

**Demand-Cum-Auction Notice****Date: 20.05.2025****Mr./ Mrs./ Ms. HIMABSHU SHARMA****S/O RAKESH SHARMA****Add:- B-802 TOWER- B UNINAV HEIGHTS,NH 58 RAJ****NAGAR EXTENSION,RAJ NAGAR EXTENSION GHAZIABAD****UTTAR PRADESH 201017****Mob:- 8826967108****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 101942519801****Date of pledge- 05/11/24****Sanctioned Loan Amount- Rs 51038/-**

Dear Sir/Madam,

This communication is in continuation of our earlier Loan Recall Notice, issued pursuant to the evaluation of the gold articles pledged by you under the aforementioned Gold Loan account. Based on the detailed assessment carried out by the Bank, it has been conclusively determined that the pledged gold is of a purity level below 18 carats, which is significantly below the threshold permissible under the Bank's gold loan policy.

In light of the above, the Bank was constrained to recall the said loan, and you were accordingly advised to settle all outstanding dues. However, as on 19.05.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 51138.48, inclusive of the principal, accrued interest, and applicable charges.

You are hereby once again formally called upon to make full and final payment of the outstanding dues within a period of 7 (seven) working days from the date of this notice. Failure to comply within the stipulated time shall leave the Bank with no alternative but to initiate auction proceedings for the sale of the pledged gold, in accordance with the terms and conditions of the loan agreement and applicable legal provisions.

Please take notice that, in the event of non-payment, the Bank shall proceed with the public auction of the pledged articles without any further reference or notice to you. Details of the auction, including the date, time, and venue, shall be published in one or more local and national newspapers, as required under law. You shall be at liberty to attend or be represented at the said auction, should you so desire.

This notice shall be treated as the final and conclusive communication from the Bank regarding the repayment of the subject loan. Should the dues be paid in full within the above-mentioned time frame, the pledged articles shall be released, and auction proceedings shall be withdrawn. In the event that you have already remitted the full amount, you may kindly treat this notice as null and void.

For any queries or further clarification, you may contact us via email at [customercare@shivalikbank.com](mailto:customercare@shivalikbank.com) or call our customer care helpline at 1800-202-5333.

Further the bank reserves its right to initiate appropriate legal proceedings against you the borrower for recovery of the balance amount that maybe remaining after the adjustment of the proceeds of the auction.

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**SHIVALIK SMALL FINANCE BANK LTD.****HEAD OFFICE:**  
Plot No - 2B, 6<sup>th</sup> Floor, Tower 3,  
Sector - 126, Noida - 201 304.Ph: 0120-4060000  
[info@shivalikbank.com](mailto:info@shivalikbank.com)  
[www.shivalikbank.com](http://www.shivalikbank.com)**REGD. OFFICE:**  
501, Salcon Aurum, Jasola District Centre, New Delhi - 110 025.  
CIN NO: U65900DL2020PLC366027

**Demand-Cum-Auction Notice****Date: 20.05.2025****Mr./ Mrs./ Ms. MANJU****S/O SUBHASH****Add:- E-2/77 OLD H NO -2 F/F,KH NO-190 GALI NO-2****SONIA VIHAR KHAJURI KHAS,SHIVAJI MOHALLA PUSTA -5****NORTH EAST DELHI 110090****Mob:- 9627849276****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 101942519871****Date of pledge- 08/11/24****Sanctioned Loan Amount- Rs 49085/-**

Dear Sir/Madam,

This communication is in continuation of our earlier Loan Recall Notice, issued pursuant to the evaluation of the gold articles pledged by you under the aforementioned Gold Loan account. Based on the detailed assessment carried out by the Bank, it has been conclusively determined that the pledged gold is of a purity level below 18 carats, which is significantly below the threshold permissible under the Bank's gold loan policy.

In light of the above, the Bank was constrained to recall the said loan, and you were accordingly advised to settle all outstanding dues. However, as on 19.05.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 28406.66, inclusive of the principal, accrued interest, and applicable charges.

You are hereby once again formally called upon to make full and final payment of the outstanding dues within a period of 7 (seven) working days from the date of this notice. Failure to comply within the stipulated time shall leave the Bank with no alternative but to initiate auction proceedings for the sale of the pledged gold, in accordance with the terms and conditions of the loan agreement and applicable legal provisions.

Please take notice that, in the event of non-payment, the Bank shall proceed with the public auction of the pledged articles without any further reference or notice to you. Details of the auction, including the date, time, and venue, shall be published in one or more local and national newspapers, as required under law. You shall be at liberty to attend or be represented at the said auction, should you so desire.

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**Demand-Cum-Auction Notice****Date: 20.05.2025****Mr./ Mrs./ Ms. SUJIT KUMAR****S/O ANIL KUMAR SHRIVASTAVA****Add:- HOUSE NO - 68,3 - FLOOR NEAR SHAKARPUR THANA****KARKARDOOMA, LAXMI NAGAR EAST DELHI 110092****Mob:- 8178762944****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 101942520229****Date of pledge- 07/12/24****Sanctioned Loan Amount- Rs 91920/-**

Dear Sir/Madam,

This communication is in continuation of our earlier Loan Recall Notice, issued pursuant to the evaluation of the gold articles pledged by you under the aforementioned Gold Loan account. Based on the detailed assessment carried out by the Bank, it has been conclusively determined that the pledged gold is of a purity level below 18 carats, which is significantly below the threshold permissible under the Bank's gold loan policy.

In light of the above, the Bank was constrained to recall the said loan, and you were accordingly advised to settle all outstanding dues. However, as on 19.05.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 92409.78, inclusive of the principal, accrued interest, and applicable charges.

You are hereby once again formally called upon to make full and final payment of the outstanding dues within a period of 7 (seven) working days from the date of this notice. Failure to comply within the stipulated time shall leave the Bank with no alternative but to initiate auction proceedings for the sale of the pledged gold, in accordance with the terms and conditions of the loan agreement and applicable legal provisions.

Please take notice that, in the event of non-payment, the Bank shall proceed with the public auction of the pledged articles without any further reference or notice to you. Details of the auction, including the date, time, and venue, shall be published in one or more local and national newspapers, as required under law. You shall be at liberty to attend or be represented at the said auction, should you so desire.

