

SENSEX

81537.7 points down by 769.67 points

NIFTY

25048.65 points down by 241.25 points

GOLD:

Rs 1,54,770 per 10 gram up by 5,200

SILVER:

Rs 3,60,000 per 10 gram up by 20,000

HAPPY BIRTHDAY



Neelakshi Singh
Class:- 6th 'B'
D.O.B:- 24-01-2014
JKPS Panjtirthi

PUBLIC NOTICE

That I intend to gift Plot No.389 Sector No.4 in Housing Colony, Channi Himmat to my Husband Sunil K Moza S/o. Late Sh. Prem N Moza R/o H.No.332 Sect.4 Housing Colony Channi Himmat Jammu. I have applied for transfer of leasehold rights of above said plot in his favour. Objection, if any, may be conveyed to the Managing Director, J&K Housing Board, Green Belt Park, Gandhinagar, Jammu within a period of 15 days from the date of publication of this Notice. However, no objection will be entertained after the expiry of the above said period.

Cherry Moza
W/o Sh Sunil K Moza

NOTICE

I, Mushtaq Ahmed S/o Mohd Akbar R/o Lar Tehsil Mahore, District Reasi J&K UT 182315 state that my name & my father's has wrongly been written as Mohd Akbar S/o Mohd Ramzan instead of Mushtaq Ahmed S/o Mohd Akbar in my Aadhar Card bearing No. 623298281945. Now I am applying for correction of the same. Objection if any may be conveyed to concerned authority within seven days.

NOTICE

This office has received an application from one Shri Jagdev Singh, S/o Narak Singh, R/o Pakian Suka, Mishrawala, Jammu regarding the issuance of 'Legal-Heir Certificate' and states that the following person(s) are the only surviving 'Legal Heir(s)' of Late Smt. Shanti Devi, W/o Narak Singh, who died on 12-11-2025 at Home and his/her name(s) (State as under:-

S. No.	Name(s)	Age	Relationship	Married/Unmarried
1.	Jagdev Singh	64 yrs	Son	Married
2.	Raghbir Singh Chib	60 yrs	Son	Married
3.	Raj Kumar	71 yrs	Daughter	Married
4.	Kamlesh Devi	51 yrs	Daughter	Married
5.	Nirmala Rani	62 yrs	Daughter	Married

Any person having any objection in the above mentioned name(s) can file his/her objection personally or through any authorized person before office of the Tehsildar Jammu North within seven (07) days from the publication of the Notice, failing which it shall be presumed that there is no objection regarding the issuance of such 'Legal Heir Certificate'.

NOTICE

I ARJIT SHARMA S/o Sukhdev Jit Sharma, R/O F-200 Dogra Hall Jammu, Jammu & Kashmir UT, 180001 that I have changed my name to URRJIT SHARMA for all future purposes as per vide affidavit certificate no. IN-JK0429855040686Y Dated 21 JAN 2026

Change of Name in Aadhar Card and other Educational and Legal Documents.

Mob No 7051065395

NOTICE

I, Rajinder Kumar F/O Aastha Kotwal state that my name Rajinder Kumar is wrongly written as Rajinder Kotwal and my wife name Sangeeta Devi is wrongly written as Sanjeeta Devi in my daughter school record. Now I am applying for the correction of the name. If anyone has any objection ma communicate the same to ZEO Bhardarwah within seven days of the publication of this notice.

NOTICE

I, Kunti Devi Widow daughter of Sh. Late Tara Chand (No. 1152672M Ex. NK) R/o VPO Gadigarh, Tehsil Jammu District Jammu- 181132, state that my name has wrongly been written as Kunto Devi instead of Kunto Devi in service record of my husband. Now I am applying for correction of the same. Objection if any may be conveyed to concerned authority within seven days.

NOTICE

I, Sunita Sadhu/ panda wants to change valley address on my ration card which was wrongly written as R/O Arihal district Pulwama, Kashmir. While my actual valley address is R/o Vessu District Anantnag. Now I have applied for correction in my ration card number 0050033, data from number 36215 under registration number 1800/22/9. In zone Talab Tillo Jammu.

