

**Demand-Cum-Auction Notice****Date: 16.09.2025****Mr./ Mrs./ Ms. BALENDR K SEN****C/O JAVAHLAL****Add:- 137 VIJAY SHREE NAGAR KALANI NAGAR INDORE,****MADHYA PRADESH 452005****Mob:- 9589444597****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Loan Account No:- 101042521536****Date of pledge- 24/07/2024****Sanctioned Loan Amount- Rs 435000/-**

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 15.09.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 442998.90, 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in full within the above-mentioned time frame, the pledged articles shall be released, and auction proceedings shall be withdrawn.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 Aarum, Jasola District Centre, New Delhi - 110 025.  
CIN NO: U65900DL2020PLC366027

**Demand-Cum-Auction Notice****Date: 16.09.2025****Mr./ Mrs./ Ms. AKASH****C/O MEGHRAJ SINGH****Add:- GRAM TAKHAWALI POST AKBARPUR SADAT NEAR****SHIV,MANDIR, MAWANA UP 250401****Mob:- 9368132744****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Loan Account No:- 102842510292****Date of pledge- 13/08/2025****Sanctioned Loan Amount- Rs 189900/-**

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 15.09.2025, your account continues to remain unpaid, and the total amount due for settlement stands at INR 192433.40, 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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