

**JHARKHAND URJA SANCHARAN NIGAM LIMITED**  
(CIN No. - U40108JH2013SGC001704)  
Regd. Office - 2<sup>nd</sup> Floor, JUSNL (SLDC) Building  
Kussal Colony, Doranda, Ranchi 834 002  
Fax No. - 0651 - 2400799

**3<sup>rd</sup> TIME EXTENSION NOTICE**  
NIT No. 256/PR/JUSNL/2018-19

Due to unavoidable circumstances, Design, Engineering, Supply, Erection, Testing and Commissioning of 220/33KV GIS Sub-Station and associated transmission lines & cables at Ranchi Smart City on turnkey basis has been extended in following manner:

Details	Important dates
End date and time of upload of BID	25.02.2019 up to 04:30 PM
Last date of submission of hard copy of bid, EMD & tender cost in the office of G.M. & C&M (Non W.B. Proj)	Up to 25.02.2019 at 06:00 PM
BID Opening date for technical & commercial part	26.02.2019 at 05:00 PM

This extension notice is also available on the website [www.jharkhandtenders.gov.in](http://www.jharkhandtenders.gov.in)

व्यक्ति एवं कम्पनि में ऊर्जा वयार्थ। कृपया अपनी तिकारियों को तलरिणी नं 1800 345 6570 पर दर्ज करायें।

Sd/-  
PR No. 201251 General Manager, C&M (Non W.B. Project)  
PR 202790 Jharkhand Urja Sancharan Nigam Ltd (18-19)\_D

**Corporation Bank**  
(A Government of India Enterprise)  
Padmanabha Nagar Branch,  
Ground Floor, 190B, 100R Ring Road, Padmanabha Nagar, Banashankari II Stage,  
Bangalore - 560085, Ph: 080 26969480, 26969481, E-mail: cb704@corporationbank.co.in

**POSSESSION NOTICE**  
(See Para 8 (1))  
(For Immovable Property)

Whereas, the undersigned being the Authorised Officer of Corporation Bank, under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(2) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Revised Demand Notice dated 11.12.2018, calling upon the Borrower/Mortgagor - (1) M/s S.L.S Transport, No. 120, 2nd floor, Pamadi Chambers, DVG Road, Basavanagudi, Bangalore 560 004. (2) Mr. R. Madankumar, S/o Rameshkumar, No. 158, First Floor, Srinivasa Road, II Block, Thyagarajanagar, Bangalore, (3) Mr. Nagesh C, S/o Munithamaiah, No. 19, Hanumagiri Nagar, 13th Main, 4th Cross, Appaianna Garden, Bangalore-560 061. (4) Mr. Sandhyagappa, S/o Mikkelaappa, No. 158, First Floor, Srinivasa Road, II Block, Thyagarajanagar, Bangalore, to repay the amount mentioned in the Notice being A/c No. CMTCSS/14/0001 (New Number-56032100000241) of Rs.9,93,02,438/- (Rupees Nine Crore Ninety Three Lakhs Two Thousand Four Hundred and Thirty Eight Only) within 60 days from the date of receipt of the said notice.

The Borrower/Mortgagor having failed to repay the amount, Notice is hereby given to the Borrower/Mortgagor, the Public in General that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of Section 13 of the said Act read with Rule 8 of the security interest (Enforcement) Rules 2002 on this 20/02/2019.

The Borrowers/Mortgagors in particular and the Public in General is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Corporation Bank, Padmanabha Nagar Branch, for an amount of Rs.9,93,02,438/- (Rupees Nine Crore Ninety Three Lakhs Two Thousand Four Hundred and Thirty Eight Only) and interest and other charges.

The Borrower / Mortgagor's attention is invited to the provisions of sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

**Description of the Immovable Property:-** All that piece and parcel of the property comprising residential property bearing No. 7, Gramathana Khata No.73-3, Assessment No.4, Pattanagere CMC Old Khatha No.4, Property No.7, New Khatha No.13/37, situated at Chikkalasa Village, Uttarahalli Hobli, Bangalore South Taluk measuring 4472 sq.ft. presently under the jurisdiction of BBMP, Bangalore and bounded by: East by: Road and Shivakumar's Property, West by: Property No.8, North by: Private Property, South by: 25th Road (4th Cross Road) and Shivakumar's Property.