Objection if any may be conveyed to the concerned authority within 07 days.

DISCLAIMER

"STATE TIMES" does not take responsibility for the contents of the advertisements (Display/Classified) carried in this newspaper. The paper does not endorse the same. Readers are requested to verify the contents on their own before acting there upon."

NOTICE

I, Deepak Sharma S/o Lt. Sh. Bushan Lal R/o H. No.81, Lane No. 4A Sub Lane 6, Lakshmi Vihar Tomal Bohri Jammu stated that my name/middle name/surname as well as family members name is written erroneously in my ration card bearing No.406, D Form No.028029. The correct name is as under:-

Wrong names	Correct name
1. Deepak Kumar Sharma	Deepak Sharma
2. Promila Sharma	Promila Razdan
3. Mannat Sharma	Mannat Deepak
4. Manvi Sharma	Manvi Deepak

Now I am applying for the correction of the same. Objection if any may be conveyed to Relief and rehabilitation commissioner (M) Office, Jammu within seven days.

Government of Jammu & Kashmir

OFFICE OF THE ASSISTANT REGISTRAR

COOPERATIVE SOCIETIES, BLOCK PANCHARI

AUCTION NOTICE

It is for the information of the general public that the Cooperative Department, Block Panchari is going to auction the dead stock lying in the office of the Assistant Registrar Cooperative Societies Block Panchari on 10-02-2026. All the interested parties are requested to attend at the office of the Assistant Registrar Cooperative Societies Block Panchari on 10-02-2026 near JK Bank Panchari. The process of bidding will start at 12.00 p.m.

No.: ARP/232
Dated: 21-01-2026

Sd/-
Assistant Registrar
Cooperative Societies
Block Panchari

DIP/J-10567/25
Dated: 23/01/2026

GOVERNMENT DENTAL COLLEGE & HOSPITAL

SHIREEN BAGH, SRINAGAR

EMAIL ADDRESS: gdc.srinagar@jk.gov.in
PHONE NO: 0194 - 2504701, 0194 - 2504702.
FAX NO: 0194 - 2504703.

Subject:- Addendum to Advertisement Notice issued under endorsement No. GDC/Estt./File-54/e file-6/2021-02/419-433 dated: 14-01-2026

ADDENDUM

Please add Domicile Proof of UT of Jammu & Kashmir instead of Domicile Proof mentioned at S. No. 05 of list of documents to be uploaded in the Advertisement Notice issued under endorsement No. GDC/Estt./File-54/e file 6/2021-02/419-433 dated: 14-01-2026.

Sd/-
[Prof. (Dr.) Sandeep Kaur Bala],
Principal/Dean
Govt. Dental College & Hospital,
Srinagar.

Dated: 22-01-2026
DIP/J-10560/25
Dated: 23/01/2026

NORTHERN RAILWAY

E-Tender Notice

Sr.DEN-III/FZR acting for and on behalf of The President of India invites open tenders (E-Tenders) against below titled tenders and available on www.irps.gov.in with closing date-13.02.2026 up to 15:00 Hrs. Bidders will be able to submit their original/revised bids up to closing date and time only. Manual offers are not allowed against this tenders, and any such manual offer received shall be ignored. Contractors are allowed to make payments against this tender towards tender document cost and earnest money only through only payment modes available on www.irps.gov.in portal like net banking, debit card, credit card etc. Manual payments through Demand draft, Banker Cheque, Deposit receipts, FDR etc. are not allowed. For more information logon to www.irps.gov.in

Tender Type	Tendering Section	Bidding System
Open	Works	Single Packet System

Date of Uploading Tenders	Bid Starting Date	Bid Closing Date/Time
21.01.2026	30.01.2026	13.02.2026/15:00 Hrs.

