

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3019

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Maheshwari Gaddam

Add.:-Hno:1-223 Theegaram,

Warangal,506143

9618356062

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 103057331612

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

You in capacity of co-applicant along with applicant/borrower "Gaddam Raveendar" were in need of LAP Loan and have approached our client vide loan account bearing agreement no.103057331612. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Union Bank of India, bearing UMNr No.UBIN7032804252001398 and to debit a sum Rs.11040/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.295810100006171 maintained with Union Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.11040/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.11040/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

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OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3020

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Malluvalasa Chandrakala

Add.:-D No:1-39 Yannamani Vari Street Velivennu

Undrajavaram Mandal, West Godavari,

Andhra Pradesh-534329

9133557058

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106059132783

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106059132783. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, IDBI Bank, bearing UMNR No.IDIB7032911242008003 and to debit a sum Rs.18987/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.6148548503 maintained with IDBI Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.18987/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.18987/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

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DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3021

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Durga Prasad Pandiri

Add.:-3-2-1 Chinna Veedhi Recharla Peta,East

Godavari,Andhra Pradesh-533003

9948640479

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102058994402

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102058994402. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Union Bank of India, bearing UMR No.UBIN7031502252012313 and to debit a sum Rs.22998/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.53110100135145 maintained with Union Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.22998/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.22998/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

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DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3022

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Kurakula Eswara Rao

Add.:-1-435 Peddipalem Kallalu,

Visakhapatnam,Andhra Pradesh-531163

7382148999

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102062297050

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102062297050. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Bank Of Baroda, bearing UMR No.BARB600000023774396 and to debit a sum Rs.75583/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.52280100003701 maintained with Bank Of Baroda and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.75583/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "AC BLOCKED OR FROZEN". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.75583/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

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DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3023

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Durgababu Rasamsetti

Add.:-D.No.61-1S Donthamuru Village,East

Godavari,Andhra Pradesh-533445

7416193063

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106058224524

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106058224524. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Union Bank of India, bearing UMR No.UBIN6000000018598406 and to debit a sum Rs.16477/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.520101253708857 maintained with Union Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.16477/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.16477/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

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Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3024

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Pydiraju Bellana

Add.:-Dr.No 6-74/1 S.C Colony Gajularega

Vizianagaram,Andhra Pradesh-535001

9581180597

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15081608904

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15081608904. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Federal Bank, bearing UMR No.FDRL7022202252001132 and to debit a sum Rs.22523/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.23440100013045 maintained with Federal Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.22523/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.22523/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

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Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3025

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Suribabu Maddila

Add.:-Door No 3-77/2 Maharajupeta Rajapulova

Chiitivalasa,Vizianagaram,Andhra Pradesh-531162

9866808638

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15062357458

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15062357458. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Axis Bank Limited, bearing UMR No.UTIB7022904252012788 and to debit a sum Rs.22464/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.917020026503111 maintained with Axis Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.22464/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.22464/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

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Advocate

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DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3026

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Srinu Khandavalli

Add.:-H No 2-53 Bhimolu,West Godavari,

Andhra Pradesh-534341

9640680686

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15005515346

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15005515346. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Axis Bank Limited, bearing UMR No.UTIB6000000016298348 and to debit a sum Rs.28236/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.922010002359908 maintained with Axis Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.28236/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.28236/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3027

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Kari Ravibabu

Add.:-S-O Venkateswararao 4-12-2

Nandirajuthota,Guntur,Andhra Pradesh-522101

9949706792

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102063700499

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102063700499. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Axis Bank Limited, bearing UMR No.UTIB7021608241005890 and to debit a sum Rs.28369/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.921010008344367 maintained with Axis Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.28369/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.28369/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3028

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Velpuri Venkata Basavarao

Add.:-6-92 Sagara Peta Buddavaram

Gannavaram,Krishna,Andhra Pradesh-521107

8801210905

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15061198255

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15061198255. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Union Bank of India, bearing UMR No.UBIN7022806246003130 and to debit a sum Rs.23830/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.155810100073492 maintained with Union Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.23830/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "Dormant Account". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.23830/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3029

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Durgarao Pasalapudi

Add.:-D No:2-61 Sc Area Jagajjevanram Nagar Road

Devarapalli Village And Mandal, West Godavari,

Andhra Pradesh-534313

9849603288

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15059673714

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15059673714. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Union Bank of India, bearing UMR No.UBIN7022910242017852 and to debit a sum Rs.19234/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.620602010002189 maintained with Union Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.19234/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.19234/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A. Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3030

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Kandula Venkateshwararao

Add.:-H No 1-179 Nandiraju Thota Bapatla,

Guntur, Andhra Pradesh-522101

9550494470

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102063343462

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102063343462. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Union Bank of India, bearing UMR No.UBIN6000000018498499 and to debit a sum Rs.27363/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.118510011003059 maintained with Union Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.27363/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.27363/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3031

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Aruna Kumari Rachakonda

Add.:-7-133 Ramanamma Cheruvu Davaji Gudem

Gannavaram,Krishna,Andhra Pradesh-521101

9030743243

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102061512628

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102061512628. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7022108241088512 and to debit a sum Rs.9728/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.38537148991 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.9728/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.9728/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3032

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Meesala Srinu

Add.:-C-285 Vallapuram,Vizianagaram,

Andhra Pradesh-535217

9390254672

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15081747819

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15081747819. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7022401251009456 and to debit a sum Rs.21031/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.20313955323 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.21031/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.21031/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3033

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Lovi Sita Rathnam

Add.:-D No:45-27-29/1 Thota Veedhi Annapurnamma

Peta,East Godavari,Andhra Pradesh-533101

8925812895

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106059183222

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106059183222. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Bank of India, bearing UMR No.BKID6000000021731885 and to debit a sum Rs.17183/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.869410510000849 maintained with Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.17183/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.17183/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3034

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Banavath Nagaraju Naik
Add.:-Door Number 5-25, Sugali Colony,
Veerapanenigudem, Gannavaram Mandal, Krishna,
Andhra Pradesh-521286
8096493253

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106005305386

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106005305386. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, SAPTAGIRI GRAMEENA BANK, bearing UMNr No.SPBX600000000077816 and to debit a sum Rs.13192/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.50013417371 maintained with SAPTAGIRI GRAMEENA BANK and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.13192/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.13192/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai
Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3035