Date : 20.02.2019 Sd/- Authorised Officer  
Place : Bengaluru Corporation Bank, Padmanabhanagar Branch

**केनरा बैंक Canara Bank**  
SME BOMMASANDRA, 1st Floor, K.B. Royale Apartment, R.S. Gardenia Building,  
Hosur Main Road, Bommasandra, Bangalore-560 099.

To, M/s Janardhana Enterprises No. 21, B.K. Circle, Anthonappa Layout, Jambusavari Dinne, Bangalore-560076.

1. Mr. Janardhana J, S/o Jayaramanna, No. 21, Anthonappa Layout, B.K. Circle, Jambusavari Dinne, J.P. Nagar 8th Phase, Bangalore-560076.

2. Mr. Gopi, S/o Krishnappa, No. 128, Surgajekkanahalli Village, Kasaba Hobli, Anekal Taluk, Bangalore.

**NOTICE ISSUED UNDER SECTION 13(2) OF THE SECURITISATION & RECONSTRUCTION OF FINANCIAL ASSETS & ENFORCEMENT OF SECURITY INTEREST ACT (SARFAESI), 2002**

The undersigned being the Authorized Officer of Canara Bank, SME Bommasandra Branch (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 to as "the Act") do hereby issue this notice to you as under:

That M/s Janardhana Enterprises, Represented by its Proprietor Mr. Janardhana J, (hereinafter referred to as "the Borrower") has availed credit facilities stated in the Schedule A hereunder and has entered into the security agreements 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 Mr. Gopi, (hereinafter referred to as "the Guarantor") has guaranteed the payment on demand of all monies 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. 32,49,933.98 with interest thereon.

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

However, from March 2016 (month/year), 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. 32,49,933.98 the details of which together with future interest rate are stated in Schedule C hereunder. It is further stated that the Borrower/Guarantor having failed to date up to 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 facilities/ies having come to a standstill and as a consequence of the default committed in repayment of principal debt/ installment and interest thereon, the secured creditor was constrained to classify the debt as Non Performing Asset (NPA) as on 10.06.2016 in accordance with the directives/guidelines relating to asset classification issued by the Reserve Bank of India (RBI).

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 12.9 % for TL 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. 32,49,933.98 together with future 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 related 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)

Sl.No	Loan No.	Nature of Loan/Limit	Date of Sanction	Amount
1.	2408261001260	OCC	31.12.2014	25 lacs
2.	2408773000157	TL	18.11.2010	32 lacs

**SCHEDULE-B**  
All that piece and parcel of Immovable property bearing Plot No. 121-B, S.No.571, Property No.121/B as per Form No.9 and 11 measuring 4140 square feet out of 2194 square meters in survey No.99, situated at Hebbagodi Village, Bommasandra Industrial Area, Attibele Hobli, Anekal Taluk, Bangalore District and bounded on:

East by : Remaining portion of Property bearing No.121/B, Purchaser by M/s. Creative Coatings.

West by : Property belongs to Mr. Subramanya and others

North by : Road

South by : 15 feet Private Road in the remaining Property of No.121/B.

**SCHEDULE-C**  
(Details of liability as on date)

Sl. No	LOAN NO.	NATURE OF LOAN / LIMIT	LIABILITY WITH INTEREST AS ON DATE	RATE OF INTEREST
1.	2408261001260	OCC	41,20,784.00	14.65%
2.	2408773000157	TL	15,14,986.91	13.40%

Date : 30-01-2019 Authorised Officer  
Place : Bangalore Canara Bank

**केनरा बैंक Canara Bank**  
SME BOMMASANDRA, 1st Floor, K.B. Royale Apartment, R.S. Gardenia Building,  
Hosur Main Road, Bommasandra, Bangalore-560 099.

