



## INDIA SHELTER FINANCE CORPORATION LTD.

Regd. Office:- Plot-15, 6th Floor, Sec-44, Institutional Area, Gurugram, Haryana-122002

**POSSESSION NOTICE FOR  
IMMOVABLE PROPERTY**

Whereas, The Undersigned Being The Authorised Officer Of The India Shelter Finance And Corporation Ltd. Under The Securitisation And Reconstruction Of Financial Assets And Enforcement (Securitisation) Interest Act, 2002 And In Exercise Of Power Conferred Under Section 13(2) Read With Rule 3 Of The Security Interest (Enforcement) Rules, 2002, Issued A Demand Notice On The Dated Noted Against The Account As Mentioned Hereinafter, Calling Upon The Borrower And Also The Owner Of The Property/Surety To Repay The Amount Within 60 Days From The Date Of The Said Notice, Whereas The Owner Of The Property And The Other Having Failed To Repay The Amount, The Notice Is Hereby Given To The Under Noted Borrowers And The Public In General That The Undersigned Has Taken Possession Of The Property/ies Described Herein Below In Exercise Of The Powers Conferred On Him/Her Under Section 13(4) Of The Said Act Read With Rules 8 & 9 Of The Said Rules On The Dates Mentioned Against Each Account. Now, The Borrower In Particular And The Public In General Is Hereby Cautioned Not To Deal With The Property/ies And Any Dealing With The Property/ies Will Be Subject To The Charge Of India Shelter Finance Corporation Ltd. For An Amount Mentioned As Below And Interest Thereon. Costs, Etc.

| Name of the Borrower/Guarantor<br>(Owner Of The Property) &<br>Loan Account Number                                                                                                                                                                                                                              | Description Of The Charged/mortgaged<br>Property (All The Part & Parcel Of The<br>Property Consisting Of)                                                                                                                                                                                                       | Dt Of Demand Notice,<br>Amount Due As On<br>Date Of Demand Notice                                                                                                                                                                    | Date Of<br>Possession |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|
| <b>Mr./ Mrs. Puspaa Pandey W/o Mr. Ajay Kumar Pandey, Mr./ Mrs. Ajay Kumar Pandey, S/o Mr. Dinesh Kumar Pandey,</b><br><b>Pushpa Cosmetics Centre, Samda Manjhanpur Po Manjhanpur, Uttar Pradesh 212207 9451848398</b> <b>LOAN ACCOUNT NO. HLRPSVLSON000005136403/AP-10318865</b><br><b>(Branch: Prayagraj)</b> | All Piece And Parcel Of Port Of Arazi No. 107 Mt, Measuring Area 0.0047 Hectare, Village/manjauza- Pata , Pargana Karari Tehsil /manjhanpur, District Kaushambi, Uttar Pradesh, Pin Code 212207. Boundary: East- House Of Safdar W/o Rasta 20 Feet Wide North- Plot Of Valbhav Kesarwani , South-plot Of Devman | Demand Notice<br>11.05.2026<br>Rs. 893108/- (Rupees Eight Lakh Ninety Three Thousand One Hundred Eighty Only) Due As On 10.05.2026 Together Interest Applicable From 11.05.2026 & Other Charges & Cost Till The Date Of The Payment. | <b>18.09.2026</b>     |

[illegible]



**Canara Bank**  
(A Govt. of India Undertaking)

**BRANCH OFFICE:**  
**ARM BRANCH, KARNAL**

**DEMAND NOTICE [SECTION 13(2)]**  
**TO BORROWER/ GUARANTOR/MORTGAGOR**

Ref: SAVITRI/MSME/SARFAESI/DN/294

Date: 21.09.2026

To,  
Borrower's  
M/s Savitri International (OPC) Pvt Ltd., 501/5th & 502/5th 56, Eros Apartment, Nehru Place, South East Delhi, Delhi-110019.

**Director** : Mrs. Kiran Mishra W/o Mr. Adwait Ranjan Mishra, C2 135, Vipul Khand, Gomti Nagar, Lucknow, Uttar Pradesh-226001.

