ਕੇਨਰਾ ਬੈਂਕ केनरा बैंक Canara Bank
सिंडीकेट सिंडिकेट Syndicate Together We Can

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

Ref: 7987/R&L/13(2)/ANJU/99/2026-27 **Date: 04-08-2026**

To

SMT. ANJU DEVI (BORROWER/MORTGAGOR)
W/O SURAJ DASS
HNO 1295 NEAR DAIRY, LAMA PIND
CHOGITTI, JALANDHAR
PUNJAB 144009
MOB: +91 98010 75066

SH. SURAJ DASS (CO-BORROWER)
S/O CHHATHU DASS
HNO 1295 NEAR DAIRY, LAMA PIND
CHOGITTI, JALANDHAR
PUNJAB 144009
MOB: +91 99158 32594

SH. BIRBAL KUMAR (CO-BORROWER)
S/O SURAJ DASS DHANKHARIYA
HARSIDHI EAST CHAMPARAN
CHAMPARAN
BIHAR 845422
MOB: +91 72505 69104

Dear Sir,

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

****

The undersigned being the Authorized Officer of Canara Bank, **JANDIALA BRANCH** (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 **SMT. ANJU DEVI (BORROWER/MORTGAGOR) W/O SURAJ DASS, SH. SURAJ DASS (CO-BORROWER) S/O CHHATHU DASS AND SH. BIRBAL KUMAR (CO-BORROWER) S/O SURAJ DASS DHANKHARIYA** had 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.

However, since **FEB 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 **03-08-2026** amounts to **Rs.27,53,878.86 (Rupees Twenty Seven Lakh Fifty Three Thousand Eight Hundred Seventy Eight and Paisa Eighty Six**

Internal

Only) plus future interest and charges, the details of which together with future interest rate are stated in Schedule C hereunder. 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/ instalment and interest thereon, the secured creditor was constrained to classify the debt as Non-Performing Asset (NPA) as on **03-08-2026** 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 2 % 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. Guarantors are liable to the extent of amount mentioned in Schedule C.

Please take note of the fact that if you fail to repay to the secured creditor the aforesaid sum of **Rs.27,53,878.86 (Rupees Twenty Seven Lakh Fifty Three Thousand Eight Hundred Seventy Eight and Paisa Eighty Six Only)** 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;

(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.

Internal

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.

Yours faithfully,

AUTHORIZED OFFICER
REGIONAL OFFICE, JALANDHAR

Authorized Officer
Recovery & Legal Section
R.O. Jal.
CANARA BANK

SCHEDULE –A

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

Sl No	Loan No	Nature of Loan/Limit	Date of sanction	Amount (In INR)
1	160003252079	HOUSING FINANCE	29-04-2025	Rs. 30,00,000.00
2	164068623325	HOME LOAN SECURE	05-05-2025	Rs. 51,693.00

SCHEDULE –B

Sl No	Immovable Asset(s)	Name of Title holder
1	Property measuring 3 marla (12'-9" x 50'-0"), 207 sq. ft. per marla comprised in Khata no. 378/473 to 475 Khasra no. 1532, 3835/1600, 1521, 1543, 1544, 2966/1522, 2973/1553, 2967/1522, 2978/1558, 1559, 3665/1537, 3664/1537 at Chak Hussaina, Lamba Pind, Tehsil and District Jalandhar Bounded as under: East: Rasta / 12'-9" West: Others / 12'-9" North: Meena Devi / 50'-0" South: Remaining Share / 50'-0" As per Deed no. 2025-26/186/1/2066 dated 12-05-2025 CERSAI SECURITY ID: dated 400091662951 dated 11-06-2025	SMT. ANJU DEVI W/O SURAJ DASS

SCHEDULE – C

SL NO	LOAN NO	NATURE OF LOAN/ LIMIT	LIABILITY WITH INTEREST AS ON 03-08-2026			RATE OF INTEREST
			Principal	Interest	Total	
1	160003252079	HOUSING FINANCE	Rs. 26,52,722.00	Rs. 49,463.86	Rs. 27,02,185.86	7.30% + 2% penal interest= 9.30%
2	164068623325	HOME LOAN SECURE	Rs. 50,055.00	Rs. 1,638.00	Rs. 51,693.00	8 10% + 2% penal interest= 10.10%

TOTAL = Rs.27,53,878.86 (Rupees Twenty Seven Lakh Fifty Three Thousand Eight Hundred Seventy Eight and Paisa Eighty Six Only) plus future interest and charges

Apart from above liabilities, the party is also having Credit Card Account no. 125009476985 in the name of Suraj Dass, with liability of Rs. 30,281.53 plus future interest and charges.

Internal