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**Demand-Cum-Auction Notice****Date: 20.05.2025****Mr./ Mrs./ Ms. ANAND PATTATHIL****C/O JAYADEVADAS****Add:- FLAT 3A BHAGGYAM ADIKAR, NO 26 OLD NO 18  
DSILVA ROAD, MYLAPORE CHENNAI TAMIL NADU 600004  
Mob:- 9600118424****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 104142511511****Date of pledge- 09/12/24****Sanctioned Loan Amount- Rs 160568/-**

Dear Sir/Madam,

This communication is in continuation of our earlier Loan Recall Notice, issued pursuant to the evaluation of the gold articles pledged by you under the aforementioned Gold Loan account. Based on the detailed assessment carried out by the Bank, it has been conclusively determined that the pledged gold is of a purity level below 18 carats, which is significantly below the threshold permissible under the Bank's gold loan policy.

In light of the above, the Bank was constrained to recall the said loan, and you were accordingly advised to settle all outstanding dues. However, as on 19.05.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 161226.73, inclusive of the principal, accrued interest, and applicable charges.

You are hereby once again formally called upon to make full and final payment of the outstanding dues within a period of 7 (seven) working days from the date of this notice. Failure to comply within the stipulated time shall leave the Bank with no alternative but to initiate auction proceedings for the sale of the pledged gold, in accordance with the terms and conditions of the loan agreement and applicable legal provisions.

Please take notice that, in the event of non-payment, the Bank shall proceed with the public auction of the pledged articles without any further reference or notice to you. Details of the auction, including the date, time, and venue, shall be published in one or more local and national newspapers, as required under law. You shall be at liberty to attend or be represented at the said auction, should you so desire.

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**Demand-Cum-Auction Notice****Date: 20.05.2025****Mr./ Mrs./ Ms. SAMALLA MURLI KRISHNA****S/O RANGANADHAM SAMALLA****Add:- BHAVKA NILAYAM PLOT NO 14 FLAT 202 ROAD NO  
14, PRAGATHI NAGAR OPP LARVEN HOMES GATE,  
MEDCHAL MALKAJGIRI TELANGANA 500090  
Mob:- 9515568847****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 103942514483****Date of pledge- 26/12/24****Sanctioned Loan Amount- Rs 481330/-**

Dear Sir/Madam,

This communication is in continuation of our earlier Loan Recall Notice, issued pursuant to the evaluation of the gold articles pledged by you under the aforementioned Gold Loan account. Based on the detailed assessment carried out by the Bank, it has been conclusively determined that the pledged gold is of a purity level below 18 carats, which is significantly below the threshold permissible under the Bank's gold loan policy.

In light of the above, the Bank was constrained to recall the said loan, and you were accordingly advised to settle all outstanding dues. However, as on 19.05.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 458935.19, inclusive of the principal, accrued interest, and applicable charges.

You are hereby once again formally called upon to make full and final payment of the outstanding dues within a period of 7 (seven) working days from the date of this notice. Failure to comply within the stipulated time shall leave the Bank with no alternative but to initiate auction proceedings for the sale of the pledged gold, in accordance with the terms and conditions of the loan agreement and applicable legal provisions.

Please take notice that, in the event of non-payment, the Bank shall proceed with the public auction of the pledged articles without any further reference or notice to you. Details of the auction, including the date, time, and venue, shall be published in one or more local and national newspapers, as required under law. You shall be at liberty to attend or be represented at the said auction, should you so desire.

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**Demand-Cum-Auction Notice****Date: 20.05.2025****Mr./ Mrs./ Ms. UMAMAHESWARI BALAKRISHNAN****S/O BALAKRISHNAN****Add:- 78/54/2,V S MUDALI STREET SAIDAPET CHENNAI****TAMIL NADU 600015****Mob:- 8939077784****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 104142511795****Date of pledge- 12/02/25****Sanctioned Loan Amount- Rs 1040500/-**

Dear Sir/Madam,

This communication is in continuation of our earlier Loan Recall Notice, issued pursuant to the evaluation of the gold articles pledged by you under the aforementioned Gold Loan account. Based on the detailed assessment carried out by the Bank, it has been conclusively determined that the pledged gold is of a purity level below 18 carats, which is significantly below the threshold permissible under the Bank's gold loan policy.

In light of the above, the Bank was constrained to recall the said loan, and you were accordingly advised to settle all outstanding dues. However, as on 19.05.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 1078266.00, inclusive of the principal, accrued interest, and applicable charges.

You are hereby once again formally called upon to make full and final payment of the outstanding dues within a period of 7 (seven) working days from the date of this notice. Failure to comply within the stipulated time shall leave the Bank with no alternative but to initiate auction proceedings for the sale of the pledged gold, in accordance with the terms and conditions of the loan agreement and applicable legal provisions.

Please take notice that, in the event of non-payment, the Bank shall proceed with the public auction of the pledged articles without any further reference or notice to you. Details of the auction, including the date, time, and venue, shall be published in one or more local and national newspapers, as required under law. You shall be at liberty to attend or be represented at the said auction, should you so desire.

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**Demand-Cum-Auction Notice****Date: 20.05.2025****Mr./ Mrs./ Ms. PENMATSA VENKATA BHASKARA RAJU****S/O PENMATSA SATHYANARAYAN****Add:- 1-45B,1ST BLOCK PALAKOL MANDAL****CHINTAPARRU,CHINTAPARRU WEST GODAVARI ANDHRA****PRADESH 534250****Mob:- 8499839097****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 103942515166****Date of pledge- 14/02/25****Sanctioned Loan Amount- Rs 1950000/-**

Dear Sir/Madam,

This communication is in continuation of our earlier Loan Recall Notice, issued pursuant to the evaluation of the gold articles pledged by you under the aforementioned Gold Loan account. Based on the detailed assessment carried out by the Bank, it has been conclusively determined that the pledged gold is of a purity level below 18 carats, which is significantly below the threshold permissible under the Bank's gold loan policy.

In light of the above, the Bank was constrained to recall the said loan, and you were accordingly advised to settle all outstanding dues. However, as on 19.05.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 1954830.35, inclusive of the principal, accrued interest, and applicable charges.

You are hereby once again formally called upon to make full and final payment of the outstanding dues within a period of 7 (seven) working days from the date of this notice. Failure to comply within the stipulated time shall leave the Bank with no alternative but to initiate auction proceedings for the sale of the pledged gold, in accordance with the terms and conditions of the loan agreement and applicable legal provisions.