S.No.	Tender No.	Details of Tender
1.	255-2025-26-ADEN-II-ASR	Under water repair to cracks at various piers of important Br. No. 63 by grouting on JUC-ASR section.
		Advertised Value (Rs.) Earnest Money Validity of Offer Period of Completion
		74,99,987.31 1,50,000.00 60 Days 06 Months

Similar nature of work:- "Repair using epoxy/epoxy based chemicals."

Note: 1. Before bidding, bidders to check for any corrigendum issued against tender. No.: 225-2025-26-ADEN-II-ASR Date: 22.01.2026 249/2026

SERVING CUSTOMERS WITH A SMILE

UNION TERRITORY OF JAMMU & KASHMIR

GOVERNMENT MEDICAL COLLEGE & ASSOCIATED HOSPITAL RAJOURI

Subject: Advertisement Notice for the post of Junior Resident
Advertisement Notice No. : 02 of GMCR 2026
Dated: 21.01.2026

Applications on the prescribed format are invited from the eligible candidates who are domiciled in the Union Territory of Jammu and Kashmir and possessing the prescribed Academic/Professional qualification i.e., MBBS from any recognized Medical College for engagement of the tenure post of Junior Residents in the various disciplines of Government Medical College Rajouri on Academic Arrangement Basis under S.O 364 of 2020 dated 27.11.2020.

1. How to Apply:

- The prescribed application form shall be available on the official website www.gmcraouit.in
- Interested candidates can fill the application form annexed with this notification and submit the same to the office of Administrative Officer GMC Rajouri by or before 29-01-2026.
- The hard copy of the application forms duly signed by the candidate complete in all aspects and accompanied with a non-refundable bank draft for Rs. 500/- pledged to Principal Govt. Medical College Rajouri and payable at JK Bank Kheora, shall be submitted in the office of Administrative Officer Govt. Medical College at Mehra Campus Rajouri by or before 29-01-2026 up to 4:00 PM.
- Application sent by any other mode or after the last date shall not be entertained.

2. Documents Required

Applications must be submitted along with the following attested documents, failing which the application shall be rejected:

- Date of Birth Certificate
- Marks Certificates of 1st, 2nd, Pre-Final, and Final MBBS examinations issued by the concerned University
- Attempt Certificate issued by the University
- MBBS Internship Completion Certificate
- J&K Degree Certificate from a recognized University/Institution
- J&K Medical Council Registration Certificate
- Domicile Certificate
- Screening Certificate (For Foreign Medical Graduates only)
- Distinctions / National Scholarship/ Honors/ Medals/ Academic Merit Certificate, if any.

3. Tenure of the Post:

The engagement shall be initially for six (06) months, extendable up to one (01) year, subject to satisfactory work and conduct to be certified by the concerned Head of Department.

3. Selection Criteria:

The selection shall be made as per latest criteria/ method /guidelines issued by Administrative Department, Health & Medical Education, Jammu/ Srinagar.

4. Other Terms & Conditions:

- Candidates who have already completed their Junior Residency (JR-ship) shall not be eligible to apply.
- The appointee shall be required to submit an affidavit duly attested by the Judicial Magistrate at the time of joining to the effect that he/she will not leave the residency mid-way and will serve the minimum tenure of six (06) months.
- The appointee shall be paid salary in term of the relevant applicable rules.
- Appointed/ Serving Junior Resident intending to leave the job shall have to provide one-month prior notice duly forwarded by the concerned HoD or else the Junior Resident shall have to deposit one month salary in the institution.
- No experience certificate shall be issued for the tenure service of less than six (06) months.
- No TA/DA shall be admissible for appearing in the Exam.
- The Interview/Written exam will be conducted as per the posts which are vacant or likely to fall vacant. However, the department may withdraw/ alter number of vacancies or decided not to fill the vacancies at any point of time till the completion of selection process without any further notification.

5. Submission of false information and disciplinary action thereof:

- If any declaration made by the candidate is found to be false, or if any material information is willfully suppressed, the engagement shall be cancelled ab initio, and action as warranted under rules shall be initiated.

