

FORM-3 [See Regulation - 15(1)(a)] / 16(3) DEBTS RECOVERY TRIBUNAL DELHI (DRT I) 4th Floor, Jeevan Tara Building, Parliament Street, New Delhi-110001 CASE NO. OA/495/2017

PRATHAMA UP GRAMIN BANK Head Office: Prathama Bhawan Ram Ganga Vihar Phase-2, Kanth Road, Moradabad, 244001 Regional Office Bijnor

SMFG India Home Finance Company Ltd. (Formerly Fullerton India Home Finance Co. Ltd.) Corporate Off.: 503 & 504, 5th Floor, G-Block, Inspire BKC, BKC Main Road, Bandra Kurla Complex, Bandra (E), Mumbai - 400051

DEBTS RECOVERY TRIBUNAL LUCKNOW (Govt. of India, Ministry of Finance, Banking Division) 600/1, University Road, Near Hanuman Setu Mandir, Lucknow-226007

POSSESSION NOTICE (Under Rule 8(1) of Security Interest (Enforcement) Rules, 2002) Whereas, The undersigned being the Authorised officer of the PRATHAMA U.P. GRAMIN BANK under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest, 2002 (Act No. 54 of 2002) and in exercise of powers conferred under section 13(12) read with Rule-3 of the Security Interest (Enforcement) Rules, 2002 issued demand notice on the date mentioned against account and stated herein calling upon them to repay the amount within 60 days from the date of receipt of said notice.

Table with 4 columns: Sr. No., Name of the Borrower/Guarantor/Mortgagor, Description of Immovable Properties, Outstanding Amount u/s 13(2), Date of Demand Notice.

As per Present position On the North by: Plot of Mr Chandrapal & Plot of Mrs Manjita On the South by: Plot of Mr Rajan & Plot of Mr Sanjeev On the East by: Rasta 14 feet Wide On the West by: Plot of Mr Chandrapal & Plot of Mr Chandrapal

Date: 21.09.2024 Place: Bijnor, Amroha Authorized Officer: Prathama U.P. Gramin Bank

Indian Bank ALLAHABAD STRESSED ASSET MANAGEMENT BRANCH, 1st Floor, Main Branch Bldg, Hazratganj, Lucknow-226001, Phone No. 0522- 2288988

Mr. Deepak Rastogi (Borrower) R/o B 411, Rohtas Pashupati Apartment, Raja Ram Mohan Rai Marg, Lucknow. Show Cause Notice for Declaring as Willful Defaulter A/c: Mr. Deepak Rastogi Branch: SAM Branch Lucknow, (Parent branch: Lucknow Main)

Dear Sir, At your request, Bank through its Lucknow Main Branch, has sanctioned Rs. 1.15 Crore for Real Estate Development (Contractor) under Sole banking arrangements to Mr. Deepak Rastogi where 1st is Borrower and executed documents/agreements.

Borrower has defaulted in meeting its payment/repayment obligations to the Bank as per terms of sanction. Despite of our best efforts the borrower has failed to regularize the account deliberately and at last as per RBI guidelines the above accounts has been classified as Non-Performing Asset on 27.05.2019 w.e.f. 27.05.2015 Bank has also observed number of misconducts in the operation of account & non-compliance of terms & conditions of sanction and more specifically undetected ones which is/are out of four actions set out by Reserve Bank of India for declaration as Willful Defaulter.

Table with 2 columns: Action of the unit/company which is/are out of the four actions set out by Reserve Bank of India for Declaration as Willful Defaulter, Reason & evidence which proves the action of the unit/company & also support justification for declaration as willful Defaulter.

Table with 4 columns: Name, Designation, Networth-06.12.2014, Networth-03.24.2014.

Clause 2.1.3(a) - Capacity to pay but unwilling to pay: The unit has defaulted in meeting its payment / repayment obligations to the lender even when it has the capacity to honor the said obligations.

Clause 2.1.3(b) - Diversion of Funds: The unit has defaulted in meeting its payment / repayment obligations to the lender and has not utilized the finance for the specific purposes for which finance was availed of but has diverted the funds for other purposes.

Clause 2.2.1(c) transferring funds to the subsidiaries / Group companies or other corporates by whatever modalities

The above evidence of willful default on the part of the Borrower has been examined by the Bank's willful Defaulter Screening Committee headed by the Executive Director. The committee has concluded that an event of Willful Default has occurred.