Please take notice that, in the event of non-payment, the Bank shall proceed with the public auction of the pledged articles without any further reference or notice to you. Details of the auction, including the date, time, and venue, shall be published in one or more local and national newspapers, as required under law. You shall be at liberty to attend or be represented at the said auction, should you so desire.

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**Demand-Cum-Auction Notice****Date: 20.05.2025****Mr./ Mrs./ Ms. MOHAMMED ARSHAD AYUB****S/O MOHD JAFFAR****Add:- 17-6-50/6,DABEERPURA SAIDABAD,YAKUTPURA****HYDERABAD TELANGANA 500024****Mob:- 8341604788****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 103942515295****Date of pledge- 20/02/25****Sanctioned Loan Amount- Rs 180236/-**

Dear Sir/Madam,

This communication is in continuation of our earlier Loan Recall Notice, issued pursuant to the evaluation of the gold articles pledged by you under the aforementioned Gold Loan account. Based on the detailed assessment carried out by the Bank, it has been conclusively determined that the pledged gold is of a purity level below 18 carats, which is significantly below the threshold permissible under the Bank's gold loan policy.

In light of the above, the Bank was constrained to recall the said loan, and you were accordingly advised to settle all outstanding dues. However, as on 19.05.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 189362.22, inclusive of the principal, accrued interest, and applicable charges.

You are hereby once again formally called upon to make full and final payment of the outstanding dues within a period of 7 (seven) working days from the date of this notice. Failure to comply within the stipulated time shall leave the Bank with no alternative but to initiate auction proceedings for the sale of the pledged gold, in accordance with the terms and conditions of the loan agreement and applicable legal provisions.

Please take notice that, in the event of non-payment, the Bank shall proceed with the public auction of the pledged articles without any further reference or notice to you. Details of the auction, including the date, time, and venue, shall be published in one or more local and national newspapers, as required under law. You shall be at liberty to attend or be represented at the said auction, should you so desire.

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**Demand-Cum-Auction Notice****Date: 20.05.2025****Mr./ Mrs./ Ms. KARTHIK .D****S/O DHANAPAL****Add:- NEW NO 10 OLD NO 27 1ST FLOOR,PRAKASH RAO****COLONY NEAR RTO OFFICE PULIYANTH,PE****PULIYANTHOPE CHENNAI TAMIL NADU 600012****Mob:- 8148140504****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 104142512090****Date of pledge- 17/03/25****Sanctioned Loan Amount- Rs 1989000/-**

Dear Sir/Madam,

This communication is in continuation of our earlier Loan Recall Notice, issued pursuant to the evaluation of the gold articles pledged by you under the aforementioned Gold Loan account. Based on the detailed assessment carried out by the Bank, it has been conclusively determined that the pledged gold is of a purity level below 18 carats, which is significantly below the threshold permissible under the Bank's gold loan policy.

In light of the above, the Bank was constrained to recall the said loan, and you were accordingly advised to settle all outstanding dues. However, as on 19.05.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 1990439.00, inclusive of the principal, accrued interest, and applicable charges.

You are hereby once again formally called upon to make full and final payment of the outstanding dues within a period of 7 (seven) working days from the date of this notice. Failure to comply within the stipulated time shall leave the Bank with no alternative but to initiate auction proceedings for the sale of the pledged gold, in accordance with the terms and conditions of the loan agreement and applicable legal provisions.

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**Demand-Cum-Auction Notice****Date: 20.05.2025****Mr./ Mrs./ Ms. JABBAR K SHAIKH****S/O KARIM SHAIKH****Add:- SR NO 11 / 2, NEAR RAHAMANIYA MAJJID PUNE  
CITY, PADAWAL NAGAR THERGAON PUNE MAHARASHTRA  
411033  
Mob:- 9922661193****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 104242512522****Date of pledge- 13/03/25****Sanctioned Loan Amount- Rs 189912/-**

Dear Sir/Madam,

This communication is in continuation of our earlier Loan Recall Notice, issued pursuant to the evaluation of the gold articles pledged by you under the aforementioned Gold Loan account. Based on the detailed assessment carried out by the Bank, it has been conclusively determined that the pledged gold is of a purity level below 18 carats, which is significantly below the threshold permissible under the Bank's gold loan policy.

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Please take notice that, in the event of non-payment, the Bank shall proceed with the public auction of the pledged articles without any further reference or notice to you. Details of the auction, including the date, time, and venue, shall be published in one or more local and national newspapers, as required under law. You shall be at liberty to attend or be represented at the said auction, should you so desire.

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For any queries or further clarification, you may contact us via email at [customercare@shivalikbank.com](mailto:customercare@shivalikbank.com) or call our customer care helpline at 1800-202-5333.

Further the bank reserves its right to initiate appropriate legal proceedings against you the borrower for recovery of the balance amount that maybe remaining after the adjustment of the proceeds of the auction.

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Sector - 126, Noida - 201 304.**Ph: 0120-4060000**  
[info@shivalikbank.com](mailto:info@shivalikbank.com)  
[www.shivalikbank.com](http://www.shivalikbank.com)**REGD. OFFICE:**  
501, Salcon Aurum, Jasola District Centre, New Delhi - 110 025.  
CIN NO: U65900DL2020PLC366027

**Demand-Cum-Auction Notice****Date: 20.05.2025****Mr./ Mrs./ Ms. SWAPANIL J TORANE****S/O JAYKUMAR TORANE****Add:- PIMPRI,LAL MANDIR PURVI KADIL BHAG PUNE****CITY,SUBHASH NAGAR NEAR SHIMALA BISCIT COMPANY****PI PUNE MAHARASHTRA 411017****Mob:- 9579933336****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 104242512554****Date of pledge- 17/03/25****Sanctioned Loan Amount- Rs 290520/-**

Dear Sir/Madam,

This communication is in continuation of our earlier Loan Recall Notice, issued pursuant to the evaluation of the gold articles pledged by you under the aforementioned Gold Loan account. Based on the detailed assessment carried out by the Bank, it has been conclusively determined that the pledged gold is of a purity level below 18 carats, which is significantly below the threshold permissible under the Bank's gold loan policy.

In light of the above, the Bank was constrained to recall the said loan, and you were accordingly advised to settle all outstanding dues. However, as on 19.05.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 293591.20, inclusive of the principal, accrued interest, and applicable charges.