Note:

- In case of tie between two or more MBBS candidates, the candidate having secured higher percentage of aggregate marks in MBBS will be given preference.
- In case the tie remains unresolved after following the above procedure, the candidate older in age will be given preference.

This is without prejudice to any writ pending before any Hon'ble Court.

No. GMCR/2025-26/ 5660-66
Dated: 21-01-2026

DIP/J-10579/25
Dated: 23/01/2026

Sd/-
Prof. (Dr.) S Bhatia
Principal
Govt. Medical College
Rajouri

Government of Jammu and Kashmir

School Education Department

Civil Secretariat, J&K

Subject: Verification of Character & Antecedents of the applicants who have applied for compassionate appointment case under SRO-43 of 1994.

Reference: O.M No. GAD-SRO/241/2025 (7713135) Dated: 08.01.2026 from the General Administration Department.

NOTICE

The applicant namely Mtr Tasleem Akhter W/o Late Sh. Mohd. Ishaq (Ex-Teacher PS Nagalban) R/o Village Kasblari Tehsil Mankote District Poonch, is hereby informed to submit her email ID and contact details in the office of Commissioner/Secretary to the Government, School Education Department Civil Secretariat Jammu in person, within a period of 21 days positively, for uploading/registering the same on the employees verification system (EVS), for obtaining the Character and Antecedents report from the Criminal Investigation Department, failing which she shall forfeit her right for appointment under Compassionate Appointment rules notified vide SRO-43 of 1994

No. Edu-SRO/28/2024-01(7474262)

Sd/-
(Thannaji Bhat)
Under Secretary to the Government
School Education Department

Dated: 22.01.2026
DIP/J-10580/25
Dated:- 23/01/2026

Government of Jammu and Kashmir

Public Works(R&B) Department

Civil Secretariat, Jammu/Srinagar

Subject: Compassionate appointment case of Mr. Shabir Ahmad Bhat S/o Late Ab. Majid Bhat R/o Yorekshpora, Tehsil Qazigund, District Anantnag, under SRO-43 of 1994- Notice thereof.

Reference No: O.M. No. GAD-SRO/221/2024 (7453161) dated 07.01.2026, from the General Administration Department

NOTICE

Mr. Shabir Ahmad Bhat, S/o Late Sh. Ab. Majid Bhat, R/o Yorekshpora, Tehsil Qazigund, District Anantnag, is hereby informed through the medium of this notice to furnish his valid email address and mobile/contact details to the Public Works (R&B) Department, Civil Secretariat, Jammu/Srinagar, either in person or through email at clericalhmb121@gmail.com, for the purpose of registration under the EVS Portal (Employee Verification System).

The requisite details must be submitted within 15 days from the date of issuance of this notice, in terms of Circular No. 18-JK(GAD) of 2022 dated 20.05.2022, issued by the General Administration Department.

It is further informed that failure to furnish the above information within the prescribed time frame shall be deemed as your unwillingness to accept appointment in the Public Works (R&B) Department under the Compassionate Appointment Rules (SRO-43 of 1994), and you shall forfeit your right to appointment without any further notice.

Sd/-
(Namrita Wanchoo)
Under Secretary to the Government

No: PWD- LT/205/2021-05 (52356)
Dated:- 19.01.2026
DIP/J-10590/25
Dated:- 23/01/2026

Jammu and Kashmir Police

DISTRICT POLICE HEADQUARTERS RAJOURI

E-mail ID: dp.rajouri@jkpolice.gov.in Phone No. 01962-262240 fax No.01962-264068

Subject: Correction in the name of wife, Children and village reflected in the Character roll of HC Vijay Kumar No. 85/P, EXJ-977009-Public Notice inviting objections regarding.