To, M/s Janardhana Enterprises No. 21, B.K. Circle, Anthonappa Layout, Jambusavari Dinne, Bangalore-560076.

1. Mr. Janardhana J, S/o Jayaramanna, No. 21, Anthonappa Layout, B.K. Circle, Jambusavari Dinne, J.P. Nagar 8th Phase, Bangalore-560076.

2. Mr. Gopi, S/o Krishnappa, No. 128, Surgajekkanahalli Village, Kasaba Hobli, Anekal Taluk, Bangalore.

**NOTICE ISSUED UNDER SECTION 13(2) OF THE SECURITISATION & RECONSTRUCTION OF FINANCIAL ASSETS & ENFORCEMENT OF SECURITY INTEREST ACT (SARFAESI), 2002**

The undersigned being the Authorized Officer of Canara Bank, SME Bommasandra Branch (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 to as "the Act") do hereby issue this notice to you as under:

That M/s Janardhana Enterprises, Represented by its Proprietor Mr. Janardhana J, (hereinafter referred to as "the Borrower") has availed credit facilities stated in the Schedule A hereunder and has entered into the security agreements 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 Mr. Gopi, (hereinafter referred to as "the Guarantor") has guaranteed the payment on demand of all monies 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. 32,49,933.98 with interest thereon.

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

However, from January 2016, 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. 56,35,770.91 (OCC - Rs. 41,20,784.00 and TL - Rs.15,14,986.91) the details of which together with future interest rate are stated in Schedule C hereunder. It is further stated that the Borrowers/Guarantors/Mortgagors 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 facilities/ies having come to a standstill and as a consequence of the default committed in repayment of principal debt/ installment and interest thereon, the secured creditor was constrained to classify the debt as Non Performing Asset (NPA) as on 01.05.2016 in accordance with the directives/guidelines relating to asset classification issued by the Reserve Bank of India (RBI).

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 14.65 % for OCC and 13.40% for TL 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. 56,35,770.91 (OCC - Rs. 41,20,784.00 and TL - Rs.15,14,986.91) 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 Borrowers/Guarantors/Mortgagors 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 Borrowers/Guarantors/Mortgagors 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 related 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/Guarantors 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)

Sl.No	Loan No.	Nature of Loan/Limit	Date of Sanction	Amount
1.	2408261001260	OCC	31.12.2014	25 lacs
2.	2408773000157	TL	18.11.2010	32 lacs

**SCHEDULE-B**  
All that piece and parcel of Immovable property bearing Plot No. 121-B, S.No.571, Property No.121/B as per Form No.9 and 11 measuring 4140 square feet out of 2194 square meters in survey No.99, situated at Hebbagodi Village, Bommasandra Industrial Area, Attibele Hobli, Anekal Taluk, Bangalore District and bounded on:

East by : Remaining portion of Property bearing No.121/B, Purchaser by M/s. Creative Coatings.

West by : Property belongs to Mr. Subramanya and others

North by : Road

South by : 15 feet Private Road in the remaining Property of No.121/B.

**SCHEDULE-C**  
(Details of liability as on date)

Sl. LOAN NO.	NATURE OF LOAN / LIMIT	LIABILITY WITH INTEREST AS ON DATE	RATE OF INTEREST	
1.	2408261001260	OCC	41,20,784.00	14.65%
2.	2408773000157	TL	15,14,986.91	13.40%

Date : 30-01-2019 Authorised Officer  
Place : Bangalore Canara Bank

**केनरा बैंक Canara Bank**  
SME BOMMASANDRA, 1st Floor, K.B. Royale Apartment, R.S. Gardenia Building,  
Hosur Main Road, Bommasandra, Bangalore-560 099.

To, M/s Janardhana Enterprises No. 21, B.K. Circle, Anthonappa Layout, Jambusavari Dinne, Bangalore-560076.

1. Mr. Janardhana J, S/o Jayaramanna, No. 21, Anthonappa Layout, B.K. Circle, Jambusavari Dinne, J.P. Nagar 8th Phase, Bangalore-560076.

