

**Demand-Cum-Auction Notice****Date: 18.07.2025****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 17.07.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 300071.20, 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.

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in full within the above-mentioned time frame, the pledged articles shall be released, and auction proceedings shall be withdrawn.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.

*This is a system generated document and does not require signature.*

**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: 18.07.2025****Mr./ Mrs./ Ms. RAJENDRA S SUTAR****S/O SHANKAR SUTAR****Add:- AT- UCHAL POST- MAAN TAL- SHAHUWADI DIST-  
KOLHAPUR VISHAL GAD ROAD NEAR KALMA 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 17.07.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 142657.00, 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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**Demand-Cum-Auction Notice****Date: 18.07.2025****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 17.07.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 144739.00, 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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**Demand-Cum-Auction Notice****Date: 18.07.2025****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 17.07.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 137185.00, 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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**Demand-Cum-Auction Notice****Date: 18.07.2025****Mr./ Mrs./ Ms. SUSHIL K BALWANT BANSODE**

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**Add:- 44/2/10, SAHAYADRI COLONY PIMPLE GURAV, NEW  
SANGVI PUNE MAHARASHTRA 411027  
Mob:- 7058899219**

**Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 104242513179****Date of pledge- 08/05/25****Sanctioned Loan Amount- Rs 195000/-**

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 17.07.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 176383.00, 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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**Demand-Cum-Auction Notice****Date: 18.07.2025****Mr./ Mrs./ Ms. VISHAL V NVALE**

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**Add:- B WARD NEAR SAI MANDIR KOLHAPUR CITY  
MAHARASHTRA 416012  
Mob:- 9834802397**

**Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 104242512903****Date of pledge- 17/04/25****Sanctioned Loan Amount- Rs 137800/-**

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 17.07.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 143490.00, 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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**Demand-Cum-Auction Notice****Date: 18.07.2025****Mr./ Mrs./ Ms. Pankaj Singh**

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**Add:- 2/67, VIKAS NAGAR, LUCKNOW, UTTAR PRADESH****226022****Mob:- 8052760072****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 102446510871****Date of pledge- 17/03/25****Sanctioned Loan Amount- Rs 93300/-**

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 17.07.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 69166.66, 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.

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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**Demand-Cum-Auction Notice****Date: 18.07.2025****Mr./ Mrs./ Ms. NITESH GUPTA****S/O RAM PRAKASH GUPTA****Add:- 624H/17, MALLHAUR ROAD LUCKNOW, CHINHAT****BAZAR LUCKNOW UTTAR PRADESH 227105****Mob:- 7607299464****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 102342511267****Date of pledge- 07/05/25****Sanctioned Loan Amount- Rs 68378/-**

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 17.07.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 71093.00, 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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**Demand-Cum-Auction Notice****Date: 18.07.2025****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- 13/03/2025****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.

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 17.07.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 97264.68, 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: 18.07.2025

Mr./ Mrs./ Ms. SHIVAM

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Add:- HOUSE NO-E-6/14 SULTANPURI SULTANPURI,  
C- BLOCK NORTH WEST DELHI 110086  
Mob:- 9211412479

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

Gold Loan Account number- 101942523266

Date of pledge- 31/05/2025

Sanctioned Loan Amount- Rs 327944/-

**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 05/06/2025, issued in respect of your Gold Loan Account No. **101942523266**, 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 333604.00, 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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