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Kalisetti Ramu

**Add.:-D No 6-02 Chepurupalli Karalam Village,
Vizianagaram,Andhra Pradesh-535125
9494635480**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18081571684

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 18081571684. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Karur Vysya Bank, bearing UMR No.KVBL7011910242000129 and to debit a sum Rs.23026/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.4859155000058090 maintained with Karur Vysya Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.23026/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.23026/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai
Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3036

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Bora Srinuvasarao

Add.:-D No : 8 - 48 Sivalayam Big Street

Bangarayayapeta Kasimkota Mandal

Visakhapatnam, Andhra Pradesh-531031

9701081594

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15062646516

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15062646516. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7032401251065133 and to debit a sum Rs.30730/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.32434004595 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.30730/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.30730/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3037

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Yalamanchali Sarojini

**Add.:-Door Number 48-19-8, Sriramachandra Nagar,
Vijayawada, Gosala,Krishna,Andhra Pradesh-521151
7995695021**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15005328624

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15005328624. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Canara Bank, bearing UMR No.CNRB0000000014925444 and to debit a sum Rs.21393/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.110019918790 maintained with Canara Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.21393/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.21393/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai
Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3038

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

**Aalla Naga Bhima Shankara Varaprasad
Add.:-D No: 9-67 Aalla Vari Veedhi Kesavaram
Mandapeta Mandalam, East Godavari,
Andhra Pradesh-533341
9000146709**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102059593286

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102059593286. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7023008241111782 and to debit a sum Rs.27226/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.33664267658 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.27226/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.27226/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A. Desai

**Ajay K. Desai
Advocate**

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3039

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Pasumarthi Moshe

Add.:-11-198 Peralipadu Peralipadu Perali Guntur

Andhra Pradesh-522111

8008545769

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106063486520

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106063486520. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Indian Overseas Bank, bearing UMR No.IOBA7012702252003420 and to debit a sum Rs.22735/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.53901000025010 maintained with Indian Overseas Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.22735/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.22735/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A. Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3040

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Satyanarayana Mahanthi

Add.:-Dr.No 1-15 Kondaguddi Challavanithota

Pusapatirega Mandalam Rellivalasa,

Vizianagaram,Andhra Pradesh-535204

9381680760

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106081104726

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106081104726. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Karur Vysya Bank, bearing UMR No.KVBL7012912241000409 and to debit a sum Rs.12631/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.1436155000157990 maintained with Karur Vysya Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.12631/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.12631/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A. Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3041

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Regulagadda Suresh Babu

Add.:-4-52 Sai Colony Burlavaripalem Burlavaripalem

Kothapeta Rural,Prakasam,Andhra Pradesh-523157

7997423606

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15063889278

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15063889278. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, HDFC Bank Limited, bearing UMR No.HDFC7033005252003804 and to debit a sum Rs.25937/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.50100616915508 maintained with HDFC Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.25937/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.25937/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3042

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Srikanth Datla

Add.:-6196 Mvrajupaleam, Guntur,

Andhra Pradesh-522001

6300446615

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15063763802

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15063763802. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7021206243020328 and to debit a sum Rs.27512/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.20259614531 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.27512/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.27512/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3043

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Katika Durga

**Add.:-10-76 Kriushnayagudem Pothavaram,
West Godavari,Andhra Pradesh-534176
9912516594**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102059303522

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102059303522. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, IDBI Bank, bearing UMNR No.IDIB6000000013195492 and to debit a sum Rs.27226/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.822442048 maintained with IDBI Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.27226/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.27226/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3044

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Musalayya Gadi

Add.:-Dno : 5- 17 Rayudupeta Vepada

Mandalam,Vizianagaram,Andhra Pradesh-535281

9959298563

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18062133642

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 18062133642. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7022503252041724 and to debit a sum Rs.21196/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.33438728201 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.21196/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.21196/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3045

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Killana Laxmi

Add.:-Dr.No 2-236 Chukkavanipalem

Srungavarapukota Vizianagaram,

Andhra Pradesh-535148

9014816663

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106081621490

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106081621490. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Punjab National Bank, bearing UMR No.PUNB6000000026037142 and to debit a sum Rs.15322/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.9337001700006360 maintained with Punjab National Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.15322/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.15322/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3046

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Mohammed Shadul

**Add.:-H No 20-41 Bombay Colony Near Esi Hospital
Road,Ramachandrapuram Municipality,
Medak,Andhra Pradesh-502032
8790772005**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15082878872

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15082878872. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, HDFC Bank Limited, bearing UMR No.HDFC7032602252002500 and to debit a sum Rs.28914/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.8111000024650 maintained with HDFC Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.28914/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.28914/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3047

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Rambabu Kundrapu

**Add.:-1-8/1 Vissannapeta Vadacheepurapalli Post,
Visakhapatanam,Andhra Pradesh-531020
9985828462**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106062366084

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106062366084. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Karur Vysya Bank, bearing UMR No.KVBL600000003450389 and to debit a sum Rs.17229/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.1420155000047630 maintained with Karur Vysya Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.17229/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.17229/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3048

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Mereddy Sai Kumar Reddy

**Add.:-2-8-175 C Maseed St Colony Rr Nagar,
Krishna,Andhra Pradesh-520012
9949990337**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18061868686

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 18061868686. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Union Bank of India, bearing UMR No.UBIN7022912241002180 and to debit a sum Rs.16332/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.156210100130098 maintained with Union Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.16332/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.16332/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3049

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Badidamanu Raju

**Add.:-19-1-67 Main Street Chintada Amdalavalsa,
Srikakulam,Andhra Pradesh-532185
9000600180**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106075270407

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106075270407. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Karnataka Bank Ltd, bearing UMR No.KARB600000003780297 and to debit a sum Rs.14696/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.750252400074901 maintained with Karnataka Bank Ltd and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.14696/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.14696/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A. Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3050

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

S Prabhakar Reddy

Add.:-D No 3-85 Beedalapalli Mulakalacheruvu(M)