NOTICE

Whereas, SSP Poonch vide letter No. Estt/ser-16-23-II/2026/2014/ DPO dated 14-01-2026 has forwarded representation alongwith other connected papers filled by HC Vijay Kumar No. 85/P, EXJ-977009 S/O Munshi Ram R/O Dali Tehsil Kalakote District Rajouri presently posted in District Poonch requesting therein for making correction in the name of his wife, Children and village reflected in his Character roll, the details is as under:-

S.No	Name wrongly written on first page of Character Roll	Actual name as per documents
1	Kamlesh Kumari (wife)	Kamlesh Devi
2	Hamini Sharma in English and Kamni Devi in Urdu (Daughter)	Himani Sharma
3	Ankush Kumar in Urdu (Son)	Ankush Sharma
4	Name of village as Dalli	village name Dali

Whereas, the department is going to make necessary corrections in the name of the wife, Children and village reflected in the Character Roll of HC Vijay Kumar No. 85/P, EXJ-977009. Hence, before proceeding further into the matter this notice is hereby issued for the information of general public inviting objection (s), if any, within seven (07) days positively from the date of publication of notice in news papers. In case objection is received after the prescribed period, the same shall not be entertained and thereafter necessary orders will be issued accordingly.

Sd/-
Sr. Superintendent of Police
Rajouri

Dated: 21-01-2026
DIP/J-10572/25
Dated:- 23/01/2026

Government of Jammu and Kashmir

School Education Department

Civil Secretariat, J&K.

Subject: Verification of Character & Antecedents of the applicants who have applied for compassionate appointment case under SRO-43 of 1994.

Reference: O.M. No. GAD-SRO/242/2025 (7713138) Dated: 07.01.2026. from the General Administration Department.

NOTICE

The applicant namely Ms. Humaira Jan D/o Late Sh. Tariq Ahmad Lone (Ex-Teacher, PS Tukoo, Zone Keegam) R/o Bongam, Tehsil & District Shopian, is hereby informed to submit her email ID and contact details in the office of Secretary to the Government, School Education Department Civil Secretariat Jammu in person, within a period of 21 days positively, for uploading/registering the same on the employees verification system (EVS), for obtaining the Character and Antecedents report from the Criminal Investigation Department, failing which she shall forfeit her right for appointment under Compassionate Appointment rules notified vide SRO-43 of 1994.

No. Edu-SROK/9/2025-01(7620259)

Sd/-
(Thannaji Bhat)
Under Secretary to the Government
School Education Department

Dated: 22.01.2026
DIP/J-10581/25
Dated:- 23/01/2026

Government of Jammu and Kashmir

Public Works(R&B) Department

Civil Secretariat, Jammu/Srinagar

Subject: Compassionate appointment case of Mr. Mohd Aslam Sheikh, S/o Mr Mohd Akram Sheikh and Late Rukhsana Begum R/o Khanpora Noorbagh, Tehsil & District Baramulla , under SRO-43 of 1994 - Notice thereof.

Reference No: O.M. No. GAD-SRO/545/2024 (7589696) dated 08.01.2026, from the General Administration Department

NOTICE

Mr. Mohd Aslam Sheikh, S/o Mr. Mohd Akram Sheikh and Late Rukhsana Begum, R/o Khanpora Noorbagh, Tehsil & District Baramulla, is hereby informed through the medium of this notice to furnish his valid email address and mobile/contact details to the Public Works (R&B) Department, Civil Secretariat, Jammu/Srinagar, either in person or through email at clericalhmb121@gmail.com, for the purpose of registration under the EVS Portal (Employee Verification System).

The requisite details must be submitted within 15 days from the date of issuance of this notice, in terms of Circular No. 18-JK(GAD) of 2022 dated 20.05.2022, issued by the General Administration Department.

It is further informed that failure to furnish the above information within the prescribed time frame shall be deemed as your unwillingness to accept appointment in the Public Works (R&B) Department under the Compassionate Appointment Rules (SRO-43 of 1994), and you shall forfeit your right to appointment without any further notice.