You are hereby once again formally called upon to make full and final payment of the outstanding dues within a period of 7 (seven) working days from the date of this notice. Failure to comply within the stipulated time shall leave the Bank with no alternative but to initiate auction proceedings for the sale of the pledged gold, in accordance with the terms and conditions of the loan agreement and applicable legal provisions.

Please take notice that, in the event of non-payment, the Bank shall proceed with the public auction of the pledged articles without any further reference or notice to you. Details of the auction, including the date, time, and venue, shall be published in one or more local and national newspapers, as required under law. You shall be at liberty to attend or be represented at the said auction, should you so desire.

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**Demand-Cum-Auction Notice****Date: 20.05.2025****Mr./ Mrs./ Ms. SAVITRI SUBHASH SINGH****S/O SUBHASH SINGH**

**Add:- GHATKOPAR, NEAR ACHARYA ATRE MAIDAN, 90  
FEET ROAD, PANT, NAGAR S.O ROOM NO 12, GURUNANAK  
NAGAR, GALLI MUMBAI SUBURBAN MAHARASHTRA  
400075  
Mob:- 7977611961**

**Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 103742513810****Date of pledge- 20/03/25****Sanctioned Loan Amount- Rs 1271000/-**

Dear Sir/Madam,

This communication is in continuation of our earlier Loan Recall Notice, issued pursuant to the evaluation of the gold articles pledged by you under the aforementioned Gold Loan account. Based on the detailed assessment carried out by the Bank, it has been conclusively determined that the pledged gold is of a purity level below 18 carats, which is significantly below the threshold permissible under the Bank's gold loan policy.

In light of the above, the Bank was constrained to recall the said loan, and you were accordingly advised to settle all outstanding dues. However, as on 19.05.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 1242168.48, inclusive of the principal, accrued interest, and applicable charges.

You are hereby once again formally called upon to make full and final payment of the outstanding dues within a period of 7 (seven) working days from the date of this notice. Failure to comply within the stipulated time shall leave the Bank with no alternative but to initiate auction proceedings for the sale of the pledged gold, in accordance with the terms and conditions of the loan agreement and applicable legal provisions.

Please take notice that, in the event of non-payment, the Bank shall proceed with the public auction of the pledged articles without any further reference or notice to you. Details of the auction, including the date, time, and venue, shall be published in one or more local and national newspapers, as required under law. You shall be at liberty to attend or be represented at the said auction, should you so desire.

This notice shall be treated as the final and conclusive communication from the Bank regarding the repayment of the subject loan. Should the dues be paid in full within the above-mentioned time frame, the pledged articles shall be released, and auction proceedings shall be withdrawn. In the event that you have already remitted the full amount, you may kindly treat this notice as null and void.

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**Demand-Cum-Auction Notice****Date: 20.05.2025****Mr./ Mrs./ Ms. MRS. VASUGI K.****S/O VARATHAM****Add:- NO.8/113 2ND FLOOR,AMMAN KOVIL STREET NEAR  
BAJANAI KOVIL STREET,VADAPALANI VADAPALANI  
CHENNAI CHENNAI TAMIL NADU 600026  
Mob:- 8608117515****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 104142512191****Date of pledge- 26/03/25****Sanctioned Loan Amount- Rs 1092000/-**

Dear Sir/Madam,

This communication is in continuation of our earlier Loan Recall Notice, issued pursuant to the evaluation of the gold articles pledged by you under the aforementioned Gold Loan account. Based on the detailed assessment carried out by the Bank, it has been conclusively determined that the pledged gold is of a purity level below 18 carats, which is significantly below the threshold permissible under the Bank's gold loan policy.

In light of the above, the Bank was constrained to recall the said loan, and you were accordingly advised to settle all outstanding dues. However, as on 19.05.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 1112527.05, inclusive of the principal, accrued interest, and applicable charges.

You are hereby once again formally called upon to make full and final payment of the outstanding dues within a period of 7 (seven) working days from the date of this notice. Failure to comply within the stipulated time shall leave the Bank with no alternative but to initiate auction proceedings for the sale of the pledged gold, in accordance with the terms and conditions of the loan agreement and applicable legal provisions.

Please take notice that, in the event of non-payment, the Bank shall proceed with the public auction of the pledged articles without any further reference or notice to you. Details of the auction, including the date, time, and venue, shall be published in one or more local and national newspapers, as required under law. You shall be at liberty to attend or be represented at the said auction, should you so desire.

This notice shall be treated as the final and conclusive communication from the Bank regarding the repayment of the subject loan. Should the dues be paid in full within the above-mentioned time frame, the pledged articles shall be released, and auction proceedings shall be withdrawn. In the event that you have already remitted the full amount, you may kindly treat this notice as null and void.

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**Demand-Cum-Auction Notice****Date: 20.05.2025****Mr./ Mrs./ Ms. UMMANENI DURGARAO****S/O TIRAPATHIRAO****Add:- 6-813/41,JAGGAYYAPETA,KAKANI NAGAR KRISHNA****ANDHRA PRADESH 521175****Mob:- 8074016913****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 103942516541****Date of pledge- 08/04/25****Sanctioned Loan Amount- Rs 177000/-**

Dear Sir/Madam,

This communication is in continuation of our earlier Loan Recall Notice, issued pursuant to the evaluation of the gold articles pledged by you under the aforementioned Gold Loan account. Based on the detailed assessment carried out by the Bank, it has been conclusively determined that the pledged gold is of a purity level below 18 carats, which is significantly below the threshold permissible under the Bank's gold loan policy.

In light of the above, the Bank was constrained to recall the said loan, and you were accordingly advised to settle all outstanding dues. However, as on 19.05.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 180292.35, inclusive of the principal, accrued interest, and applicable charges.

You are hereby once again formally called upon to make full and final payment of the outstanding dues within a period of 7 (seven) working days from the date of this notice. Failure to comply within the stipulated time shall leave the Bank with no alternative but to initiate auction proceedings for the sale of the pledged gold, in accordance with the terms and conditions of the loan agreement and applicable legal provisions.

Please take notice that, in the event of non-payment, the Bank shall proceed with the public auction of the pledged articles without any further reference or notice to you. Details of the auction, including the date, time, and venue, shall be published in one or more local and national newspapers, as required under law. You shall be at liberty to attend or be represented at the said auction, should you so desire.