Maddinayanapalle,Chittoor,Andhra Pradesh-517351

9381828551

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106085356616

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106085356616. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7021504252024204 and to debit a sum Rs.21327/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.33477820517 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.21327/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.21327/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3051

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Bhetalam Sudhakar

Add.:-7-102 Pinniboinavari Palem Bapatla

Pinniboinavari Palem,Guntur,Andhra Pradesh-522101

9032426509

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102063719949

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102063719949. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Indian Bank, bearing UMR No.INDB7020110242001047 and to debit a sum Rs.20407/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.100204267909 maintained with Indian Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.20407/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "AC BLOCKED OR FROZEN". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.20407/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3052

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Uttapululu Pydi Konda

Add.:-H No 50-97 Seethampeta Srungavarapukota

Mandal,Vizianagaram,Andhra Pradesh-535145

8978113016

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106081197782

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106081197782. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7032706251032361 and to debit a sum Rs.15075/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.39725851075 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.15075/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.15075/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3053

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Tammiseti Vasu

Add.:-Door Number 10-66, B.C. Colony, Kanchikacharla

Mandalam, Paritala, Krishna, Andhra Pradesh-521456

9347788633

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No.018N086331095

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 018N086331095. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7021109242090040 and to debit a sum Rs.14912/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.39962775318 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.14912/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.14912/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3054

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Syed Mahataj

**Add.:-D No 3-147-2-197 Chandra Colony Bk Palli,
Chandra Colony Bk Palli,Chittoor,
Andhra Pradesh-517325
9182852423**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102085357377

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102085357377. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Canara Bank, bearing UMR No.CNRB7021704252003371 and to debit a sum Rs.28017/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.110195492133 maintained with Canara Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.28017/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.28017/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A. Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3055

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Venkateswararao Kokkiligadda

Add.:-Door No 10-30 Kothapalem Nizampatnam Mandal

Bapatla District,Nizampatnam Mandal Bapatla

District,Bapatla,Andhra Pradesh-522262

7330729509

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106063771749

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106063771749. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Indian Overseas Bank, bearing UMR No.IOBA7031203252003470 and to debit a sum Rs.12950/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.53901000025054 maintained with Indian Overseas Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.12950/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.12950/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A. Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3056

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

D Bala Krishna

Add.:-D No 1-131 Ankisettipalli,Chittoor,

Andhra Pradesh-517325

9440226094

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106085623006

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106085623006. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Indusind Bank Limited, bearing UMNr No.IBKL7031605252002229 and to debit a sum Rs.17819/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.1674104000046480 maintained with Indusind Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.17819/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.17819/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A. Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3057

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Rajesh Kesanakurthi

Add.:-2-184 Pedapudi Mandalam,Pedapudi

Mandalam,East Godavari,Andhra Pradesh-533006

8885556024

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106058372211

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106058372211. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Karnataka Bank Ltd, bearing UMR No.KARB600000003659649 and to debit a sum Rs.20209/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.9992505027060900 maintained with Karnataka Bank Ltd and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.20209/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.20209/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3058

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Naidu Babu Reddy

Add.:-14-22/1

Indiranagar, Indiranagar, Visakhapatnam,

Andhra Pradesh-530027

9985545054

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102062554290

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102062554290. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Bank Of Baroda, bearing UMR No.BARB7012709242024320 and to debit a sum Rs.106537/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account maintained with Bank Of Baroda and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.106537/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "No of Representation exceeds-A/C closed |". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.106537/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A. Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3059

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Suridamma Bodhanki

**Add.:-1-86 Raja Street,Raja Street,
Vizianagaram,Andhra Pradesh-535160
7013368628**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106081635755

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106081635755. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Union Bank of India, bearing UMR No.UBIN7022908241004602 and to debit a sum Rs.19456/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.727602010002267 maintained with Union Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.19456/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.19456/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai
Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3060

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Korada Pentamma

Add.:-Dr.No 1-53 Gurla Village Mentada Mandal

Vizianagaram,Vizianagaram,Visakhapatanam,

Andhra Pradesh-535273

6281272629

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15081860325

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15081860325. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Karur Vysya Bank, bearing UMR No.KVBL7012410242001216 and to debit a sum Rs.29356/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.4803155000067640 maintained with Karur Vysya Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.29356/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.29356/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3061

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Bantu Padma

**Add.:-D No:5-126 Kotha Colony Gajjaram Tallapudi
Mandalam,Tallapudi Mandalam,West Godavari,
Andhra Pradesh-534341
9133662405**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18059374364

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 18059374364. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7032609242090979 and to debit a sum Rs.14856/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.30875485757 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.14856/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.14856/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A. Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3062

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

1. **Sri Durgamamba Super Market**
Add.:-H No: 00, Durga Nagar, Sabbavaram,
Visakhapatanam, Andhra Pradesh-531026
2. **Saragadam Vamsi Krishna**
Add.:-H No: 00, Durga Nagar, Sabbavaram,
Visakhapatanam, Andhra Pradesh-531026
7013043349

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102005926945

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102005926945. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Bank of India, bearing UMR No.BKID7022312233000794 and to debit a sum Rs.37552/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.560620110000389 maintained with Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.37552/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.37552/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai
Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3063

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Pilli Rambabu

Add.:-Dno 9 24 Seetharamapuram Tallarevumandal

Maridam Ma Colony Koringa East Godavari,

Andhra Pradesh-533461

9666674922

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18058821932

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 18058821932. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Indian Bank, bearing UMNR No.INDB7022712241000798 and to debit a sum Rs.12481/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.201008473432 maintained with Indian Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.12481/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.12481/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3064

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Ayyanki Vijaya Bhavani

**Add.:-Door Number 6-19, Nekkalam Gollagudem,
Agiripalli Mandalam, Krishna, Aandhra Pradesh-521201
6281295458**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106005696199

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106005696199. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Union Bank of India, bearing UMR No.UBIN0000000016177846 and to debit a sum Rs.14489/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.520101206334792 maintained with Union Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.14489/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.14489/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai
Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3065

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Savitri Kunchala

Add.:-Door N:-3 -16 /18 Ward 24 Vijaya Lakshmi

Puram Bapatla, Guntur, Andhra Pradesh-522101

7093511927

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106063831391

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106063831391. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Union Bank of India, bearing UMR No.UBIN7030901251006397 and to debit a sum Rs.17746/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.118510100064111 maintained with Union Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.17746/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.17746/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3066