Take Notice that in view of RBI guidelines the names of the Borrower Mr. Deepak Rastogi have been proposed to declare as willful Defaulter by the Bank due to the above reasons.

In case you desire, you can make a representation/submission in this regard within 15 days of receipt of this letter hereof to the Bank. Beside this, if you desire, a personal hearing can also be given. Please note in case no representation and/or no request for said personal hearing is received within stipulated period or Bank is not satisfied with the representation/submission made by you, Bank will go ahead with its decision of declaring & also informing RBI, CIBIL and other Credit Information Companies, names of the Borrower as willful defaulter and also will take appropriate legal action.

Branch Head For Willful Defaulter Screening Committee (WDSC)

INDIA SME ASSETS RECONSTRUCTION COMPANY LTD. (ISARC) Vs. M/s Spectra Papers Coaters Pvt. Ltd. & Others

This publication is in addition to proclamation of sale done on 09.09.2024. The under mentioned immovable property will be sold "As is where it is" whatever it is basis and subject to statutory dues, revenues and others and other encumbrances as Law/Rule" by Online E-Auction through the website https://drt.auctiontiger.net/ on 22.10.2024, for recovery of dues, interest and costs as follows:-

Table with 4 columns: Case No. Title and Amount Date, Description of property to be sold with the name of the Co-owners. The property belongs to the defaulter and any other person as Co-owner, Reserve Price, Earnest Money 10%.

Date and time of auction: https://drt.auctiontiger.net/ on 22.10.2024 between 11.00 am to 12.00 Noon (with extensions of 5 minutes duration after 12.00 Noon required)

Earnest Money Deposit last date for submission of bid from with EMD - Each bidder shall deposit earnest money (EMD) @ 10% of the Reserve Price in the form of Bank Draft payable to "Recovery Officer, Debts Recovery Tribunal, Lucknow. The said demand draft along with duly filled-in E-Auction EMD form should reach through speed post or by hand to Mr. Abhay Kumar Singh, Chief Manager India SME Assets Reconstructions Company Ltd. (ISARC), CHARC, C/o SIDBI, 8th Floor, "A" wing Constantia Building, 11, Dr. U.N. Brahmachary Street, Kolkata-700017, Contact Mobile Number 990394478 on or before 15.10.2024 upto 17.00 Hours positively (Auction Date 22.10.2024). On receipt of EMD the prospective bidders shall receive their User ID /password through their email ID, from above E-Auction agency M/s e-procurement Technologies Ltd. (Auction Tiger) Ahmadabad.Email ID:https://drt.auctiontiger.net/. Mr. Ram Prasad Sharma. Contact No. 9978591888 other help line No.9265562821/079-61200594/598/587/538.

Bid Multiplier: The amount by which the bidding is to be Rs. 10,000/- (Rupees Ten Thousand Only)

Inspection of property: The parties interested may inspect the property between 11:00 A.M. to 4:00 P.M. on 8-10-2024 at the site in consultation with Mr. Abhay Kumar Singh, Chief Manager India SME Assets Reconstructions Company Ltd. (ISARC), CHARC, C/o SIDBI, 8th Floor, "A" wing Constantia Building, 11, Dr. U.N. Brahmachary Street, Kolkata-700017, Contact Mobile Number 990394478 of the CHARC who shall facilities for inspection. It is the interests of the parties interested / prospective bidders to have the inspection of property and have desired information before participating in auction.

UNDER ANY CIRCUMSTANCES BIDS IN PHYSICALS FROM WILL NOT BE ACCEPTED BY THE TRIBUNAL NO INQUIRIES WILL BE ENTERTAINED.

All intimations / correspondences between the prospective bidders and providers will be through e-mails. Date of sending e-mails will be considered as date of intimation, if no intimation reaches. Bidders are expected to take efforts to find out status from the service providers. Non- receipt of intimation should not be an excuse for default / non-payment. The contact No. and e-mail ID of the service provider and CHARC is as under.

A- E-auction agency M/s e-procurement Technologies Ltd. (Auction Tiger) Ahmadabad.Email ID:https://drt.auctiontiger.net/. Mr. Ram Prasad Sharma, Contact No. 9978591888 other help line No.9265562821/079-61200594/598/587/538.