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**Demand-Cum-Auction Notice****Date: 20.05.2025****Mr./ Mrs./ Ms. A SRIDEVI****S/O ARUMUGAM****Add:- HAZEL , FIRST FLOOR, B 110,AVADI MAIN ROAD ,  
POONAMALLEE KAMARAJNAGAR, THIRUVALLUR TAMIL  
NADU 600071  
Mob:- 9884132134****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 104142512218****Date of pledge- 29/03/25****Sanctioned Loan Amount- Rs 1875000/-**

Dear Sir/Madam,

This communication is in continuation of our earlier Loan Recall Notice, issued pursuant to the evaluation of the gold articles pledged by you under the aforementioned Gold Loan account. Based on the detailed assessment carried out by the Bank, it has been conclusively determined that the pledged gold is of a purity level below 18 carats, which is significantly below the threshold permissible under the Bank's gold loan policy.

In light of the above, the Bank was constrained to recall the said loan, and you were accordingly advised to settle all outstanding dues. However, as on 19.05.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 1906439.00, inclusive of the principal, accrued interest, and applicable charges.

You are hereby once again formally called upon to make full and final payment of the outstanding dues within a period of 7 (seven) working days from the date of this notice. Failure to comply within the stipulated time shall leave the Bank with no alternative but to initiate auction proceedings for the sale of the pledged gold, in accordance with the terms and conditions of the loan agreement and applicable legal provisions.

Please take notice that, in the event of non-payment, the Bank shall proceed with the public auction of the pledged articles without any further reference or notice to you. Details of the auction, including the date, time, and venue, shall be published in one or more local and national newspapers, as required under law. You shall be at liberty to attend or be represented at the said auction, should you so desire.

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**Demand-Cum-Auction Notice****Date: 20.05.2025****Mr./ Mrs./ Ms. SINGARAVELU A R****S/O RAJAGOPAL****Add:- NO D-29, ICE HOUSE POLICE QUARTERS****TRIPLICANE, CHENNAI TAMIL NADU 600005****Mob:- 9840897763****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 104142512331****Date of pledge- 15/04/25****Sanctioned Loan Amount- Rs 557000/-**

Dear Sir/Madam,

This communication is in continuation of our earlier Loan Recall Notice, issued pursuant to the evaluation of the gold articles pledged by you under the aforementioned Gold Loan account. Based on the detailed assessment carried out by the Bank, it has been conclusively determined that the pledged gold is of a purity level below 18 carats, which is significantly below the threshold permissible under the Bank's gold loan policy.

In light of the above, the Bank was constrained to recall the said loan, and you were accordingly advised to settle all outstanding dues. However, as on 19.05.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 558428.36, inclusive of the principal, accrued interest, and applicable charges.

You are hereby once again formally called upon to make full and final payment of the outstanding dues within a period of 7 (seven) working days from the date of this notice. Failure to comply within the stipulated time shall leave the Bank with no alternative but to initiate auction proceedings for the sale of the pledged gold, in accordance with the terms and conditions of the loan agreement and applicable legal provisions.

Please take notice that, in the event of non-payment, the Bank shall proceed with the public auction of the pledged articles without any further reference or notice to you. Details of the auction, including the date, time, and venue, shall be published in one or more local and national newspapers, as required under law. You shall be at liberty to attend or be represented at the said auction, should you so desire.

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**Demand-Cum-Auction Notice****Date: 20.05.2025****Mr./ Mrs./ Ms. AMIT KUMAR****-****Add:- DIGHWDUBAULI KASHI TENGRAHI KHAP  
GOPALGANJ BIHAR 841409  
Mob:- 7294026842****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 101942522268****Date of pledge- 16/04/25****Sanctioned Loan Amount- Rs 585000/-**

Dear Sir/Madam,

This communication is in continuation of our earlier Loan Recall Notice, issued pursuant to the evaluation of the gold articles pledged by you under the aforementioned Gold Loan account. Based on the detailed assessment carried out by the Bank, it has been conclusively determined that the pledged gold is of a purity level below 18 carats, which is significantly below the threshold permissible under the Bank's gold loan policy.

In light of the above, the Bank was constrained to recall the said loan, and you were accordingly advised to settle all outstanding dues. However, as on 19.05.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 586064.42, inclusive of the principal, accrued interest, and applicable charges.

You are hereby once again formally called upon to make full and final payment of the outstanding dues within a period of 7 (seven) working days from the date of this notice. Failure to comply within the stipulated time shall leave the Bank with no alternative but to initiate auction proceedings for the sale of the pledged gold, in accordance with the terms and conditions of the loan agreement and applicable legal provisions.

Please take notice that, in the event of non-payment, the Bank shall proceed with the public auction of the pledged articles without any further reference or notice to you. Details of the auction, including the date, time, and venue, shall be published in one or more local and national newspapers, as required under law. You shall be at liberty to attend or be represented at the said auction, should you so desire.

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**Demand-Cum-Auction Notice****Date: 20.05.2025****Mr./ Mrs./ Ms. RAJENDRA S SUTAR****S/O SHANKAR SUTAR****Add:- AT- UCHAL POST- MAAN TAL- SHAHUWADI DIST-  
KOLHAPUR VISHAL GAD ROAD NEAR KALMMA MANDIR  
MAN KOLHAPUR MAHARASHTRA 415101  
Mob:- 9356152550****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 104242512899****Date of pledge- 17/04/25****Sanctioned Loan Amount- Rs 137000/-**

Dear Sir/Madam,

This communication is in continuation of our earlier Loan Recall Notice, issued pursuant to the evaluation of the gold articles pledged by you under the aforementioned Gold Loan account. Based on the detailed assessment carried out by the Bank, it has been conclusively determined that the pledged gold is of a purity level below 18 carats, which is significantly below the threshold permissible under the Bank's gold loan policy.

In light of the above, the Bank was constrained to recall the said loan, and you were accordingly advised to settle all outstanding dues. However, as on 19.05.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 138989.31, inclusive of the principal, accrued interest, and applicable charges.

You are hereby once again formally called upon to make full and final payment of the outstanding dues within a period of 7 (seven) working days from the date of this notice. Failure to comply within the stipulated time shall leave the Bank with no alternative but to initiate auction proceedings for the sale of the pledged gold, in accordance with the terms and conditions of the loan agreement and applicable legal provisions.

