बैंक ऑफ़ बड़ौदा Bank of Baroda

NOTICE TO BORROWER

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

DATE :- 09-07-2026

To
Mrs Chanchla Devi (Borrower & Mortgagor)
W/O Mr Ram Singh, ~~(Borrower)~~
Ward No 8, Village Kholi, PO Sunehar,
Tehsil and Distt Kangra 176056

Dear Sir/s

Re: Credit facilities with our Dharamshala Branch.

1. We refer to our **letter No BMDP/RK/109/2017-18 dated 10-11-2017** 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 /-	9.45 %	**Rs. 2188024.22 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 308 and Khatauni 442 Khasra no 2154 total area measuring 0-14-24 Hect to the extent of its 384/1424 share measuring 0-03-84 Hectts situated at Mohal and Mauza Kholi Tehsil and District Kangra H.P. **vide Mortgage deed Registration no 1094/2017 dated 08/11/2017 as per Jamabandi for the year 2014-15 Standing in the name of Mrs Chanchla Devi W/O Mr Ram Singh.** Bounded By: North: Kuhal & Aara Machine South: House of Nirmal East: Open Land of Desh Raj 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 **29-01-2025** and thereafter Consequent upon the defaults committed by you, your loan account has

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 DHAKAN Dharamshala (H.P.) Bank of Baroda

बैंक ऑफ़ बड़ौदा Bank of Baroda

been classified as non-performing asset on **29-01-2025** 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. 2188024.22 (Rs Twenty-One Lakhs Eighty eight Thousands twenty four rupees and twenty two paise) 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 DHAKAN Dharamshala (H.P.) Bank of Baroda

(Name & Designation)
Authorised Officer

Dharamsala HO (176215) Counter No, भारतीय डाक
SP-D EE764572946IN IVR:6969764572
10-07-2026 12:10:19,259ms (Phy.),
To: CHANCHLA DEVI, PO SUNEHAR
Sunchar SO, HIMACHAL PR - 176056
From:BANK OF BARODA-176215
(Bill:57.00)
POD-Rs.10

India Post

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

Copy to:

Mr Ram Singh S/ Balwant Singh, (Guarantor)
Ward No 8, Village Kholi, PO Sunehar, Tehsil and Distt Kangra 176056

Chamba.

India Post - Article Status Report

Article Details

Article Number	EE764572946IN
Article Type	SP_INLAND_DOC
Booked At	Dharamsala HO
Booked On	10/07/2026
Destination Pincode	176056
Delivery Location	Sunehar SO
Source Country	INDIA
Destination Country	INDIA
Tariff	67.3
Delivery Status	delivered

Event Details

#	Event	Location	Date	Time	Description
1	Item Delivered(Addressee)	Kholi BO	11/07/2026	16:36:51	Item Delivered(Addressee)
2	Taken out for delivery	Kholi BO	11/07/2026	16:30:09	Taken out for delivery
3	Item received at Destination	Kholi BO	11/07/2026	12:17:01	Item received at Destination
4	Bag Received	N/A	11/07/2026	12:01:47	Bag Received
5	Item bagged	Sunehar SO	11/07/2026	09:15:22	Item bagged
6	Item Invoiced to BO	Sunehar SO	11/07/2026	09:01:59	Item Invoiced to BO
7	Item received at Destination	Sunehar SO	11/07/2026	08:54:14	Item received at Destination
8	Bag Received	Sunehar SO	11/07/2026	08:49:48	Bag Received
9	Item Dispatched	Mail Agency	11/07/2026	01:05:59	Item Dispatched

		Pathankot RMS			
10	Item Received	Pathankot NSH	11/07/2026	20:24:16	Item Received
11	Bag Received	Pathankot NSH	11/07/2026	20:09:22	Bag Received
12	Item Dispatched	Dharamsala HO	10/07/2026	15:54:57	Item Dispatched
13	Item bagged	Dharamsala HO	10/07/2026	14:54:05	Item bagged
14	Item Booked	Dharamsala HO	10/07/2026	12:10:19	Item Booked

Generated on: 13/7/2026, 7:25:26 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 Ram Singh S/ Balwant Singh, _____ (Guarantor)
Ward No 8, Village Kholi, PO Sunehar,
Tehsil and Distt Kangra 176056

Dear Sir,

Re: Your guarantee for credit facilities granted to Mrs Chanchla Devi W/O Mr Ram Singh.