B- Mr. Abhay Kumar Singh, Chief Manager India SME Assets Reconstructions Company Ltd. (ISARC), Contact Mobile Number 990394478 E-mail: isarc@isarc.in, abhay.singh@isarc.in.

Given under my hand and seal at Lucknow on this 17th September 2024.

(Seal) (Recovery Officer-1) Debts Recovery Tribunal, Lucknow

ICICI Home Finance Corporate Office: ICICI HFC Tower, Andheri - Kurla Road, Andheri (East), Mumbai-400059, India Branch Office : A-37, Upper Ground floor, Lajpat Nagar - 2, New Delhi 110024.

Branch Office : 2nd Floor, Vshvakhama Complex, Plot No 1718, Behind Yoshoda Hospital, Kaushambi, Ghaziabad-201010, Branch Office : Shop No 9, Ground floor, GKS Palace, Ayub Khan- Chhoola Road 63-64, Civil Lines, Bareilly- 243001, Branch Office Office No: 8, 2nd floor, Sumudhi Business Suites, 39/4-A, Sanjay Place Agra - 282002, Branch Office : Plot No. 19, Sector 12A, Opposite Bal Bharti School, Above ICICI Bank, Dwarka, New Delhi-110075

SEE PROVISIO TO RULE 8(6) NOTICE FOR SALE OF IMMOVABLE ASSETS E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorized Officer of ICICI Home Finance Company Ltd., will be sold on "As is where it is", "As is what is", and "Whatever there is", as per the brief particulars given hereunder.

Table with 11 columns: Sr. No., Name of Borrower/s or Co-Borrowers / Guarantors / Legal Heirs. Loan Account No., Details of the Secured asset(s) with known encumbrances, if any, Amount Outstanding, Reserve Price, Earnest Money Deposit, Date and Time of Property Inspection, Date & Time of Auction, One Day Before Auction Date, SARFAESI Stage.

1. Yodendra Verma (Borrower), Sapna Verma (Co-Borrowers) NHPN000002831850 Flat No. 34, 3rd floor, Sector G- 2, Pocket 2, Block F4, Narela - LG, New Delhi Rs. 17,54,880/- (as on 10th September,24) Rs. 729,014/- (as on 10th September,24)

2. Kamal Anora (Borrower) Karnta Anora (Co-Borrowers) LHPTU0001315187 Upper Ground Floor out of property No. WZ 32 and 33, Kharsa No. 6/723 and 78/3 Village Hastal, Colonial Colony known as Om Vihar Phase III, Uttar Nagar New Delhi - 110059. Rs. 32,14,412/- (as on 10th September,24) Rs. 283,875/- (as on 10th September,24)

3. Sunil Kumar (Borrower) Omwati (Co-Borrowers) 1) Rehka (Co-Borrowers) 2) LHDWJ0001299606 Built up second floor without Roof Rights (3rd floor as per by law), built on property No. R37-02, Kharsa No. 6/017, Village Hastal, Delhi Estate Delhi, colony known as Mohan Garden, Uttar Nagar, New Delhi - 110059. Rs. 18,31,366/- (as on 10th September,24) Rs. 14,94,450/- (as on 10th September,24) Rs. 149,445/- (as on 10th September,24)

4. Mukesh Khandelwal (Borrower), Gunjan Khandelwal (Co-Borrower) LHAGR0001334352 & LHAGR0001334376 Flat No. C-5, Third Floor, Balaji Apartment, Wake, Brij Vihar, Hari Parvat Ward, Mouje Ghivastana, Tehsil and District Agra Rs. 20,18,275/- (as on 10th September,24) Rs. 2,06,550/- (as on 10th September,24)

5. Veer Pal Singh (Borrower) Kamesh Dewani (Co-Borrower) LHGHZ0001474214 & LHGHZ0001474318 & LHGHZ0001474960 Flat No. GF 3, MIG Ground floor without roof rights, Plot No. C - 1/ 63, DLF Ankur Vihar, Village Loni 1, Ghaziabad, Uttar Pradesh 201102 Rs. 21,30,344/- (as on 10th September,24) Rs. 17,00,460/- (as on 10th September,24) Rs. 1,70,046/- (as on 10th September,24)