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**Demand-Cum-Auction Notice****Date: 20.05.2025****Mr./ Mrs./ Ms. OMKAR B SUTAR****S/O BABURAO****Add:- SR NO-51, PLOT NO-14,,DHANORI ROAD, NEAR  
VAIBHAV NURSING HOME, PUNE,CITY BHAIRAVNAGAR  
PUNE MAHARASHTRA 411015  
Mob:- 9022106151****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 104242512900****Date of pledge- 17/04/25****Sanctioned Loan Amount- Rs 139000/-**

Dear Sir/Madam,

This communication is in continuation of our earlier Loan Recall Notice, issued pursuant to the evaluation of the gold articles pledged by you under the aforementioned Gold Loan account. Based on the detailed assessment carried out by the Bank, it has been conclusively determined that the pledged gold is of a purity level below 18 carats, which is significantly below the threshold permissible under the Bank's gold loan policy.

In light of the above, the Bank was constrained to recall the said loan, and you were accordingly advised to settle all outstanding dues. However, as on 19.05.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 141018.13, inclusive of the principal, accrued interest, and applicable charges.

You are hereby once again formally called upon to make full and final payment of the outstanding dues within a period of 7 (seven) working days from the date of this notice. Failure to comply within the stipulated time shall leave the Bank with no alternative but to initiate auction proceedings for the sale of the pledged gold, in accordance with the terms and conditions of the loan agreement and applicable legal provisions.

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**Demand-Cum-Auction Notice****Date: 20.05.2025****Mr./ Mrs./ Ms. ROHIT LOHAR****S/O SADASHIV****Add:- MALAVAR, MALAVAR NEAR MAHATMA GANDHI****HIGHSCHOOL BAMBA, ADE BAMBAVADE KOLHAPUR****MAHARASHTRA 416213****Mob:- 9011032525****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 104242512898****Date of pledge- 17/04/25****Sanctioned Loan Amount- Rs 129696/-**

Dear Sir/Madam,

This communication is in continuation of our earlier Loan Recall Notice, issued pursuant to the evaluation of the gold articles pledged by you under the aforementioned Gold Loan account. Based on the detailed assessment carried out by the Bank, it has been conclusively determined that the pledged gold is of a purity level below 18 carats, which is significantly below the threshold permissible under the Bank's gold loan policy.

In light of the above, the Bank was constrained to recall the said loan, and you were accordingly advised to settle all outstanding dues. However, as on 19.05.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 132330.00, inclusive of the principal, accrued interest, and applicable charges.

You are hereby once again formally called upon to make full and final payment of the outstanding dues within a period of 7 (seven) working days from the date of this notice. Failure to comply within the stipulated time shall leave the Bank with no alternative but to initiate auction proceedings for the sale of the pledged gold, in accordance with the terms and conditions of the loan agreement and applicable legal provisions.

Please take notice that, in the event of non-payment, the Bank shall proceed with the public auction of the pledged articles without any further reference or notice to you. Details of the auction, including the date, time, and venue, shall be published in one or more local and national newspapers, as required under law. You shall be at liberty to attend or be represented at the said auction, should you so desire.

This notice shall be treated as the final and conclusive communication from the Bank regarding the repayment of the subject loan. Should the dues be paid in full within the above-mentioned time frame, the pledged articles shall be released, and auction proceedings shall be withdrawn. In the event that you have already remitted the full amount, you may kindly treat this notice as null and void.

For any queries or further clarification, you may contact us via email at [customercare@shivalikbank.com](mailto:customercare@shivalikbank.com) or call our customer care helpline at 1800-202-5333.

Further the bank reserves its right to initiate appropriate legal proceedings against you the borrower for recovery of the balance amount that maybe remaining after the adjustment of the proceeds of the auction.

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501, Salcon Aurum, Jasola District Centre, New Delhi - 110 025.  
CIN NO: U65900DL2020PLC366027



**Demand-Cum-Auction Notice****Date: 20.05.2025****Mr./ Mrs./ Ms. RAVURI RAKESH****S/O RAVURI PANDU****Add:- NO 37 / 1 TYPE 4, H V F ESTATE AVADI AMBATTUR****THIRUVALLUR TAMIL NADU 600054****Mob:- 9360501331****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 104142512395****Date of pledge- 21/04/25****Sanctioned Loan Amount- Rs 877000/-**

Dear Sir/Madam,

This communication is in continuation of our earlier Loan Recall Notice, issued pursuant to the evaluation of the gold articles pledged by you under the aforementioned Gold Loan account. Based on the detailed assessment carried out by the Bank, it has been conclusively determined that the pledged gold is of a purity level below 18 carats, which is significantly below the threshold permissible under the Bank's gold loan policy.

In light of the above, the Bank was constrained to recall the said loan, and you were accordingly advised to settle all outstanding dues. However, as on 19.05.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 891935.43, inclusive of the principal, accrued interest, and applicable charges.

You are hereby once again formally called upon to make full and final payment of the outstanding dues within a period of 7 (seven) working days from the date of this notice. Failure to comply within the stipulated time shall leave the Bank with no alternative but to initiate auction proceedings for the sale of the pledged gold, in accordance with the terms and conditions of the loan agreement and applicable legal provisions.

Please take notice that, in the event of non-payment, the Bank shall proceed with the public auction of the pledged articles without any further reference or notice to you. Details of the auction, including the date, time, and venue, shall be published in one or more local and national newspapers, as required under law. You shall be at liberty to attend or be represented at the said auction, should you so desire.

This notice shall be treated as the final and conclusive communication from the Bank regarding the repayment of the subject loan. Should the dues be paid in full within the above-mentioned time frame, the pledged articles shall be released, and auction proceedings shall be withdrawn. In the event that you have already remitted the full amount, you may kindly treat this notice as null and void.

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**Demand-Cum-Auction Notice****Date: 20.05.2025****Mr./ Mrs./ Ms. GOULIKAR SAI KUMAR****S/O GOULIKAR RAJU****Add:- 13-6-434/B/38 FLAT NO 201,HIMAGIRI AVENUE OM****NAGAR GOLCONDA,LANGER HOUSE HYDERABAD****TELANGANA 500008****Mob:- 9292201262****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 103942516875****Date of pledge- 23/04/25****Sanctioned Loan Amount- Rs 200600/-**

Dear Sir/Madam,

This communication is in continuation of our earlier Loan Recall Notice, issued pursuant to the evaluation of the gold articles pledged by you under the aforementioned Gold Loan account. Based on the detailed assessment carried out by the Bank, it has been conclusively determined that the pledged gold is of a purity level below 18 carats, which is significantly below the threshold permissible under the Bank's gold loan policy.