**Guarantor** : Mrs. Kiran Mishra W/o Adwait Ranjan Mishra, C2 135, Vipul Khand, Gomti Nagar, Lucknow, Uttar Pradesh-226001

**Guarantor** : Mrs. Shweta Mishra W/o Himanshu Ranjan Mishra, D-26 3rd Floor Pamposh Nenclave, Greater Kailash Part 1 New Delhi-110048.

Dear Sir/Madam,

**Sub: Notice issued under Section 13(2) of the Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002.**

**\*The Demand Notices dated 24.06.2026 stand withdrawn against this notice under SARFAESI Act-2002**

The undersigned being the Authorized Officer of Canara Bank, **ARM Branch, Karnal** (hereinafter referred to as "the secured creditor"), appointed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, (hereinafter referred as the "Act") do hereby issue this notice to you as under:

**M/s Savitri International (OPC) Pvt Ltd through its Director Mrs. Kiran Mishra W/o Mr. Adwait Ranjan Mishra** (hereinafter referred to as "the Borrower") has availed credit facility / facilities stated in the Schedule A hereunder and has entered into the security agreement/s in favour of the secured creditor. While availing the said financial assistance, you have expressly undertaken to repay the loan amount/s in accordance with the terms and conditions of the above mentioned agreements.

That Sri/Smt/Ms Mrs. Kiran Mishra W/o Adwait Ranjan Mishra Address : C2 135, Vipul Khand, Gomti Nagar Lucknow, Uttar Pradesh-226001. (hereinafter referred to as "the Guarantor") has guaranteed the payment on demand of all moneys and discharge all obligations and liabilities owing or incurred to the secured creditor by the Borrower for credit facilities up to the limit of **Rs 3,45,00,000/- (Rupees Three Crore Forty Five Lakhs only)** with interest thereon.

That Sri/Smt/Ms Mrs. Shweta Mishra W/o Himanshu Ranjan Mishra Address : Address: D-26 3rd Floor Pamposh Nenclave, Greater Kailash, Part 1 New Delhi-110048. (hereinafter referred to as "the Guarantor") has guaranteed the payment on demand of all moneys and discharge all obligations and liabilities owing or incurred to the secured creditor by the Borrower for credit facilities up to the limit of **Rs 3,45,00,000/- (Rupees Three Crore Forty Five Lakhs only)** with interest thereon.

You (The person mentioned in schedule B) are also entered in to agreements against the secured assets which are detailed in **Schedule B3** hereunder.

However, from 20.03.2026 the operation and conduct of the said financial assistance / credit facilities have become irregular. The books of account maintained by the secured assets shows that the liability of the Borrower towards the secured creditor as on date amounts to **Rs 2,41,45,422.03 (Rupees Two Crore Forty-One Lakhs Forty-Five Thousand Four Hundred Twenty-Two and Paise Three only)**, the details of which together with future interest rate are stated in **Schedule C** here under. It is further stated that the Borrower/Guarantor having failed to keep up with the terms of the above said agreement in clearing the dues of the secured creditor within the time given, and have been evasive in settling the dues. The operation and conduct of the above said financial assistance / credit facility/ies having come to a standstill and as a consequence of the default committed in repayment of principal debt/ instalment and interest thereon, the secured creditor was constrained to classify the debt as **Non Performing Asset (NPA) as on 18.06.2026** in accordance with the directives/guidelines relating to asset classification issued by the Reserve Bank of India.

The secured creditor through this notice brings to your attention that the Borrower has failed and neglected to repay the said dues/ outstanding liabilities and hence hereby demand you under Section 13(2) of the Act, by issuing this notice to discharge in full the liabilities of the Borrower as stated in **Schedule C** hereunder to the secured creditor **within 60 days from the date of receipt of this notice**. Further, it is brought to your notice that you are also liable to pay future interest at the rate of 12.10 % per annum together with all costs, charges, expenses and incidental expenses with respect to the proceedings undertaken by the secured creditor in recovering its dues.

