

**Demand-Cum-Auction Notice****19.08.2026****T H CHANG****S/O ZELO THRONGSO CHANG****099, POST OFFICE SADAR, TUENSANG NAGALAND
798612****MOB. NO.: 6909003972****Reg: Demand-cum-auction Notice – Gold Loan accounts in your name****Loan Account No: - 101942527492****Date of pledge- 17/02/26****Sanctioned Loan Amount- Rs 78900/-**

The abovementioned gold loan account/s is/are due for payment/redemption as per details Provided.

You are hereby requested to remit the entire dues with interest and other charges including other liabilities due to the bank till date and redeem the items pledged. You also have the option to renew the pledge by settling the existing liabilities within 07 days of receipt of this letter failing which we may be constrained to auction the items pledged with us for realizing our dues without further notice and you will be liable for the entire costs and consequences thereof.

We seek your continued patronage and support.

Account went NPA as on 15/08/26**Auction will be held on 29/08/26****Balance outstanding as on 18.08.2026 is INR 83877.00**

In addition to this amount, interest, and other charges from the date of last interest application will be applicable at the time of redemption.

Yours faithfully,

For SHIVALIK SMALL FINANCE BANK LIMITED

Authorised Signatory

Authorised Signatory

SHIVALIK SMALL FINANCE BANK LTD.

HEAD OFFICE:
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CIN NO: U65900DL2020PLC366027