1. As you are aware, you have by a guarantee dated 10/11/2017, 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 **Mrs Chanchla Devi W/O Mr Ram Singh,** 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. 2188024.22 (Rs Twenty-One Lakhs Eighty eight Thousands twenty four rupees and twenty-two paise) Plus, further Interest and other charges incurred till realisation less recovery is 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 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.

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 शाखा धर्मशाला (हि.प्र.) DHAKAN Dharamshala (H.P.) Bank of Baroda

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,

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

Authorised Officer

Dharamsala HO (176215) Counter No:
SP-D EE764572950IN IVR:6959764572
10-07/2026 12:10:19, 40gms(Phy.),
To: RAM SINGH, PO SUNEHAK
Sunchar SO, HIMACHAL PR - 176056
From:BANK OF BARODA-176215
(Base:57.00)
POD-Rs.10

Track@ www.indiapost.gov.in Dial-1800266868

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

Ram Singh

India Post - Article Status Report

Article Details

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Generated on: 13/7/2026, 7:23:47 PM

बैंक ऑफ़ बड़ौदा Bank of Baroda

NOTICE TO BORROWER

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W/O Mr Ram Singh, ~~(Borrower)~~
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बैंक ऑफ़ बड़ौदा DHAKAN Dharamshala (H.P.) Bank of Baroda

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Yours Faithfully,

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

(Name & Designation)
Authorised Officer

Copy to:

Mr Ram Singh S/ Balwant Singh, (Guarantor)
Ward No 8, Village Kholi, PO Sunehar, Tehsil and Distt Kangra 176056

बैंक ऑफ़ बड़ौदा Bank of Baroda

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

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Mr Ram Singh S/ Balwant Singh,_____ (Guarantor)
Ward No 8, Village Kholi, PO Sunehar,
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Bank of Baroda, 593 Dane Road, Depot Bazar, Dharamshala, Tehsil Dharamshala, Distt Kangra H.P.-176215
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बैंक ऑफ बड़ौदा धर्मशाला (हि. प्र.) DHAKAN Dharamshala (H.P.) Bank of Baroda

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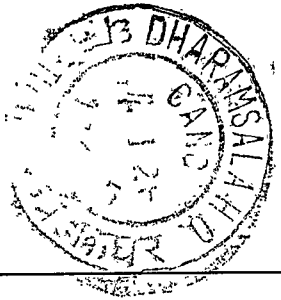
6. Please note that this demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which we may have, including without limitation, in the right to make further demands in respect of sums owing to us.

Yours faithfully,

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

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



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

RIGHT TO INFORMATION

डाक सेवार्थ
On postal Service



BANK OF BARODA

DHARAMSHALA

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 RAM SINGH S/O BALWANT SINGH W/No 8. VILL KHOLI. PO. SUNEHAR TEH & DISTT. KANGRA 176056 को/on _____

* *

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

हस्ताक्षर और नाम/Signature and Name



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

RIGHT TO INFORMATION

डाक सेवार्थ
On postal Service



BANK OF BARODA

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 09/07/26 का/of

बीमे का मूल्य रूपयों में

Insured for Rupees

पाने वाले

Addressed to CHANCHLA DEVI W/O RAM SINGH, W/NO 8 VILL. KHOLI, PO. SUNEHAR TEH & DISTT KANGRA (HP) 176056

को/on

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

हस्ताक्षर और नाम/Signature and Name

* अनावश्यक को काट दिया जाए
* Strike out if not relevant