2,03,68,644.06 बैंक ऑफ महाराष्ट्र Bank of Maharashtra एक परिवार एक बैंक	**अंचल कार्यालय इंदौर** Zonal office Indore टेलीफोन/**TELE** -0731 : 2435924, 2531805 **ई-मेल /** email : legal_ind@mahabank.co.in **प्रधान कार्यालय**: लोकमंगल, 1501, शिवाजीनगर, पुणे5- **Head Office:** LOKMANGAL,1501,SHIVAJINAGAR,PUNE-5	91 YEARS

AX40/Legal/SARFAESI/2026-27 **Date:05.05.2026**

Demand Notice under sec 13(2)
By Regd. A.D. / Speed Post / Courier/Dasti

1. M/s Dhanush Foods Proprietor Mrs. Sunita Khandelwal W/o Mr. Santosh Khandelwal **Address:** Office- Dhanush Foods, Kota Road, Near Monto Hotel Agar Malwa 465441. Also at: Residence- Ward No 06, Chhawni Naka Road, Jhanda Chowk, Agar Malwa 465441. **Mobile: 94259-21732**	**2. Mrs. Sunita Khandelwal W/o Mr. Santosh Khandelwal** **Address:** Office- Dhanush Foods, Kota Road, Near Monto Hotel Agar Malwa 465441. Also at: Residence- Ward No 06, Chhawni Naka Road, Jhanda Chowk, Agar Malwa 465441. **Mobile: 94259-21732**	**3. Mrs. Shilpa Khandelwal, W/o Mr. Shubham Khandelwal,** **Address:** Residence- Ward No 06, Chhawni Naka Road, Jhanda Chowk, Agar Malwa 465441. **Mobile: 7000112854**

Dear Sir / Madam,

Sub: Notice U/s. 13 (2) of Securitisation & Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002.

1. That at your request, the following credit facilities have been sanctioned by Bank of Maharashtra, **Agar-Malwa branch,** to you Addressee No. 1 and 2. You addressee no. 3 stood as guarantor for repayment of the dues under or in respect of the credit facilities granted to you Nos.1 & 2.

2. That the details of the credit facilities, the securities charged in favour of the Bank and the present outstanding dues are as under –

Name and amount of credit facilities	Security	Present outstanding as on 05.05.2026
Credit Facility No.1 Cash Credit Facility **Rs. 200.00 lacs** A/c No. **60508881257**	1. Hypothecation of stock and Receivables i.e. assets created from bank's finance. 2. Mortgage of Land together with the buildings and structures/residential House at open plot no survey no 341/13/Min-37 Chhawni Naka Road, Jhanda Chowk, Agar Malwa 465441. (M.P) Admeasuring 2049.36 Square Feet i.e., 190.48 Square meter.	Ledger Balance: Rs. 2,01,05,452.06 Unapplied Interest: Rs. 2,40,906.00 Penal Interest: Rs. 22,286.00 **Total: Rs. 2,03,68,644.06**

	Bounded as:- On or towards East- Chhawani Naka Link Road, On or towards West- road, On or towards North- Road, On or towards South- Plot of Mrs. Sheetal. (Owner: Mrs. Sunita Khandelwal)	
	Grand total	**Rs. 2,03,68,644.06**

3. That in consideration of the said credit facilities availed, you have executed the necessary documents in favour of the bank including the following documents and also created charges and securities in favour of the Bank as above mentioned.

Documents For Cash Credit Facility No. 1

a) RF-45 : Request letter for making credit facility Dated 07.10.2024
b) RF-46/47 : Demand Promissory Note Dated 07.10.2024.
c) RF 154 : Guarantee Deed Dated 07.10.2024
d) RF 66J : Hypothecation Deed Dated 07.10.2024
e) Annexure A : Memorandum of Record of Equitable Mortgage dated 06.10.2024
f) Annexure B : Memorandum of record of Deposit of Title Deeds dated 07.10.2024
g) Annexure C: Mortgagor's letter of confirmation of equitable mortgage dated 08.10.2024

CERSAI Asset ID: 200085956126
The details of the creation of charges are as under:

Mortgage:- Equitable Mortgage
Name of Executant/s - Mrs. Sunita Khandelwal W/o Mr. Santosh Khandelwal

Description of the property mortgaged: -

Mortgage of Land together with the buildings and structures/residential House at open plot no survey no 341/13/Min-37 Chhawni Naka Road, Jhanda Chowk, Agar Malwa 465441. (M.P) Admeasuring 2049.36 Square Feet i.e., 190.48 Square meter.
Bounded as:
On or towards East- Chhawani Naka Link Road, On or towards West- Road, On or towards North- Road, On or towards South- Plot of Mrs. Sheetal.
CERSAI Asset ID: 200085956126

4. That you have failed to adhere to the financial discipline and terms and conditions of the sanction and made defaults and accordingly your account has been classified as NPA on **30.04.2026** by the bank in accordance with the RBI norms. In spite of repeated demands by the bank official by telephonic conversation, written communication and by personal visit, you failed to clear the outstanding amount in your account.
5. That since you failed to pay the outstanding dues of the bank despite repeated requests and hence in exercise of the powers conferred on the bank under **the Securitization And Reconstruction Of Financial Assets And Enforcement Of Security Act 2002,** and without prejudice to the rights of the bank, the bank hereby call upon you to repay the entire amount of **Rs. 2,03,68,644.06 (Rupees Two Crore Three Lakhs Sixty Eight Thousand Six Hundred and Forty Four and Paisa Six Only) plus interest thereon at contractual rate in the account w.e.f. 05.05.2026 along with penal interest @2% and other charges/expenses in the account** within 60 days from the date of receipt of this notice, failing which in addition to and without prejudice to the rights available to the bank, the bank shall be entitled to exercise all

the powers under Section 13 sub-section (4) of the above said Act in respect of securities/properties enforceable under the Act. And you shall also be liable to all the costs, risks and consequences including expenses or other incidental charges.

The Powers available under the Act inter alia includes.

(a) To take possession of the secured assets wherein the security interest has been created as mentioned above together with right to transfer by way of lease, assignment or sale for realization the secured assets.
(b) To take over the management of the business of the borrower including right to transfer by way of lease, assignment or sale for realization the secured assets.
(c) To appoint any person as manager to manage the secured assets, the possession of which will be taken over by the bank and the manager shall manage the secured assets and any transfer the secured assets shall vest in the transferee all rights or in relation to, the secured assets, as if transfer had been made by you.
(d) To issue notice to any person who has acquired any of the secured assets against which the security interest has been created from whom any money is due or may become due to you to pay to the bank.

6. Please take note that as per section 13(3) of the SARFAESI Act, after the receipt of this notice, you are restraint from disposing off or dealing with the securities without prior consent of the Bank.
7. The borrower's attention is invited to the provisions of sub-section 8 of Sec 13 of the Act, in respect of time available, to redeem the secured assets.

Yours faithfully,

बैंक ऑफ महाराष्ट्र BANK OF MAHARASHTRA ZONAL OFFICE, INDORE आंचलिक कार्यालय, इन्दौर

(Umesh Kumar)
Chief Manager and Authorized Officer under SARFAESI Act
Indore Zone