In light of the above, the Bank was constrained to recall the said loan, and you were accordingly advised to settle all outstanding dues. However, as on 19.05.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 201617.07, inclusive of the principal, accrued interest, and applicable charges.

You are hereby once again formally called upon to make full and final payment of the outstanding dues within a period of 7 (seven) working days from the date of this notice. Failure to comply within the stipulated time shall leave the Bank with no alternative but to initiate auction proceedings for the sale of the pledged gold, in accordance with the terms and conditions of the loan agreement and applicable legal provisions.

Please take notice that, in the event of non-payment, the Bank shall proceed with the public auction of the pledged articles without any further reference or notice to you. Details of the auction, including the date, time, and venue, shall be published in one or more local and national newspapers, as required under law. You shall be at liberty to attend or be represented at the said auction, should you so desire.

This notice shall be treated as the final and conclusive communication from the Bank regarding the repayment of the subject loan. Should the dues be paid in full within the above-mentioned time frame, the pledged articles shall be released, and auction proceedings shall be withdrawn. In the event that you have already remitted the full amount, you may kindly treat this notice as null and void.

For any queries or further clarification, you may contact us via email at [customercare@shivalikbank.com](mailto:customercare@shivalikbank.com) or call our customer care helpline at 1800-202-5333.

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CIN NO: U65900DL2020PLC366027

**Demand-Cum-Auction Notice****Date: 20.05.2025****Mr./ Mrs./ Ms. MOHD FAHEEUDDIN****S/O MOHD FAQRUDDIN****Add:- 8-3-169/42,GANGA NAGAR****KHAIRATABAD,YOUSUFGUDA HYDERABAD****TELANGANA 500045****Mob:- 8688045414****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 103942516882****Date of pledge- 23/04/25****Sanctioned Loan Amount- Rs 120000/-**

Dear Sir/Madam,

This communication is in continuation of our earlier Loan Recall Notice, issued pursuant to the evaluation of the gold articles pledged by you under the aforementioned Gold Loan account. Based on the detailed assessment carried out by the Bank, it has been conclusively determined that the pledged gold is of a purity level below 18 carats, which is significantly below the threshold permissible under the Bank's gold loan policy.

In light of the above, the Bank was constrained to recall the said loan, and you were accordingly advised to settle all outstanding dues. However, as on 19.05.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 122000.22, inclusive of the principal, accrued interest, and applicable charges.

You are hereby once again formally called upon to make full and final payment of the outstanding dues within a period of 7 (seven) working days from the date of this notice. Failure to comply within the stipulated time shall leave the Bank with no alternative but to initiate auction proceedings for the sale of the pledged gold, in accordance with the terms and conditions of the loan agreement and applicable legal provisions.

Please take notice that, in the event of non-payment, the Bank shall proceed with the public auction of the pledged articles without any further reference or notice to you. Details of the auction, including the date, time, and venue, shall be published in one or more local and national newspapers, as required under law. You shall be at liberty to attend or be represented at the said auction, should you so desire.

This notice shall be treated as the final and conclusive communication from the Bank regarding the repayment of the subject loan. Should the dues be paid in full within the above-mentioned time frame, the pledged articles shall be released, and auction proceedings shall be withdrawn. In the event that you have already remitted the full amount, you may kindly treat this notice as null and void.

For any queries or further clarification, you may contact us via email at [customercare@shivalikbank.com](mailto:customercare@shivalikbank.com) or call our customer care helpline at 1800-202-5333.

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**Demand-Cum-Auction Notice****Date: 20.05.2025****Mr./ Mrs./ Ms. SYED MANSOOR AKTHAR****S/O ABDUL AZEEZ SYED****Add:- 6-3-1185/153-1,BS MAATHA****KHAIRATAB,KHAIRATAB HYDERABAD****TELANGANA 500004****Mob:- 9030786730****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 103942516873****Date of pledge- 23/04/25****Sanctioned Loan Amount- Rs 1923000/-**

Dear Sir/Madam,

This communication is in continuation of our earlier Loan Recall Notice, issued pursuant to the evaluation of the gold articles pledged by you under the aforementioned Gold Loan account. Based on the detailed assessment carried out by the Bank, it has been conclusively determined that the pledged gold is of a purity level below 18 carats, which is significantly below the threshold permissible under the Bank's gold loan policy.

In light of the above, the Bank was constrained to recall the said loan, and you were accordingly advised to settle all outstanding dues. However, as on 19.05.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 1955054, inclusive of the principal, accrued interest, and applicable charges.

You are hereby once again formally called upon to make full and final payment of the outstanding dues within a period of 7 (seven) working days from the date of this notice. Failure to comply within the stipulated time shall leave the Bank with no alternative but to initiate auction proceedings for the sale of the pledged gold, in accordance with the terms and conditions of the loan agreement and applicable legal provisions.

Please take notice that, in the event of non-payment, the Bank shall proceed with the public auction of the pledged articles without any further reference or notice to you. Details of the auction, including the date, time, and venue, shall be published in one or more local and national newspapers, as required under law. You shall be at liberty to attend or be represented at the said auction, should you so desire.

This notice shall be treated as the final and conclusive communication from the Bank regarding the repayment of the subject loan. Should the dues be paid in full within the above-mentioned time frame, the pledged articles shall be released, and auction proceedings shall be withdrawn. In the event that you have already remitted the full amount, you may kindly treat this notice as null and void.

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Date: 20.05.2025

Mr./ Mrs./ Ms. KHOKHAR MAYUR

S/O HIMMATBHAI

Add:- 202, ASHOK VATIKA SOCIETY, CHORASI, PUNAGAM

SURAT GUJARAT 395010

Mob:- 9879810321

**Reg: Demand-cum-auction Notice – Gold Loan accounts in your name**

**Gold Loan Account number- 103842510883**

**Date of pledge- 14/10/2024**

**Sanctioned Loan Amount- Rs 2550000/-**

**Subject: Final Notice Prior to Auction – Loan Recall Pursuant to Discrepancy in Purity of Pledged Gold**

Dear Sir/Madam,

This is with reference to the Loan Recall Notice dated 22/04/2025, issued in respect of your Gold Loan Account No. 103842510883, whereby you were called upon to repay the entire outstanding loan amount disbursed against gold pledged with the Bank. The recall of the loan was necessitated due to a material discrepancy identified in the purity of the pledged gold, as determined upon appraisal by the Bank's approved valuer. The total amount due for settlement stands at INR 2557754.80, inclusive of the principal, accrued interest, and applicable charges.