6. Sunesh Chandria (Borrower) Kanchnan Sharma (Co-Borrower) LHBAR0001497413 & LHBAR0001497415 Plot situated as Part of Khata No. 00020 bearing Kharsa No. 886, 887, 888, 889 at village Nandoshli, Tehsil and Dist. Bareilly. Rs. 7,59,161/- (as on 10th September,24) Rs. 12,80,853/- (as on 10th September,24) Rs. 1,28,085/- (as on 10th September,24)

The online auction will be conducted on website (URL: https://www.icicifin.com/). The Mortgages/ notice are given a last chance to pay the total dues with further interest till 9th Oct, '24 before 5.00 PM. After this time these secured assets will be sold as per above schedule.

The Prospective Bidders(s) must submit the Earnest Money Deposit (EMD) RTGS/ Demand Draft (DD) (Refer Column E) at ICICI Home Finance Company Limited Branch Office Address mentioned on top of the article on or before 9th Oct, 24 before 04.00 PM. The Prospective Bidders(s) must also submit signed copy of Registration Form & Bid Terms and Conditions form at ICICI Home Finance Company Limited Branch Office Address mentioned on top of the article on or before 9th Oct, 24 before 05.00 PM. Earnest Money Deposit Demand Draft (DD) should be from a Nationalized / Scheduled Bank in favour of "ICICI Home Finance Company Ltd. - Auction" payable at Agra, Bareilly, Ghaziabad, Narela, Uttar Nagar

For any further clarifications with regards to inspection, terms and conditions of the auction or submission of tenders, kindly contact ICICI Home Finance Company Limited on 9926073000. The Authorized Officer reserves the right to reject any or all the bids without furnishing any further reasons. For detailed terms and conditions of the sale, please visit https://www.icicifin.com/

Date : 22.09.2024 | Place : UTTAR PRADESH ICICI Home Finance Company Limited | CIN : U65922MH1999PLC120106

Indian Bank ALLAHABAD STRESSED ASSET MANAGEMENT BRANCH, 1st Floor, Main Branch Bldg, Hazratganj, Lucknow-226001, Phone No. 0522- 2288988

1. M/s. Kallisto Housing Pvt Ltd (Borrower Company) - 1. B - 3, Second Floor, Arohi Complex, Aliganj, Lucknow 2. Shri. Suraj Singh (Promoter Director) 2(a) R/O-152, Kasahai, Chitrakoot - 226010. (b) R/O-H.No. 15, Ganga Vihar, Shagun Vihar, Chinhat, Lucknow.

3. Shri. Mayank Raj (Promoter Director) 3. R/O 538, Ka/Ekta Puram, Triveni Nagar, Lucknow. 4. Shri. Sukesh Rajan (Guarantor) 4. R/O C-117, Harihar Nagar, Indira Nagar, Lucknow

Show Cause Notice for Declaring as Willful Defaulter A/c: M/s. Kallisto Housing Pvt. Ltd. Branch: SAM Branch Lucknow, (Parent branch: IB- Lucknow, E-AB-Aliganj)

Dear Sir, At your request, Bank through its Lucknow Branch, has sanctioned Rs. 0.642 Crore and Aliganj (E-AB) branch has sanctioned Rs. 0.431 Crores for Construction Contractor activity under Sole banking arrangements to the M/s. Kallisto Housing Pvt. Ltd where 1st is Borrower Company, 2nd and 3rd are directors of the Company and 4th is a guarantor and executed documents/agreements.

Borrower has defaulted in meeting its payment/repayment obligations to the Bank as per terms of sanction. Despite of our best efforts the borrower has failed to regularize the account deliberately and at last as per RBI guidelines the above accounts has been classified as Non-Performing Asset on 28.06.2019 w.e.f. 19.08.2018 in e-AB and 30.08.2021 w.e.f. 19.08.2018 in IB.

Bank has also observed number of misconducts in the operation of account & non-compliance of terms & conditions of sanction and more specifically undetected ones which is/are out of four actions set out by Reserve Bank of India for declaration as Willful Defaulter.

Table with 2 columns: Action of the unit/company which is/are out of the four actions set out by Reserve Bank of India for Declaration as Willful Defaulter, Reason & evidence which proves the action of the unit/company & also support justification for declaration as willful Defaulter.