No: PWD-SRO/12/2024-05 (7414680)
Dated:- 19.01.2026
DIP/J-10591/25
Dated:- 23/01/2026

Sd/-
(Namrita Wanchoo)
Under Secretary to the Government

J&K Bank

The Jammu & Kashmir Bank Ltd
Impaired Assets Portfolio Management Deptt
Zonal Office Jammu, Rail Head Complex, Panama Chowk, Jammu Telephone: 0191-2471020-25

Ref. No. JKB/APM/ZOJ-2025-26 Dated:-05.01.2026
Registered A.D./Speed Post.

1. M/S Anand Plywood Store(Borrower/Partnership Firm)
R/o Peer Witha Jammu (JBK)
Pin Code-180011
Through its Partners
2.Mr. Munish Anand
S/O Lt. Sh. Ram Parkash Anand (Partner/Borrower/Legal Heir of mortgagor Mr. Ram Parkash Anand)
R/O Lane no 16 Power House Wall Gall
Greater Kailash Jammu (JBK)
Pin Code- 180011
3.Mrs.Neha Anand (Partner/Borrower)
W/O Mr. Munish Anand
R/O Lane no 16 Power House Wall Gall
Greater Kailash Jammu (JBK)
Pin code-180011
4.Mr.Ashish Anand
S/O Sh. Ram Parkash Anand (Guarantor/ Legal Heir of mortgagor Mr. Ram Parkash Anand)
Greater Kailash, Jammu
Pin Code- 180011
5.Mr. Ramesh Khajuria(Guarantor)
S/O Sh. Bushan Kumar
R/O 246 Mahalla Mastgarh,
Peer Witha Jammu
Pin code-180001
6. Mr. Himmat Anand
S/O Lt. Sh. Ram Parkash Anand (Legal Heir of mortgagor Mr. Ram Parkash Anand)
R/O Lane no 16 Power House Wall Gall
Greater Kailash Jammu (JBK)
Pin Code- 180011
7. Mr. Rajesh Anand (Legal Heir of mortgagor Mr. Ram Parkash Anand)
S/O Lt. Sh. Ram Parkash Anand
R/O H.no 57 Gall DeviDwara Jammu
Pin code-180001

DEMAND NOTICE UNDER SECTION 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT-2002.

Dear Sir/s,

This Demand Notice under Section 13 (2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "The Act") is issued by Rajesh Kumar on 05th January 2026 as Authorized Officer of Jammu and Kashmir Bank Ltd duly empowered in accordance with the provisions of SARFAESI Act, 2002 for the reasons stated hereinafter:-

Whereas, Business unit/Lakhdata Bazar, Jammu of Jammu and Kashmir Bank Ltd. sanctioned credit facility/details whereof is:

a) Cash Credit of Rs.44.00 Lacs vide sanction letter no. JKB/ADV/ZOJ/2013-2029 dated 23.02.2013to you

No: Initially the limit has been sanctioned for Rs.10.00 Lac vide sanction ref no DM/J/Adv/2003-4355 dated 01.09.2003 which got enhanced to Rs.14.00 Lac vide sanction ref no JKB/ADV/ZOJ/2007-2434 dated 11.09.2007. The said limit was again enhanced to the extent of Rs.23.55 Lac vide approval by Cluster 1 dated 06.11.2009. Further the limit was again enhanced from Rs.23.55 Lac to Rs.44.00 Lacs vide sanction reference no JKB/ADV/ZOJ/2013-2029 dated 23.02.2013.

Whereas above said credit facility was secured by following securities:-

Description of Securities:-

Primary:

- Hypothecation of all kind of Stocks in trade and assignment of Book Debts & other current and movable fixed assets of firm.

Collateral security

- Extension of charge on property already charged in cash credit limit of M/s Anand and Co comprising of residential cum commercial building bearing H.no. 239 situated at Lane no 22 Greater Kailash, Jammu standing in the name of Sh. Ram Parkash Anand since deceased.
- Mortgage of House property bearing H.no. 57, Gall Devi Dwara Jammu standing in the name of Sh. Ram Parkash Anand since deceased.