2. Mr. Gopi, S/o Krishnappa, No. 128, Surgajekkanahalli Village, Kasaba Hobli, Anekal Taluk, Bangalore.

**NOTICE ISSUED UNDER SECTION 13(2) OF THE SECURITISATION & RECONSTRUCTION OF FINANCIAL ASSETS & ENFORCEMENT OF SECURITY INTEREST ACT (SARFAESI), 2002**

The undersigned being the Authorized Officer of Canara Bank, SME Bommasandra Branch (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 to as "the Act") do hereby issue this notice to you as under:

That M/s Janardhana Enterprises, Represented by its Proprietor Mr. Janardhana J, (hereinafter referred to as "the Borrower") has availed credit facilities stated in the Schedule A hereunder and has entered into the security agreements 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 Mr. Gopi, (hereinafter referred to as "the Guarantor") has guaranteed the payment on demand of all monies 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. 32,49,933.98 with interest thereon.

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

However, from January 2016, 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. 56,35,770.91 (OCC - Rs. 41,20,784.00 and TL - Rs.15,14,986.91) the details of which together with future interest rate are stated in Schedule C hereunder. It is further stated that the Borrowers/Guarantors/Mortgagors 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 facilities/ies having come to a standstill and as a consequence of the default committed in repayment of principal debt/ installment and interest thereon, the secured creditor was constrained to classify the debt as Non Performing Asset (NPA) as on 01.05.2016 in accordance with the directives/guidelines relating to asset classification issued by the Reserve Bank of India (RBI).

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 14.65 % for OCC and 13.40% for TL 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. 56,35,770.91 (OCC - Rs. 41,20,784.00 and TL - Rs.15,14,986.91) 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 Borrowers/Guarantors/Mortgagors 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 Borrowers/Guarantors/Mortgagors 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 related 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/Guarantors 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)

Sl.No	Loan No.	Nature of Loan/Limit	Date of Sanction	Amount
1.	2408261001260	OCC	31.12.2014	25 lacs
2.	2408773000157	TL	18.11.2010	32 lacs

**SCHEDULE-B**  
All that piece and parcel of Immovable property bearing Plot No. 121-B, S.No.571, Property No.121/B as per Form No.9 and 11 measuring 4140 square feet out of 2194 square meters in survey No.99, situated at Hebbagodi Village, Bommasandra Industrial Area, Attibele Hobli, Anekal Taluk, Bangalore District and bounded on:

East by : Remaining portion of Property bearing No.121/B, Purchaser by M/s. Creative Coatings.

West by : Property belongs to Mr. Subramanya and others

North by : Road

South by : 15 feet Private Road in the remaining Property of No.121/B.

**SCHEDULE-C**  
(Details of liability as on date)

Sl. LOAN NO.	NATURE OF LOAN / LIMIT	LIABILITY WITH INTEREST AS ON DATE	RATE OF INTEREST	
1.	2408261001260	OCC	41,20,784.00	14.65%
2.	2408773000157	TL	15,14,986.91	13.40%

Date : 30-01-2019 Authorised Officer  
Place : Bangalore Canara Bank

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SME BOMMASANDRA, 1st Floor, K.B. Royale Apartment, R.S. Gardenia Building,  
Hosur Main Road, Bommasandra, Bangalore-560 099.

To, M/s Janardhana Enterprises No. 21, B.K. Circle, Anthonappa Layout, Jambusavari Dinne, Bangalore-560076.

1. Mr. Janardhana J, S/o Jayaramanna, No. 21, Anthonappa Layout, B.K. Circle, Jambusavari Dinne, J.P. Nagar 8th Phase, Bangalore-560076.

2. Mr. Gopi, S/o Krishnappa, No. 128, Surgajekkanahalli Village, Kasaba Hobli, Anekal Taluk, Bangalore.

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

However, from January 2016, 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. 56,35,770.91 (OCC - Rs. 41,20,784.00 and TL - Rs.15,14,986.91) the details of which together with future interest rate are stated in Schedule C hereunder. It is further stated that the Borrowers/Guarantors/Mortgagors 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 facilities/ies having come to a standstill and as a consequence of the default committed in repayment of principal debt/ installment and interest thereon, the secured creditor was constrained to classify the debt as Non Performing Asset (NPA) as on 01.05.2016 in accordance with the directives/guidelines relating to asset classification issued by the Reserve Bank of India (RBI).