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Golla Rajani

**Add.:-6-43-17 T V N Colony Old Gajuwaka Gajuwaka,
Visakhapatanam,Andhra Pradesh-530026
7995143407**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15062127296

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

You in capacity of co-applicant along with applicant/borrower " Golla Siva Prasad" were in need of LAP Loan and have approached our client vide loan account bearing agreement no.15062127296. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Union Bank of India, bearing UMNr No.UBIN7022607245004451 and to debit a sum Rs.21197/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.17512010001329 maintained with Union Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.21197/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.21197/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3067

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Koppula Ratnakumari

Add.:-Door No:5-140 Hydepeta Hydepeta Bapatla East

Bapat East Rural,Guntur,Andhra Pradesh-522101

8897963677

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18063550278

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

You in capacity of co-applicant along with applicant/borrower " Koppula Jashuva" were in need of LAP Loan and have approached our client vide loan account bearing agreement no.18063550278. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Union Bank of India, bearing UMR No.UBIN7022905252005380 and to debit a sum Rs.21839/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.118512010001457 maintained with Union Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.21839/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.21839/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3068

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Choppa Appalaraju

Add.:-H No 7-44/4 Sathivanipalem Jaggayyapalem

Post,Visakhapatnam,Andhra Pradesh-530012

7330916608

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102062942648

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102062942648. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN0000000074832152 and to debit a sum Rs.25648/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.20143381936 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.25648/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.25648/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3069

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Lakshmi Devarakonda

Add.:-1 115 B 1 Co Rambabu 1 Uppudi,Guntur,

Andhra Pradesh-522265

9392592025

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15061668433

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15061668433. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Union Bank of India, bearing UMR No.UBIN7022612233001541 and to debit a sum Rs.37711/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.150710100065998 maintained with Union Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.37711/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.37711/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3070

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Viyyapu Kannaji Rao

Add.:-Dno: 8-15-3, S.No. 390-4, Ward No. 10, Block No.

15, At Kakivani Veedhi, Yelamanchilli Village,

Municipality, Visakhapatnam, Andhra Pradesh-530001

9948534620

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106005423467

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106005423467. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7021112235008086 and to debit a sum Rs.16334/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.62229332425 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.16334/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.16334/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A. Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3071

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

M Gangi Reddy

Add.:-D No 6-78 Narasapuram Voolapadu

Chittoor, Andhra Pradesh-517417

9110347381

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102085171826

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102085171826. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Canara Bank, bearing UMR No.CNRB7031203252003763 and to debit a sum Rs.28821/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.6609101002497 maintained with Canara Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.28821/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.28821/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3072

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

1. **Sri Hanuman Agency**
Add.:-5-53 Palakendram Bazar Peravali
Paleam,Guntur,Andhra Pradesh-522261
2. **Dasari Ramesh**
Add.:-5-53 Palakendram Bazar Peravali
Paleam,Guntur,Andhra Pradesh-522261
7306069143

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102005639984

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102005639984. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, HDFC Bank Limited, bearing UMR No.HDFC0000000020442126 and to debit a sum Rs.26507/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.50200056875177 maintained with HDFC Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.26507/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.26507/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai
Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3073

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Yarlagadda Chandramouli Swami

**Add.:-Door Number 1-37A Manchikalapudi,
Manchikalapudi,Guntur, Andhra Pradesh-522001
8143610005**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106005393484

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106005393484. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, UNION BANK OF INDIA, bearing UMR No.CGGX000000000049798 and to debit a sum Rs.10101/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.706110031078740 maintained with UNION BANK OF INDIA and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.10101/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.10101/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3074

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Yesu Babu Karlapudi

Add.:-Door No : 9/93-1 Kathivaripalem

Chandole,Guntur,Andhra Pradesh-522311

9182123195

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106063644671

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106063644671. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7032703252007056 and to debit a sum Rs.11815/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.32402229674 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.11815/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.11815/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3075

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Yedukondalu Rapuri

Add.:-Door No 6-128 Jagannadhapuram

Challareddypalem,Prakasam,Andhra Pradesh-523187

8143416326

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18063312273

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 18063312273. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Indian Overseas Bank, bearing UMR No.IOBA7032311242000499 and to debit a sum Rs.19013/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.38301000025215 maintained with Indian Overseas Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.19013/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.19013/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A. Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3076

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Pattabhi Mariya Dass

**Add.:-17-76 Harijanavada, Harijanavada,
Guntur, Andhra Pradesh-522314
8523850579**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106063271345

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106063271345. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7030701251093113 and to debit a sum Rs.8785/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.43138889345 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.8785/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.8785/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3077

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Inagaluri Arundhati

Add.:-Door Number 5-1-86/31, 10 Ward, Padison Pet,

Bapatla Guntur,Andhra Pradesh-522001

9177631369

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106005958073

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106005958073. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7022111233018569 and to debit a sum Rs.17066/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.35572715655 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.17066/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.17066/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3078

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Chettupalli Sumathi

Add.:-6-307 Amruthaluru,Guntur,

Andhra Pradesh-522325

8897523105

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106061942174

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106061942174. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Union Bank of India, bearing UMR No.UBIN7022706244003163 and to debit a sum Rs.19149/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.1010100078062 maintained with Union Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.19149/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.19149/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

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ADVOCATES**

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DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3079

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Karri Akkunaidu

Add.:-D. No : 4-90 Seetampeta Nagayyapeta Panchayat

Devarapalli,Visakhapatanam,Andhra Pradesh-531030

9989872180

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102062677052

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102062677052. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7032711242043137 and to debit a sum Rs.26654/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.31948124532 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.26654/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.26654/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

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ADVOCATES**

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DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3080

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Govinda Rao Karimelli

Add.:-1-24A Kanugulavanipeta Kanugulavanipeta

Ippili,Srikakulam,Andhra Pradesh-532401

9618534097

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15075160132

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15075160132. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, HDFC Bank Limited, bearing UMR No.HDFC7022509242021577 and to debit a sum Rs.21816/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.50100529060229 maintained with HDFC Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.21816/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.21816/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3081

