

Demand-Cum-Auction Notice**Date: 16.06.2025****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 15.06.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 182197.00, 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in full within the above-mentioned time frame, the pledged articles shall be released, and auction proceedings shall be withdrawn.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 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, 6th Floor, Tower 3,
Sector - 126, Noida - 201 304.

Ph: 0120-4060000
info@shivalikbank.com
www.shivalikbank.com

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

Demand-Cum-Auction Notice**Date: 16.06.2025****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.

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 15.06.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 174411.99, 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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CIN NO: U65900DL2020PLC366027

Demand-Cum-Auction Notice**Date: 16.06.2025****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 15.06.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 296666.41, 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: 16.06.2025****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 15.06.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 140730.00, 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.

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CIN NO: U65900DL2020PLC366027

Demand-Cum-Auction Notice**Date: 16.06.2025****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 15.06.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 142784.00, 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.

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Demand-Cum-Auction Notice**Date: 16.06.2025****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 15.06.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 134634.00, 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.

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www.shivalikbank.com**REGD. OFFICE:**501, Salcon Aurum, Jasola District Centre, New Delhi - 110 025.
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Demand-Cum-Auction Notice**Date: 16.06.2025****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 15.06.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 122551.35, 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.

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 or call our customer care helpline at 1800-202-5333.

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www.shivalikbank.com**REGD. OFFICE:**501, Salcon Aurum, Jasola District Centre, New Delhi - 110 025.
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Demand-Cum-Auction Notice**Date: 16.06.2025****Mr./ Mrs./ Ms. SUSHIL K BALWANT BANSODE****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 15.06.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 174108.18, 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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CIN NO: U65900DL2020PLC366027

Demand-Cum-Auction Notice**Date: 16.06.2025****Mr./ Mrs./ Ms. ANIL SATHULURY**

**Add:- 2-2-185/55/4/B,FLAT NO-202,2ND FLOOR
SRINIVASA COLONY, SOMASUNDARA NAGAR D D
COLOY,BAGH AMBERPET BESIDE SIRI FRESH SU
TELANGANA 500013
Mob:- 9581860666**

Reg: Demand-cum-auction Notice – Gold Loan accounts in your name**Gold Loan Account number- 103942517230****Date of pledge- 06/05/25****Sanctioned Loan Amount- Rs 603000/-**

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 15.06.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 606866.00, 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: 16.06.2025****Mr./ Mrs./ Ms. LINGAGIRI SRIKANTH****S/O LINGAGIRI PAPARAO****Add:- 17 1 388 32 VARALAXMI, ENCLAVE APARTMENT****LAXMI NAGAR ROAD NO 6, SAIDABAD HYDERABAD****TELANGNA 500059****Mob:- 8500108100****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 103942517497****Date of pledge- 14/05/25****Sanctioned Loan Amount- Rs 734000/-**

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 15.06.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 734938.13, 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: 16.06.2025****Mr./ Mrs./ Ms. RAJENDHIRA KUMAR****S/O PALANI****Add:- NO 53 D2 GROUND FLOOR, SRI RAM FLATS ZAMIN
PALLAVARAM PALLAVARAM, PERUMAL KOIL STREET
KANCHEEPURAM CHENGALPATTU TAMIL NADU 600043
Mob:- 9841552218****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 104142512597****Date of pledge- 14/05/25****Sanctioned Loan Amount- Rs 3820000/-**

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 15.06.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 3859372.19, 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.

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 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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www.shivalikbank.com**REGD. OFFICE:**
501, Salcon Aurum, Jasola District Centre, New Delhi - 110 025.
CIN NO: U65900DL2020PLC366027

Demand-Cum-Auction Notice**Date: 16.06.2025****Mr./ Mrs./ Ms. SAURABH RAKESH NARANG****S/O RAKESH BHAI****Add:- 33,34,NARAYAN NAGAR SOCIETY OPP SHREE RAM****MARBLE BHATAR ROAD SURAT GUJARAT 395017****Mob:- 9898757077****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 103842511536****Date of pledge- 08/05/25****Sanctioned Loan Amount- Rs 56500/-**

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 15.06.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 56797.21, 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 or call our customer care helpline at 1800-202-5333.

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CIN NO: U65900DL2020PLC366027

Demand-Cum-Auction Notice**Date: 16.06.2025****Mr./ Mrs./ Ms. SATHIYARAJ****S/O SELVARASU****Add:- NO.27/21, 2ND FLOOR,PADMANABAN NAGAR MAIN****ROAD CHOOLAIMEDU CHENNAI TAMIL NADU 600094****Mob:- 8939191487****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 104142512637****Date of pledge- 17/05/25****Sanctioned Loan Amount- Rs 653000/-**

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 15.06.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 665559.07, 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 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: 16.06.2025****Mr./ Mrs./ Ms. NAND KISHORE**

**Add:- H. N. 115, VINAYAK NAGAR SOCIETY, GATE NO. 3
PIYUSH POINT PANDESARA RAOD PANDESARA SURAT ITY
PIYUSH POINT SURAT GUJARAT 394221
Mob:- 9624519180**

Reg: Demand-cum-auction Notice – Gold Loan accounts in your name**Gold Loan Account number- 103842511589****Date of pledge- 20/05/25****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 15.06.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 195250.00, 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 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: 16.06.2025****Mr./ Mrs./ Ms. VISHAL V NVALE****Add:- B WARD NEAR SAI MANDIR KOLHAPUR CITY****KOLHAPUR 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 pledged articles by you under the aforementioned Gold Loan account. Based on the detailed assessment 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 pay the outstanding dues. However, as on 15.06.2025, your account continues to remain unpaid, and the total amount for settlement stands at INR 141552.00, 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 will 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 location, shall be published in one or more local and national newspapers, as required under law. You shall be required 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 period, 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 or our customer care helpline at 1800-202-5333.