At the time of disbursement, the loan was sanctioned on the basis of the declared purity of the gold provided by you. However, upon verification, it has been ascertained that the actual purity of the pledged gold is significantly lower than that represented. Accordingly, the loan amount disbursed exceeds the permissible value that could have been extended against the gold of the actual purity.

Pursuant to this finding, a notice was issued to you calling for the refund of the differential amount, i.e., the excess amount granted beyond the eligible loan value as per the Bank's norms. Despite the issuance of such notice and the subsequent Loan Recall Notice, there has been no compliance or repayment from your end.

Please be informed that in view of your continued default and failure to respond, the Bank shall now be constrained to proceed with the auction of the pledged gold, in accordance with the terms of the gold loan agreement and prevailing legal and regulatory provisions. The auction shall be conducted without any further reference or notice to you, and you shall be held liable for any resulting shortfall, together with costs, charges, and expenses incurred in connection with the recovery process.

You are hereby granted a final opportunity to remit the outstanding dues, including the differential amount and/or the full loan liability, within 7 (seven) working days from the date of this notice. In the event of non-payment within the stipulated period, the Bank shall carry out the auction of the pledged gold, and appropriate legal action may also be initiated against you for recovery of the balance amount, if any.

Should you have already made the payment, you may treat this notice as withdrawn. For any clarification or assistance, please contact us at [customercare@shivalikbank.com](mailto:customercare@shivalikbank.com) or call 1800-202-5333.

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**Demand-Cum-Auction Notice****Date: 20.05.2025****Mr./ Mrs./ Ms. KONDA NANDHAN KUMAR****S/O KONDA DEVENDER****Add:- 11-8-258,SAI KRISHNA NAGAR COLONY SAROOR****NAGAR K.V. RANGAREDDY RANGA REDDY TELANGANA****500035****Mob:- 9182627656****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 103942515901****Date of pledge- 13/03/2025****Sanctioned Loan Amount- Rs 132555/-****Subject: Final Notice Prior to Auction – Loan Recall Pursuant to Discrepancy in Purity of Pledged Gold**

Dear Sir/Madam,

This is with reference to the Loan Recall Notice dated 22/04/2025, issued in respect of your Gold Loan Account No. 103942515901, whereby you were called upon to repay the entire outstanding loan amount disbursed against gold pledged with the Bank. The recall of the loan was necessitated due to a material discrepancy identified in the purity of the pledged gold, as determined upon appraisal by the Bank's approved valuer. The total amount due for settlement stands at INR 136584, inclusive of the principal, accrued interest, and applicable charges.

At the time of disbursement, the loan was sanctioned on the basis of the declared purity of the gold provided by you. However, upon verification, it has been ascertained that the actual purity of the pledged gold is significantly lower than that represented. Accordingly, the loan amount disbursed exceeds the permissible value that could have been extended against the gold of the actual purity.

Pursuant to this finding, a notice was issued to you calling for the refund of the differential amount, i.e., the excess amount granted beyond the eligible loan value as per the Bank's norms. Despite the issuance of such notice and the subsequent Loan Recall Notice, there has been no compliance or repayment from your end.

Please be informed that in view of your continued default and failure to respond, the Bank shall now be constrained to proceed with the auction of the pledged gold, in accordance with the terms of the gold loan agreement and prevailing legal and regulatory provisions. The auction shall be conducted without any further reference or notice to you, and you shall be held liable for any resulting shortfall, together with costs, charges, and expenses incurred in connection with the recovery process.

You are hereby granted a final opportunity to remit the outstanding dues, including the differential amount and/or the full loan liability, within 7 (seven) working days from the date of this notice. In the event of non-payment within the stipulated period, the Bank shall carry out the auction of the pledged gold, and appropriate legal action may also be initiated against you for recovery of the balance amount, if any.

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**Demand-Cum-Auction Notice****Date: 20.05.2025**

**Mr./ Mrs./ Ms. AASTHA CHAUDHARY**  
**S/O DEEPAK KUMAR**  
**Add:- A-4/45 SECTOR-18, ROHINI NORTH WEST DELHI**  
**110089**  
**Mob:- 9873370467**

**Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 101942521813****Date of pledge- 24/03/2025****Sanctioned Loan Amount- Rs 530484/-****Subject: Final Notice Prior to Auction – Loan Recall Pursuant to Discrepancy in Purity of Pledged Gold**

Dear Sir/Madam,

This is with reference to the Loan Recall Notice dated 22/04/2025, issued in respect of your Gold Loan Account No. 101942521813, whereby you were called upon to repay the entire outstanding loan amount disbursed against gold pledged with the Bank. The recall of the loan was necessitated due to a material discrepancy identified in the purity of the pledged gold, as determined upon appraisal by the Bank's approved valuer. The total amount due for settlement stands at INR 233994, inclusive of the principal, accrued interest, and applicable charges.

At the time of disbursement, the loan was sanctioned on the basis of the declared purity of the gold provided by you. However, upon verification, it has been ascertained that the actual purity of the pledged gold is significantly lower than that represented. Accordingly, the loan amount disbursed exceeds the permissible value that could have been extended against the gold of the actual purity.

Pursuant to this finding, a notice was issued to you calling for the refund of the differential amount, i.e., the excess amount granted beyond the eligible loan value as per the Bank's norms. Despite the issuance of such notice and the subsequent Loan Recall Notice, there has been no compliance or repayment from your end.

Please be informed that in view of your continued default and failure to respond, the Bank shall now be constrained to proceed with the auction of the pledged gold, in accordance with the terms of the gold loan agreement and prevailing legal and regulatory provisions. The auction shall be conducted without any further reference or notice to you, and you shall be held liable for any resulting shortfall, together with costs, charges, and expenses incurred in connection with the recovery process.

You are hereby granted a final opportunity to remit the outstanding dues, including the differential amount and/or the full loan liability, within 7 (seven) working days from the date of this notice. In the event of non-payment within the stipulated period, the Bank shall carry out the auction of the pledged gold, and appropriate legal action may also be initiated against you for recovery of the balance amount, if any.

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