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Madasu Supriya

Add.:-Door.No.7-861/1 Church Bazar Veluru

Chilakaluripet Mandal,Guntur,Andhra Pradesh-522619

8247678701

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102061507927

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, You in capacity of co-applicant along with applicant/borrower " Madasu Kasturi Rani" were in need of LAP Loan and have approached our client vide loan account bearing agreement no.102061507927. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMNr No.SBIN7021101245015955 and to debit a sum Rs.25846/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.41404108092 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.25846/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.25846/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3082

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Bantu Bujjibabu

**Add.:-11-156/1 Sc-Peta Jaggampeta Near New
Camunity Hall,Kakinada,Andhra Pradesh-533435
6303851871**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15058525911

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15058525911. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7021403245024853 and to debit a sum Rs.39387/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.32666160277 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.39387/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.39387/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai
Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3083

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Mopada Suresh

Add.:-Door No 1-55 Chintalavalasa Village Denkada

Mandal Vizianagaram District,Visakhapatnam,

Andhra Pradesh-535005

9398840625

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106081544563

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106081544563. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Canara Bank, bearing UMR No.CNRB7022705252005404 and to debit a sum Rs.17598/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.3119101007102 maintained with Canara Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.17598/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.17598/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3084

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Venkateswara Rao Mathea

Add.:-D.No 4 39 Sunikollu Enamadala,

Krishna,Andhra Pradesh-521201

9121402787

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15061196753

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15061196753. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, HDFC Bank Limited, bearing UMR No.HDFC7022904252013132 and to debit a sum Rs.18183/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.50100648486230 maintained with HDFC Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.18183/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.18183/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3085

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Venkateswara Rao Chittem

Add.:-S O Suryanarayana H No 128

Lemalle,Guntur,Andhra Pradesh-522016

9701984493

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106061685492

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106061685492. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Uco Bank, bearing UMR No.UCBA600000008628051 and to debit a sum Rs.24526/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.33090110023464 maintained with Uco Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.24526/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.24526/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3086

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

1. **Swathi Kiranmai Traders**
Add.:-13 148 Ramaraopeta G Medapadu
Samarlakota East Godavari,Andhra Pradesh-533434
2. **Rambabu Valamsetti**
Add.:-13 148 Ramaraopeta G Medapadu
Samarlakota East Godavari,Andhra Pradesh-533434
9441785751

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106058341453

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106058341453. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, HDFC Bank Limited, bearing UMNr No.HDFC7023001241008612 and to debit a sum Rs.20044/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.50200044622859 maintained with HDFC Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.20044/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.20044/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai
Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3087

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

**Bokka Rama Subramanya Srinivas
Add.:-D No 2-40/2 Madhuranagar S
Atchutapurayam, East Godavari,
Andhra Pradesh-533004
9154378763**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106058884060

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106058884060. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, IDBI Bank, bearing UMNR No.IDIB7032904252013148 and to debit a sum Rs.18131/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.6530011266 maintained with IDBI Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.18131/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.18131/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

**Ajay K. Desai
Advocate**

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3088

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Raju Etta

**Add.:-D No 1 92 Sc Colony,Krishna,
Andhra Pradesh-521151
9493913937**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106061242536

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106061242536. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Bank Of Baroda, bearing UMR No.BARB600000024133360 and to debit a sum Rs.20787/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.16760100009641 maintained with Bank Of Baroda and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.20787/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.20787/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai
Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3089

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Raju Etta

Add.:-D No 1 92 Sc Colony,Krishna

Andhra Pradesh-521151

9493913937

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 14061256310

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 14061256310. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Bank Of Baroda, bearing UMR No.BARB6000000026590196 and to debit a sum Rs.13193/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.16760100009641 maintained with Bank Of Baroda and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.13193/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.13193/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3090

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Amartha Satya Narayana

**Add.:-D No:1-1 Burugupudi Kirlampudi Mandalam,
East Godavari,Andhra Pradesh-533435
9603755444**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102059491751

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102059491751. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, HDFC Bank Limited, bearing UMR No.HDFC6000000022058912 and to debit a sum Rs.22960/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.50100689771874 maintained with HDFC Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.22960/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.22960/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3091

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Rajaratnam Saladi

Add.:-D No:2-162 Sc Peta Dulla Village Kadiyam

Mandalam,East Godavari,Andhra Pradesh-533234

9866739284

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102059517949

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102059517949. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7022308241084045 and to debit a sum Rs.30501/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.10796811292 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.30501/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.30501/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3092

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Venkatalaxmi Gadi

Add.:-Hno 22-3,22-3,Visakhapatanam,

Andhra Pradesh-531036

9908686413

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18005237363

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 18005237363. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7022212235015323 and to debit a sum Rs.19362/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.62260498109 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.19362/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.19362/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3093

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Immana Durgaprasad

**Add.:-D.No. 17-2-25 Parlov Peta Parlov Peta,
East Godavari,Andhra Pradesh-533001
8341558878**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18058696808

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, You in capacity of co-applicant along with applicant/borrower "Emmana Lova Rani" were in need of LAP Loan and have approached our client vide loan account bearing agreement no.18058696808. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Indian Overseas Bank, bearing UMNr No.IOBA7032704252001347 and to debit a sum Rs.20377/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.214001000013811 maintained with Indian Overseas Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.20377/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.20377/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3094

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Yeddla Vasu

**Add.:-D No 1-43 Thatiguda Geddapuvalasa,
Vizianagaram,Andhra Pradesh-535101
7416867168**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18081671242

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 18081671242. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Karur Vysya Bank, bearing UMR No.KVBL7032107251001321 and to debit a sum Rs.19003/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.4803155000066410 maintained with Karur Vysya Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.19003/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.19003/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3095

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Bandapu Devikumari

Add.:-D No: 9-323/5 Ramalayam Veedhi Visalakshi

Nagar Govt Dairy Farm, Visakhapatnam,

Andhra Pradesh-530040

9912092933

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102062374800

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, You in capacity of co-applicant along with applicant/borrower " Bandapu Venkata Satya Narayana Murthy" were in need of LAP Loan and have approached our client vide loan account bearing agreement no.102062374800. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7022204241014469 and to debit a sum Rs.20518/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.39869769934 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.20518/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.20518/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3096