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 14.65 % for OCC and 13.40% for TL 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. 56,35,770.91 (OCC - Rs. 41,20,784.00 and TL - Rs.15,14,986.91) 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 Borrowers/Guarantors/Mortgagors 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 Borrowers/Guarantors/Mortgagors 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 related 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/Guarantors 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)

Sl.No	Loan No.	Nature of Loan/Limit	Date of Sanction	Amount
1.	2408261001260	OCC	31.12.2014	25 lacs
2.	2408773000157	TL	18.11.2010	32 lacs

**SCHEDULE-B**  
All that piece and parcel of Immovable property bearing Plot No. 121-B, S.No.571, Property No.121/B as per Form No.9 and 11 measuring 4140 square feet out of 2194 square meters in survey No.99, situated at Hebbagodi Village, Bommasandra Industrial Area, Attibele Hobli, Anekal Taluk, Bangalore District and bounded on:

East by : Remaining portion of Property bearing No.121/B, Purchaser by M/s. Creative Coatings.

West by : Property belongs to Mr. Subramanya and others

North by : Road

South by : 15 feet Private Road in the remaining Property of No.121/B.

**SCHEDULE-C**  
(Details of liability as on date)

Sl. LOAN NO.	NATURE OF LOAN / LIMIT	LIABILITY WITH INTEREST AS ON DATE	RATE OF INTEREST	
1.	2408261001260	OCC	41,20,784.00	14.65%
2.	2408773000157	TL	15,14,986.91	13.40%

Date : 30-01-2019 Authorised Officer  
Place : Bangalore Canara Bank

**केनरा बैंक Canara Bank**  
SME BOMMASANDRA, 1st Floor, K.B. Royale Apartment, R.S. Gardenia Building,  
Hosur Main Road, Bommasandra, Bangalore-560 099.

To, M/s Janardhana Enterprises No. 21, B.K. Circle, Anthonappa Layout, Jambusavari Dinne, Bangalore-560076.

1. Mr. Janardhana J, S/o Jayaramanna, No. 21, Anthonappa Layout, B.K. Circle, Jambusavari Dinne, J.P. Nagar 8th Phase, Bangalore-560076.

2. Mr. Gopi, S/o Krishnappa, No. 128, Surgajekkanahalli Village, Kasaba Hobli, Anekal Taluk, Bangalore.

**NOTICE ISSUED UNDER SECTION 13(2) OF THE SECURITISATION & RECONSTRUCTION OF FINANCIAL ASSETS & ENFORCEMENT OF SECURITY INTEREST ACT (SARFAESI), 2002**

The undersigned being the Authorized Officer of Canara Bank, SME Bommasandra Branch (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 to as "the Act") do hereby issue this notice to you as under:

That M/s Janardhana Enterprises, Represented by its Proprietor Mr. Janardhana J, (hereinafter referred to as "the Borrower") has availed credit facilities stated in the Schedule A hereunder and has entered into the security agreements 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 Mr. Gopi, (hereinafter referred to as "the Guarantor") has guaranteed the payment on demand of all monies 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. 32,49,933.98 with interest thereon.

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

However, from January 2016, 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. 56,35,770.91 (OCC - Rs. 41,20,784.00 and TL - Rs.15,14,986.91) the details of which together with future interest rate are stated in Schedule C hereunder. It is further stated that the Borrowers/Guarantors/Mortgagors 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 facilities/ies having come to a standstill and as a consequence of the default committed in repayment of principal debt/ installment and interest thereon, the secured creditor was constrained to classify the debt as Non Performing Asset (NPA) as on 01.05.2016 in accordance with the directives/guidelines relating to asset classification issued by the Reserve Bank of India (RBI).

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 14.65 % for OCC and 13.40% for TL 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