Third Party Guarantee:-

- Ashish Anand S/O Lt. Sh. Ram Parkash Anand R/o H.no.239, Lane 22 Greater Kailash Jammu (180011).
- Ramesh Khajuria S/O Bhushan Kumar R/o 246 Mahalla Mastgarh, Peer Witha Jammu (180001).

Whereas the above said credit facilities were availed by you as borrower after creation of security interest in the above referred properties (secured Assets) in favour of the Bank, whereas, borrower has failed to maintain the credit facility as per terms and conditions of the above referred sanction letter/s and other terms and conditions laid down in the documents executed by borrower in favour of the Bank, consequently borrower loan account No 010202010000204 has been classified by the Bank as Non-Performing Asset on 28.07.2025in accordance with the directives and guidelines of the Reserve Bank of India. The details of loan account are as under:-

S. No.	Facility	Sanctioned Limit	Date Advance of	Date of NPA	Amount of NPA as on 31.12.2025	Unapplied interest as on 31.12.2025	Total outstanding as on 31.12.2025
1	Cash Credit Limit	Rs.44.00lacs	11.03.2013	28.07.2025	Rs.43,98,233.55	Rs.2,67,017.0	Rs.46,65,250.55

Whereas the above said amount is due and payable from you as borrower in the books of accounts of the Bank, now since borrower has failed and neglected to make payment of dues in respect of the said Loan duly secured by the securities mentioned hereinabove, and classification of borrower's account as a Non-Performing Asset, I above named as Authorized Officer in exercise of the powers vested in me under the provisions of SARFAESI Act, 2002 and rules made there under hereby give borrower notice under sub-section (2) of section 13 of Securities and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and call upon borrower/mortgagor/guarantors to pay in full and discharge borrower's liabilities aggregating to Rs.46,65,250.55 (Rupees Forty Six Lacs Sixty Five Thousand Two Hundred Fifty and paise Fifty five only) as on 31.12.2025 together with interest at contractual rate thereon w. e. T. 01.01.2026along with other charges and costs to be incurred by the Bank from time to time and thereby discharge in full all borrowers liabilities to the Bank within a period of 60 days from the date of this Notice failing which the Bank shall at borrower's costs and risk exercise its powers under the Act.

We further give borrower notice that in case of failure to pay the above mentioned outstanding amount with interest and costs till the date of payment within the stipulated period of 60 days, we shall be free to exercise all or any of the rights under sub-section (4) of section 13 of the said Act and;

- In the event of borrower's failure to pay amount as demanded, Bank is authorized under the Act to take possession, control and/or management of the above mentioned secured asset together with the right to transfer by way of lease, assignment or sale, without the intervention of the court.
- All expenses incurred in the process shall be debited to borrower account and will be recovered from borrower/guarantors/mortgagor. Moreover in the event of sale of the secured asset borrower liability is not discharged in full, Bank shall have right to recover the remaining balance from borrower/guarantors/mortgagor.
- This demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which Bank may have including the right to make further demands in respect of sums owing to Bank.
- Section 13(1) of the Act restrains borrower/mortgagor/Guarantors after the date of this notice from transferring by way of sale, lease or otherwise any of secured assets referred to in this notice, without prior written consent of the Bank and breach of the said provision is an offence punishable under Section 29 of the Act.
- This demand notice is recall of the loan amount and demand by the secured creditor of the outstanding amount without prejudice to the rights of the Bank to proceed as against the borrower/mortgagor/guarantors for initiating recovery proceedings under any other legal remedies.
- Borrower is also informed that it can redeem the secured asset within the time frame prescribed by section 13(8) of the Act.

Note:- It is pertinent to mention here that the earlier Demand Notice dated 04-09-2025 issued under Sec 13(2) of SARFAESI Act stands withdrawn.

Sd/-
Authorized Officer

DIP/J-3482-P/25 -Dated:- 23/01/2026