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Medishetti Govinda Raju

Add.:-D No:9-171/2 Chakirevu Meraka Tipparaju Palem

Road Kajuluru,East Godavari,Andhra Pradesh-533468

9676243686

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15058585445

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15058585445. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Union Bank of India, bearing UMR No.UBIN7020708246006044 and to debit a sum Rs.23263/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.140210100147779 maintained with Union Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.23263/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.23263/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3097

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Ramesh Badisa

Add.:-32-221/1 Khilla Road Pasuvula Hospital Krishna

Kondapalli,Andhra Pradesh-521228

9154102042

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15061532260

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15061532260. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Kotak Mahindra Bank Limited, bearing UMNr No.KKBK7022906244001866 and to debit a sum Rs.22535/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.3349224991 maintained with Kotak Mahindra Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.22535/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.22535/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3098

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Karra Ratnaraju

Add.:-4-111 Yetravaripalem Karlapalem Mandal,

Guntur, Andhra Pradesh-522101

7981877355

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102063451810

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102063451810. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Indian Overseas Bank, bearing UMR No.IOBA7033008241005016 and to debit a sum Rs.27629/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.262801000007069 maintained with Indian Overseas Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.27629/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.27629/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3099

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Saibabu Peeta

Add.:-10-18/1 Nizampatnam,Guntur,

Andhra Pradesh-522314

7780383012

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106063579091

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106063579091. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Union Bank of India, bearing UMR No.UBIN7032302252006691 and to debit a sum Rs.17549/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.244510100059605 maintained with Union Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.17549/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.17549/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3100

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

John Paul Amarthapudi

Add.:-So Baburao 344 Vaddeswaram

Guntur, Andhra Pradesh-522502

7013725264

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102061242970

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102061242970. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Karur Vysya Bank, bearing UMR No.KVBL000000003305020 and to debit a sum Rs.32972/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.4846155000007080 maintained with Karur Vysya Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.32972/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.32972/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3101

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Badam Jhansi Rani

**Add.:-S O Samuel 5-56 Chivaluru,
Guntur,Andhra Pradesh-522304
9502557309**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106061566127

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, You in capacity of co-applicant along with applicant/borrower "Suresh Badam" were in need of LAP Loan and have approached our client vide loan account bearing agreement no.106061566127. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Central Bank of India, bearing UMNr No.CBIN7032408241003715 and to debit a sum Rs.15145/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.3379004195 maintained with Central Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.15145/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.15145/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3102

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Ramesh Dasari

Add.:-D No:6-105 Near Venugopala Swamy Temple

Gollagudem Devarapalli Mandal, West Godavari,

Andhra Pradesh-534313

9390528841

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102059471985

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102059471985. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Axis Bank Limited, bearing UMR No.UTIB7022906243003750 and to debit a sum Rs.21797/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.924010017855356 maintained with Axis Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.21797/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.21797/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3103

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Ramesh Dasari

Add.:-D No:6-105 Near Venugopala Swamy Temple

Gollagudem Devarapalli Mandal, West Godavari,

Andhra Pradesh-534313

9390528841

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 20059483721

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 20059483721. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Axis Bank Limited, bearing UMR No.UTIB7032907251004985 and to debit a sum Rs.4551/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.924010017855356 maintained with Axis Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.4551/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.4551/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3104

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Nagababu Koyya

Add.:-D No: 6-39/3 Ambedkar Street Tadimalla

Nidadavole Mandal, West Godavari,

Andhra Pradesh-534305

8125572752

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18059443948

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 18059443948. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7032003252017439 and to debit a sum Rs.22839/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.62298473883 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.22839/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.22839/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3105

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Appla Naidu Korada

Add.:-Dr.No 001 Gollapeta Near Mpp School Perapuram

Vizianagaram District,Andhra Pradesh-535204

8179822060

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15081493740

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15081493740. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Bank of India, bearing UMR No.BKID000000022193456 and to debit a sum Rs.27497/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.566910310000275 maintained with Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.27497/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.27497/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3106

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Yemineni Vinod Kumar

**Add.:-4-144Manchikalapudi Guntur Hikalapudi
Manchikalapudi,Guntur,Andhra Pradesh-522330
9491123574**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102063420751

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102063420751. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Indian Bank, bearing UMR No.INDB7022611242002997 and to debit a sum Rs.23916/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.100204289567 maintained with Indian Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.23916/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "AC BLOCKED OR FROZEN". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.23916/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai
Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3107

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Dharavathu Rambabu

Add.:-6-46 Sugali Peta

Veerapanenigudem,Gannavaram,Krishna,

Andhra Pradesh-521107

9948148528

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106061588759

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106061588759. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7012003241009049 and to debit a sum Rs.22723/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.11357258136 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.22723/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.22723/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A. Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3108

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Lingabattina Koteswaramma

Add.:-2-184 Yadlapati Nagar,Yadlapati

Nagar,Guntur,Andhra Pradesh-522212

8328661581

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106063806535

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106063806535. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7032405252006579 and to debit a sum Rs.19706/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.34590935051 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.19706/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.19706/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3109

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Veera Vasantharao Sykam
Add.:-11125/4 Nizampatnam,Guntur,
Andhra Pradesh-522001
9997859992

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102063770926

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102063770926. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Union Bank of India, bearing UMR No.UBIN7022303243001851 and to debit a sum Rs.28725/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.244510100048089 maintained with Union Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.28725/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.28725/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai
Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3110

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Suryanarayana Marothu

Add.:-Dr.No 6-69 Kottakki Village Ramabhadrapuram

Mandal,Vizianagaram,Andhra Pradesh-535579

6281272629

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102081438066

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102081438066. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Federal Bank, bearing UMR No.FDRL7022309242002059 and to debit a sum Rs.19037/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.23440100018077 maintained with Federal Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.19037/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.19037/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3111

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Seelam Venkata Ravamma

Add.:-3 -120 Ganginenipalem,

Krishna,Andhra Pradesh-521229

8121582938

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15061441673

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15061441673. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Central Bank of India, bearing UMNr No.CBIN7022811242004758 and to debit a sum Rs.19897/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.3114464612 maintained with Central Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.19897/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.19897/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3112