Please take note of the fact that if you fail to repay to the secured creditor the aforesaid sum of **Rs. 2,41,45,422.03 (Rupees Two Crore Forty-One Lakhs Forty-Five Thousand Four Hundred Twenty-Two and Paise Three only)** together with further interest and incidental expenses and costs as stated above in terms of this notice under Section 13(2) of the Act, the secured creditor will exercise all or any of the rights detailed under sub-section (4)(a) and (b) of Section 13, the extract of which is given here below to convey the seriousness of this issue: 13(4)- In case the Borrower/Guarantor fails to discharge liability in full within the period specified in sub-section (2), the secured creditor may take recourse to one or more of the following measures to recover his secured debt, namely;

(a) Take possession of the secured assets of the Borrower/Guarantor including the right to transfer by way of lease, assignment or sale for realizing the secured asset;

(b) Take over the management of the business of the Borrower including the right to transfer by way of lease, assignment or sale for realizing the secured asset;

Provided that the right to transfer by way of lease, assignment or sale shall be exercised only where the substantial part of the business of the Borrower is held as security for the debt;

Provided further that where the management of whole of the business or part of the business is severable, the secured creditor shall take over the management of such business of the borrower which is relatable to the security for the debt; and under other applicable provisions of the said Act.

Your attention is invited to provisions of sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

You are also put on notice that in terms of section 13(13) the Borrower/Guarantor shall not transfer by way of sale, lease or otherwise the said secured assets detailed in Schedule B hereunder without obtaining written consent of the secured creditor. It is further brought to your notice that any contravention of this statutory injunction/ restraint, as provided under the said Act, is an offence and if for any reason, the secured assets are sold or leased out in the ordinary course of business, the sale proceeds or income realized shall be deposited with the secured creditor. In this regard you shall have to render proper accounts of such realization / income.

This notice of Demand is without prejudice to and shall not be construed as waiver of any other rights or remedies which the secured creditor may have including further demands for the sums found due and payable by you.

This is without prejudice to any other rights available to the secured creditor under the Act and/or any other law in force.

Please comply with the demand under this notice and avoid all unpleasantness. In case of Non- compliance, further needful action will be resorted to, holding you liable for all costs and consequence.

**SCHEDULE – A**  
**[Details of the credit facility/ies availed by the Borrower]**

| Sr. No. | Loan No      | Nature of Loan/Limit     | Date of sanction | Amount        |
|---------|--------------|--------------------------|------------------|---------------|
| 1       | 170012902071 | MSME TERM LOAN -SERVICES | 20.05.2024       | 3,45,00,000/- |

**SCHEDULE – B**  
**[Details of security assets3]**

| Sr. No. | Movable                                                                                                                                                                                                                      | Name of Title Holder                              |
|---------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|
| 1.      | Machinery (Quantity -6)<br>QOS-EPSL 16*48 768TB 48 BAY PRODUCTION SERVER                                                                                                                                                     | M/s Savitri International OPC Pvt Ltd.            |
|         | Immovable                                                                                                                                                                                                                    | Name of Title Holder                              |
| 1.      | EMT of Unit No 25.36,37 at Khasra No 815/816-D,817-C, Phoenix Square 1, vide Sale Deed No 2015 Dated – 15.01.2025, Super Area 2000 sq ft, Village – Bisrakh - Jalapur, Tehsil – Dadri, District – Gautam Budh Nagar - 201306 | Mrs. Shweta Mishra W/o Mr. Himanshu Ranjan Mishra |

**SCHEDULE – C**  
**[Details of liability as on date]**

| Sr. No. | Loan No.     | Nature Of Loan/limit     | Liability With Interest                     | Rate of Interest |
|---------|--------------|--------------------------|---------------------------------------------|------------------|
| 1       | 170012902071 | MSME TERM LOAN -SERVICES | Rs. 2,41,45,422.03<br>As on Date 20.09.2026 | @ 12.10 p.a      |

Date : 22.09.2026

Place : Karnal

Authorised Officer, Canara Bank