Table with 5 columns: Name, Designation, Net worth, Investment in Business, Networth (Sanction letter dt.26.02.2019).

Grounds of Willful Default: Disposal of Assets- 2.1.3(d): The unit has defaulted in meeting its payment / repayment obligations to the lender and has also disposed off or removed the movable fixed assets or immovable property given for the purpose of securing a term loan without the knowledge of the bank / lender.

As per Indian Bank Sanction letter dated 17.11.2015, the Borrower Company has availed Term Loan of Rs. 0.596 Crores for purchase of Directional Drilling Machine valued of Rs. 0.795 Crores. During unit visit by Branch officials on 12.06.2020, it is observed that Machinery named "Vermeer Navigator C-230" was purchased in 2015 and the account is running satisfactory status and during pandemic COVID-19 the construction work is not running in better pace.

During Unit visit by Branch officials on 12.12.2023, it was observed that the Machineries hypothecated were not available at the unit and the borrower is not disclosing the details of the machineries. Further, Mr. Priyam Pratap Singh is residing at the unit address. From the above, it is established that the Borrower Company has disposed of the Plant & Machinery purchased out of the Bank finance without the knowledge of the Bank. Moreover, during unit visit on 26.11.2019 & 10.02.2021, it was observed that unit is closed.

The above evidence of willful default on the part of the Borrower company, its directors and its Guarantor has been examined by the Bank's willful Defaulter Screening Committee headed by the Executive Director. The committee has concluded that an event of Willful Default has occurred.

Take Notice that in view of RBI guidelines the names of the Borrower Company M/s. Kallisto Housing Private Limited its Director Shri Suraj Singh, Shri Mayank Raj & its Guarantor Shri. Sukesh Rajan have been proposed to declare as willful Defaulter by the Bank due to the above reasons.

In case you desire, you can make a representation/submission in this regard within 15 days of receipt of this letter hereof to the Bank. Beside this, if you desire, a personal hearing can also be given. Please note in case no representation and/or no request for said personal hearing is received within stipulated period or Bank is not satisfied with the representation/submission made by you, Bank will go ahead with its decision of declaring & also informing RBI, CIBIL and other Credit Information Companies, names of the Borrower company, its directors and its Guarantor as willful defaulter and also will take appropriate legal action.

Branch Head For Willful Defaulter Screening Committee (WDSC)

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Indian Bank ALLAHABAD STRESSED ASSET MANAGEMENT BRANCH, 1st Floor, Main Branch Bldg, Hazratganj, Lucknow-226001, Phone No. 0522- 2288988

1. M/s ABC Railroad Products Pvt Ltd (Borrower Company) - HIG - IV, Wallmax House, Sector - E, Aliganj, Lucknow - 226024 2. Sri Rajav Agarwal S/o Late Desh Raj Agarwal (Director/Guarantor/Mortgagor)- R/O B - 6, Sector - B, Aliganj, Lucknow - 226024 3. Sri Rana Kant Tripathi S/o Ram Ajore Tripathi (Director/Guarantor)- 1. R/O 12/6, Sahara Estate, Jankipuram Lucknow - 226024 2. R/O Village & Post - Jhuria, Via Khajani, Gorakhpur - 273212

4. Smt. Anupama Agarwal W/o Mr. Rajeev Agarwal (Guarantor)- R/O B - 6, Sector - B, Aliganj, Lucknow - 226024 5. Sri Raghav Garg S/o Rajeev Agarwal (Guarantor)- R/O B - 6, Sector - B, Aliganj, Lucknow - 226024 6. Sri Raghav Agarwal S/o Rakesh Agarwal (Guarantor)- R/O 99, Ravindra Garden, Sector - E, Aliganj Lucknow - 226024 7. Sri Rakesh Agarwal S/o Krishan Gopal Agarwal (Guarantor)- R/O 99, Ravindra Garden, Sector - E, Aliganj Lucknow - 226024 8. Smt Raman Agarwal D/o Late Desh Raj Agarwal (Guarantor)- R/O 99, Ravindra Garden, Sector - E, Aliganj Lucknow - 226024

Show Cause Notice for Declaring as Willful Defaulter A/c: M/s. ABC Rail Road Products (P) Ltd. Branch: SAM Branch Lucknow, (Parent branch: IFB Lucknow)

Dear Sir, At your request, Bank through its Industrial Finance Branch, Lucknow has sanctioned credit facility of Rs. 10.60 Crore for Servicing and testing of rails by using USFD Technology, Repairing and reconditioning of rails by using the latest technological devices & Trading in Tools & Tackles under Consortium banking arrangements to the M/s. ABC Rail Road Products (P) Ltd where 1st is Borrower Company, 2nd and 3rd are Directors and 2nd to 8th are Guarantors of the Company and executed documents/agreements.