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Naresh Jana

Add.:-Dno: 2 136/1 Kothapeta Chikkala Chagallu

Mandal, West Godavari, Andhra Pradesh-534305

9505911077

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15059615687

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15059615687. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7022510242030138 and to debit a sum Rs.23606/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.62415053406 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.23606/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.23606/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
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Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3113

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Gampala Simhadri

Add.:-3-18-3 Ramalayam Vidi Kotha KakinadaEast

Godavari,Andhra Pradesh-533003

6305032464

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106058681413

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106058681413. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Union Bank of India, bearing UMR No.UBIN7032404252001809 and to debit a sum Rs.13485/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.53110100091656 maintained with Union Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.13485/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.13485/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3114

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Jampa Venkata Vijayalakshmi

**Add.:-Door Number 1-122-1, Pedaprolu,
Vuyyuru,Krishna,Andhra Pradesh-521165
7993763420**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18005708890

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 18005708890. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Canara Bank, bearing UMR No.CNRB6000000015092234 and to debit a sum Rs.21471/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.110022851680 maintained with Canara Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.21471/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.21471/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3115

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Neeraja Ganta

**Add.:-9-65 Madhya Veedhi Goopalapatnam,
Visakhapatanam,Andhra Pradesh-530027
8185809249**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15062502303

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15062502303. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Canara Bank, bearing UMR No.CNRB7022702242001274 and to debit a sum Rs.27008/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.6085101001612 maintained with Canara Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.27008/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.27008/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3116

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Mood Malsur

Add.:-C-42 Vatti Khammam Pahad Vatti Khammam

Pahad,Nalgonda,Andhra Pradesh-508213

7730085910

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15064978677

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15064978677. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Indian Overseas Bank, bearing UMR No.IOBA6000000012096686 and to debit a sum Rs.23149/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.365001000008387 maintained with Indian Overseas Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.23149/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.23149/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

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Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3117

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Ramaapparao Kanikineti

Add.:-D No:3-4 Water Tank Road Gavaravaram

West Godavari,Andhra Pradesh-534312

9573470703

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102059324923

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102059324923. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, HDFC Bank Limited, bearing UMR No.HDFC6000000020923384 and to debit a sum Rs.35382/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.50100627428587 maintained with HDFC Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.35382/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.35382/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3118

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

1. **Shiva Sai Poultry Industries**
Add.:-W/O Narasimha Naidu 2-133 G B Palem
Jogannapalem,Visakhapatnam,
Andhra Pradesh-531034

2. **Aruna Kumari Bandaru**
Add.:-W/O Narasimha Naidu 2-133 G B Palem
Jogannapalem,Visakhapatnam,
Andhra Pradesh-531034
9063666999

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102062429371

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102062429371. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, ANDHRA PRADESH GRAMEENA VIKAS BANK, bearing UMR No.APGX000000000414483 and to debit a sum Rs.38469/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.73090747179 maintained with ANDHRA PRADESH GRAMEENA VIKAS BANK and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.38469/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.38469/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai
Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3119

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

1. **Shiva Sai Poultry Industries**
Add.:-W/O Narasimha Naidu 2-133 G B Palem
Jogannapalem,Visakhapatnam,
Andhra Pradesh-531034
2. **Aruna Kumari Bandaru**
Add.:-W/O Narasimha Naidu 2-133 G B Palem
Jogannapalem,Visakhapatnam,
Andhra Pradesh-531034
9063666999

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 103062925594

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 103062925594. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, ANDHRA PRADESH GRAMEENA VIKAS BANK, bearing UMNr No.APGX000000000414483 and to debit a sum Rs.38469/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.73090747179 maintained with ANDHRA PRADESH GRAMEENA VIKAS BANK and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.38469/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.38469/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai
Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3120

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Vasavi Gangiri

**Add.:-44 31 81 23 2 Lakshmi Nagar Kailasapuram,
Visakhapatnam,Andhra Pradesh-530024
7794837741**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15062448626

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15062448626. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, HDFC Bank Limited, bearing UMR No.HDFC7032912241004949 and to debit a sum Rs.19541/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.50100161356294 maintained with HDFC Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.19541/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.19541/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3121

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Moka Veeralankaiah

**Add.:-5-193B Sarada Nagar Kothapalem,
Guntur, Andhra Pradesh-522262
9160818646**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106063365051

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106063365051. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Bank of India, bearing UMR No.BKID7031103252005558 and to debit a sum Rs.14646/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.862110510003369 maintained with Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.14646/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.14646/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3122

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

**Jagadeesh Vallabhapurapu
Add.:-1-2 Garikiparru,Krishna,
Andhra Pradesh-521165
9959723077**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18005818565

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 18005818565. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Union Bank of India, bearing UMR No.UBIN0000000016377395 and to debit a sum Rs.24209/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.129610100050279 maintained with Union Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.24209/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.24209/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

**Ajay K. Desai
Advocate**

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3123

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Yallaiah Kodidala

Add.:-1-2 Modhin Puram Thimmapuram Chivvemla

Mandalam,Nalgonda,Andhra Pradesh-508213

6305119600

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106064435322

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106064435322. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Federal Bank, bearing UMR No.FDRL7032109242002168 and to debit a sum Rs.13459/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.23630100021390 maintained with Federal Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.13459/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.13459/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3124

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Chodipilli Babujee

Add.:-3-10 Pakalu Wadarevu Wadarevu

Prakasam,Andhra Pradesh-523157

9505563995

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106063161233

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106063161233. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7022910242027526 and to debit a sum Rs.14620/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.34901239840 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.14620/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.14620/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3125

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Mallikarjuna Rao Siribomma

Add.:-D No:6-64 Gowda Street Pothavaram

Village,West Godavari,Andhra Pradesh-534176

9573831334

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102059317677

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102059317677. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, IDBI Bank, bearing UMR No.IDIB7022302243001737 and to debit a sum Rs.27828/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.815352094 maintained with IDBI Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.27828/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.27828/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3126

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Tumu Naga Lakshmi

Add.:-D.No.6-78 Near Hanuman Temple Indhiramma

Colony,East Godavari,Andhra Pradesh-533005

6304586920

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18058927009

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 18058927009. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Union Bank of India, bearing UMR No.UBIN7033105252019433 and to debit a sum Rs.8944/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.11910100035483 maintained with Union Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.8944/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.8944/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3127