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

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Demand-Cum-Auction Notice**Date: 16.06.2025****Mr./ Mrs./ Ms. PANKAJ SINGH****Add:- 2/67, VIKAS NAGAR, LUCKNOW,****UTTAR PRADESH 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 15.06.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 93664.66, 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 or call our customer care helpline at 1800-202-5333.

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Demand-Cum-Auction Notice**Date: 16.06.2025****Mr./ Mrs./ Ms. SUGANYA K****S/O KAMALAKANNAN****Add:- NO 1/1046 CHURCH STREET****ATTANTHANGAL, REDHILLS GANDHI NAGAR****TIRUVALLUR, TAMIL NADU 600052****Mob:- 9789003400****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 104142512739****Date of pledge- 28/05/25****Sanctioned Loan Amount- Rs 333000/-**

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 15.06.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 337056.21, 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 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: 16.06.2025****Mr./ Mrs./ Ms. KETHIREDDY SANTHOSH****S/O KETHIREDDY****Add:- 4-18, VENKATAPURAM VENKATAPUR, THORRUR****MANDAL MAHABUBABAD TELANGANA 506163****Mob:- 9849676869****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 103942516638****Date of pledge- 11/04/25****Sanctioned Loan Amount- Rs 984000/-**

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 15.06.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 987154.19, 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.

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 or call our customer care helpline at 1800-202-5333.

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Demand-Cum-Auction Notice**Date: 16.06.2025****Mr./ Mrs./ Ms. TORUPUNOORI ANKUSH KUMAR GOUD****S/O KUMAR****Add:- 9-2-48/2 GROUND FLOOR, ROYAL****ENCLAVE,HASMATHPET TIRUMALAGIRI OLD****BOWENPALLY,HYDERABAD TELANGANA 500009****Mob:- 9059555951****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 103942517770****Date of pledge- 26/05/25****Sanctioned Loan Amount- Rs 2000000/-**

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 15.06.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 2026926.03, 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 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: 16.06.2025****Mr./ Mrs./ Ms. BUDDARAJU VASUNDHARA DEVI****S/O BUDDHARAJU****Add:- 8-2-293/82/B/10 INDIRA NAGAR,BANJARA HILLS****ROAD NO-2 HYDERABAD, TELANGANA 500033****Mob:- 8978558888****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 103942517819****Date of pledge- 27/05/25****Sanctioned Loan Amount- Rs 913000/-**

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 15.06.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 920744.24, 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 or call our customer care helpline at 1800-202-5333.

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www.shivalikbank.com**REGD. OFFICE:**501, Salcon Aarum, Jasola District Centre, New Delhi - 110 025.
CIN NO: U65900DL2020PLC366027

Demand-Cum-Auction Notice**Date: 16.06.2025****Mr./ Mrs./ Ms. AMARTYA LAHIRY****AMARTYA LAHIRY****Add:- C702 APARNA HEIGHTS ONE, BOTANICAL GARDEN
ROAD NEAR CHIREC SCHOOL KON, APUR KONDAPUR K.V.
RANGAREDDY TELANGNA 500084
Mob:- 9993028311****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 103942518074****Date of pledge- 05/06/25****Sanctioned Loan Amount- Rs 1201000/-**

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 15.06.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 1209470.00, 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 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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info@shivalikbank.com
www.shivalikbank.com**REGD. OFFICE:**
501, Salcon Aurum, Jasola District Centre, New Delhi - 110 025.
CIN NO: U65900DL2020PLC366027

Demand-Cum-Auction Notice**Date: 16.06.2025****Mr./ Mrs./ Ms. KODAVATI MANJUSHA****C/O KODAVATI****Add:- FLAT NO 304, PLOT NO****307,308,327,328,KRUSHINAGAR AVANTIKA SREE****KRISHNA LASYA RESI,ENCY MIYAPUR MADINAGUDA K.V.****RANGAREDDY TELANGNA 500049****Mob:- 8970055557****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 103942516831****Date of pledge- 22/04/25****Sanctioned Loan Amount- Rs 153000/-**

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 15.06.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 155111.47, 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 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: 16.06.2025****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- 13/03/25****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 22/04/25, 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 138267.42, 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 or call 1800-202-5333.

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Demand-Cum-Auction Notice**Date: 16.06.2025****Mr./ Mrs./ Ms. ARULJOTHI LAKSHMANAN****S/O LAKSHMANAN SAMBANDAM****Add:- 1074,VELLALAR STREET ANNALAKRAKARAM****ANNALAGRAHARA,KUMBAKONAM TALUKA THANJAVUR****Mob:- 9884730413****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Gold Loan Account number- 104142512767****Date of pledge- 30/05/25****Sanctioned Loan Amount- Rs 752000/-****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 02/06/25, issued in respect of your Gold Loan Account No. 104142512767, 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 753469.00, 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 or call 1800-202-5333.

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Demand-Cum-Auction Notice**Date: 16.06.2025****Mr./ Mrs./ Ms. SHIVAM****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- 31/05/25****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 05/06/25, 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 327944.00, 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 or call 1800-202-5333.

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