Borrower has defaulted in meeting its payment/repayment obligations to the Bank as per terms of sanction. Despite of our best efforts the borrower has failed to regularize the account deliberately and at last as per RBI guidelines the above accounts has been classified as Non-Performing Asset on 08.05.2019.

Bank has also observed number of misconducts in the operation of account & non-compliance of terms & conditions of sanction and more specifically undetected ones which is/are out of four actions set out by Reserve Bank of India for declaration as Willful Defaulter.

Table with 2 columns: Action of the unit/company which is/are out of the four actions set out by Reserve Bank of India for Declaration as Willful Defaulter, Reason & evidence which proves the action of the unit/company & also support justification for declaration as willful Defaulter.

Table with 5 columns: S, N, Borrower Name, PAN No, Net worth as on 31.03.2017, Net worth as on 31.03.2019.

Clause 2.1.3(a) - Capacity to pay but unwilling to pay: The unit has defaulted in meeting its payment / repayment obligations to the lender even when it has the capacity to honor the said obligations.

Clause 2.1.3(b)- Diversion of Funds: As per Forensic Audit report dated 03/02/2021 by KRA & Co. it is observed that substantial payments were made in favour of unsecured loans amounting to INR 333.57 lakh. Out of the total payment to unsecured lenders, INR 188.70 lakhs was transferred to directly related parties. This amount to 57% of total payments. Moreover, other 17% of the amount paid, i.e. INR 56.32 lakhs was found to be accounted against the ledger "cheque Purchase". This ledger is suspected to be just an adjustment/routing ledger and has no actual use. As per Forensic Audit report dated 03/02/2021 by KRA & Co. it is found that the borrowed funds have been transferred to various related parties including Wallmax and Chintpurni Industries, the group concerns.

Further the Forensic Auditor observed that sales & purchases were concentrated with few parties which are suspected to be Sham Parties. In this regard it was observed by Auditor that ABC Railroad was booking expenses on behalf of Wallmax. In other words, ABC was acting on behalf of wallmax to record various expenses. These clearly indicate that the unit has defaulted in meeting its payment / repayment obligations to the lender and has siphoned off the funds so that the funds have not been utilized for the specific purpose for which finance was availed of, nor are the funds available with the unit in the form of other assets.

Clause 2.1.3(c) Siphoning of Funds: The unit has defaulted in meeting its payment / repayment obligations to the lender and has siphoned off the funds so that the funds have not been utilized for the specific purpose for which finance was availed of, nor are the funds available with the unit in the form of other assets.

The above evidence of willful default on the part of the Borrower company, its directors and guarantors has been examined by the Bank's willful Defaulter Screening Committee headed by the Executive Director. The committee has concluded that an event of Willful Default has occurred.

Take Notice that in view of RBI guidelines the names of the Borrower company M/s ABC Rail Road Products (P) Ltd, its Directors & Guarantors Shri. Rajeev Agarwal and Shri. Ramakant Tripathi and its Guarantors Shri. Rakesh Agarwal, Shri. Raman Agarwal, Smt. Anupama Agarwal Shri Raghav Garg and Sri Rahul Agarwal have been proposed to be declared as willful Defaulter by the Bank due to the above reasons.

In case you desire, you can make a representation/submissions in this regard within 15 days of receipt of this letter hereof to the Bank. Beside this, if you desire, a personal hearing can also be given. Please note in case no representation and/or no request for said personal hearing is received within stipulated period or Bank is not satisfied with the representation/submission made by you, Bank will go ahead with its decision of declaring & also informing RBI, CIBIL and other Credit Information Companies, names of the Borrower company, its directors and guarantors as willful defaulter and also will take appropriate legal action.

Branch Head For Willful Defaulter Screening Committee (WDSC)