At	Dharamsala HO
Booked On	10/07/2026
Destination Pincode	176215
Delivery Location	Dharamsala HO
Source Country	INDIA
Destination Country	INDIA
Tariff	34.24
Delivery Status	delivered

Event Details

#	Event	Location	Date	Time	Description
1	Item Delivered(Addressee)	IDC DHARAMSALA	11/07/2026	13:08:47	Item Delivered(Addressee)
2	Taken out for delivery	IDC DHARAMSALA	11/07/2026	10:04:17	Taken out for delivery
3	Item received at Destination	N/A	11/07/2026	08:49:03	Item received at Destination
4	Bag Received	N/A	11/07/2026	08:46:28	Bag Received
5	Item bagged	Dharamsala HO	10/07/2026	16:26:27	Item bagged
6	Item Booked	Dharamsala HO	10/07/2026	12:10:19	Item Booked

Generated on: 13/7/2026, 7:29:59 PM

बैंक ऑफ़ बड़ौदा Bank of Baroda

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

DATE:- 09-07-2026

To

Mr Vipin Kumar S/O Mr Gorkhu Ram
R/O Upper Barol
Tehsil Dharamshala Dist Kangra HP 176215.

Dear Sir,

Re: Your guarantee for credit facilities granted to Smt Anuradha Sharma W/o Vipin Kumar R/O Upper Barol Tehsil Dharamshala Dist Kangra HP 176215.

1. As you are aware, you have by a guarantee dated 11/06/2018 guaranteed payment on demand of all moneys and discharge all obligations and liabilities then or at any time thereafter owing or incurred to us by **Smt Anuradha Sharma W/o Vipin Kumar**, for aggregate credit limits of **Rs.20.00** Lacs with interest thereon more particularly set out in the said guarantee document.

2. We have to inform you that the borrower has committed defaults in payment of his liabilities and consequently his account has been classified as non-performing asset. A copy of the notice dated.05/07/2026 under section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 sent by us to the borrower is enclosed. Since the borrower has committed defaults, in terms of the guarantee you have become liable to pay to us the outstanding amount of loan/credit facilities aggregating **Rs. 1482088.56 (Rs Fourteen Lakhs Eighty-two thousand eighty eight rupees fifty-six paisa) Plus further interest and other charges incurred till realisation less recovery if any minus recovery if any,** and we hereby invoke the guarantee and call upon you to pay the said amount within 60 days from the date of this notice. Please note that interest will continue to accrue at the rates specified in para 1 of the notice dated 05/07/2026 served on the borrower (copy enclosed).

3. We further wish to inform you that in regard to the security provided by you to secure your guarantee obligations for the due repayment of the loans and advances by the borrower, this notice of 60 days may please be treated as notice under sub-section(2) of section 13 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. We further give you notice that failing payment of the above amount with interest upto the date of payment, we shall be at liberty to exercise all or any of the rights under sub-section (4) of section 13 of the said Act, which please note.

4. We invite your attention to sub-section(13) of 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

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

Dharamsala HO (176215) Counter No.2
SP-D EE764572675IN IVR:6969764572675
10-07-2026 12:10:19, 40gms (Phy.),
To: VIPIN KUMAR, VPO UPPER KAROL
Dharamsala H, HIMACHAL PR - 176215
From:BANK OF BARODA-176215
(Base:29.00)
POD-Rs.10

India Post
Track@ www.indiapost.gov.in Dial-18002666868

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.

5. 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.

6. 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, in the right to make further demands in respect of sums owing to us.

Yours faithfully,

Authorised Officer.

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

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Vipul.

India Post - Article Status Report

Article Details

Article Number	EE764572875IN
Article Type	SP_INLAND_DOC
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Booked On	10/07/2026
Destination Pincode	176215
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Source Country	INDIA
Destination Country	INDIA
Tariff	34.24
Delivery Status	delivered

Event Details

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6	Item Booked	Dharamsala HO	10/07/2026	12:10:19	Item Booked

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RE763641659IN

INFORMATION

डाक सेवार्थ
On postal
Service

बैंक ऑफ बड़ौदा धर्मशाला (हि. प्र.) DHAKAN Dharamshala (H.P.) Bank of Baroda

BANK OF BARODA

प्रेषक डाकघर की नाम-मोहर
Name-Stamp of office of posting

DHARAMSHALA

पिन/PIN 1 7 6 2 1 5

आर.पी.-54/R.P.-54

भारतीय डाक विभाग
DEPARTMENT OF POSTS, INDIA

प्राप्ति स्वीकृति/ACKNOWLEDGEMENT

रजिस्ट्री-पत्र/पार्सल प्राप्त हुआ

Received Registered Letter/Parcel/ Regd. Post with AD

क्रमांक/No. तारीख/Dated 29/07/26 का/of

बीमे का मूल्य रूपयों में

Insured for Rupees

पाने वाले

Addressed to VIPIN KUMAR S/O GORKHU RAM P/O. VILL UPPER BADOL. TEH DISALA. DISTT. KANGRA (H.P.) 176215

को/on

वितरण डाकघर की तारीख-मोहर
Date stamp of office of delivery

हस्ताक्षर और नाम/Signature and Name

आवश्यक को काट दिया जाए
Strike out if not relevant

R

RE763641557IN

डाक सेवार्थ
On postal Service

बैंक ऑफ बड़ौदा
धर्मशाला (हि.प्र.)
DHAKAN
Dharamshala (H.P.)
Bank of Baroda

BANK OF BARODA

DHARAMSHALA

प्रेषक डाकघर की नाम-मोहर
Name-Stamp of office of posting

पिन/PIN 176215

आर.पी-54/R.P.-54

भारतीय डाक विभाग
DEPARTMENT OF POSTS INDIA
प्राप्ति स्वीकृति/ACKNOWLEDGEMENT

अनावश्यक को काट दिया जाए Strike out if not relevant

रजिस्ट्री-पत्र/पार्सल प्राप्त हुआ
Received Registered Letter/Parcel Regd. post with AD

क्रमांक/No. तारीख/Dated 09/07/26 का/of

बीमे का मूल्य रूपयों में
Insured for Rupees

पाने वाले
Addressed to ANURADHA SHARMA W/O VIPIN KUMAR VPO. UPPER BADOL. TELI DISALA. DISTT. KANGRA (H.P.) 176215

* *

को/on

वितरण डाकघर की तारीख-मोहर
Date stamp of office of delivery

हस्ताक्षर और नाम/Signature and Name