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Bandaari Varalaxmi

Add.:-D No: 3-48 Mallisala Village Jaggampeta Mandal

Kakinada District, East Godavari

Andhra Pradesh-533435

8919907879

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18059799546

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 18059799546. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Union Bank of India, bearing UMR No.UBIN7031802252012478 and to debit a sum Rs.16409/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.89210100110517 maintained with Union Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.16409/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.16409/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A. Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3128

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Nithya Priyadharshini

**Add.:-No:10, Kamarajar Theru, Walajabad,
Kancheepuram,Tamil Nadu-631305
8838331207**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102007359402

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102007359402. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Indian Overseas Bank, bearing UMR No.IOBA000000008417244 and to debit a sum Rs.40411/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.255501000011669 maintained with Indian Overseas Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.40411/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.40411/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3129

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Malikeen Samsudeen

Add.:-13-72/1 Star Compound,Star

Compound,Kalkulam,Tamil Nadu-629167

9385703121

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102072459859

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102072459859. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, IDBI Bank, bearing UMR No.IDIB7022607243002061 and to debit a sum Rs.37526/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.7730322007 maintained with IDBI Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.37526/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.37526/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3130

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Arasu.K

**Add.:-No 232, Durgaiamman Kovil Street, Thennari,
Kancheepuram,Tamil Nadu-631502
8072019230**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102012903623

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102012903623. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, BANDHAN BANK, bearing UMR No.BDBL000000003241019 and to debit a sum Rs.25539/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.50210020848956 maintained with BANDHAN BANK and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.25539/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.25539/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3131

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

P Yesukani

**Add.:-Door No: 1/16A, Ammaniammal Colony, Kurichi,
Sundarapuram Po, Coimbatore,Tamil Nadu-641024
6383304736**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102003482399

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102003482399. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7023110220039974 and to debit a sum Rs.26400/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.67202915547 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.26400/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.26400/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai
Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3132

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

T Subina

Add.:-46 50 B West Street Gurukapuram

Tisaiyanvilai,Tamil Nadu-627657

7373775466

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102049618652

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, You in capacity of co-applicant along with applicant/borrower "Johnrabindar" were in need of LAP Loan and have approached our client vide loan account bearing agreement no.102049618652. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, ICICI Bank Limited, bearing UMNr No.ICIC7022202241003947 and to debit a sum Rs.49447/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.614001500979 maintained with ICICI Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.49447/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.49447/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3133

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

M Ayyanar

**Add.:-3/62, Aattru Street,Iruvelpattu, Ulundurpet,
Villupuram,Tamil Nadu-607107
956662381**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15027132812

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15027132812. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Bank Of Baroda, bearing UMR No.BARB7021908241008117 and to debit a sum Rs.41663/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.16590100005756 maintained with Bank Of Baroda and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.41663/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.41663/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai
Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3134

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Santhiyagu James

Add.:-Old D.No.3/803 Now D.No.3/728 Bank Street

Sarugani,Sivaganga,Tamil Nadu-630411

6379226686

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18025516917

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 18025516917. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Indian Overseas Bank, bearing UMR No.IOBA0000000010627064 and to debit a sum Rs.21501/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.89101000016371 maintained with Indian Overseas Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.21501/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.21501/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

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DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3135

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Vignesh A

Add.:-3/82 Melappasalai Keelapasalai,

Sivaganga,Tamil Nadu-630606

8973451961

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106025801555

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106025801555. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN0000000071068729 and to debit a sum Rs.23336/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.20348761074 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.23336/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.23336/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3136

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Prakash Muruganantham

Add.:-6/37 Periyagovundanur Alagirichettipalayam

Coimbatore,Tamil Nadu-642110

7339174347

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106003562742

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106003562742. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Federal Bank, bearing UMR No.FDRL7022008241001859 and to debit a sum Rs.13193/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.21080100036976 maintained with Federal Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.13193/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.13193/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3137

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Jayasingh Kunjkrishnan

Add.:-No 14 8C 7 Thalathuvilai Veedu,Thalathuvilai

Veedu,Kanniyakumari,Tamil Nadu-629101

9342652679

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106072855503

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106072855503. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Indian Overseas Bank, bearing UMR No.IOBA7031807245000367 and to debit a sum Rs.24394/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.94301000013705 maintained with Indian Overseas Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.24394/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.24394/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3138

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Ayyanan Periyasamy

Add.:-No 7A,Andi Ambala Street,East Post Office

Madakulam,Madurai South,Madurai,

Tamil Nadu-625003

9500404157

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102002547345

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102002547345. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Punjab National Bank, bearing UMR No.PUNB7022406230009491 and to debit a sum Rs.24944/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.10892011001421 maintained with Punjab National Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.24944/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.24944/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3139

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Santhanalakshmi R

**Add.:-No 17C,Muniyandi Puram First
Street,Tirupparankundram,Pasumalai,
Madurai,Tamil Nadu-625004**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102002482210

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102002482210. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, IDBI Bank, bearing UMNR No.IDIB7022710230006820 and to debit a sum Rs.15237/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.6320604857 maintained with IDBI Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.15237/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.15237/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai
Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3140

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Thalavai Pandi

Add.:-9 North Street Kakgan Nagar

Kalakad,Tirunelveli,Tamil Nadu-627501

9633327177

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106049985488

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106049985488. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Tamilnad Mercantile Bank, bearing UMNRR No.TMBL6000000001731188 and to debit a sum Rs.17398/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.279100050306035 maintained with Tamilnad Mercantile Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.17398/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.17398/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3141

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

P Elumalai

Add.:-No 107 Vasavipet Metukuppam

Pavandur,Villupuram,Tamil Nadu-607209

9944041823

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15027523862

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15027523862. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7020906252071910 and to debit a sum Rs.25186/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.32821186733 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.25186/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.25186/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3142

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Senthil Arjunan

**Add.:-Sf.No.148/1A Tattankatu T.Sellandipalayam,
Karur,Tamil Nadu-639003
9787554034**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15010810881

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15010810881. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, HDFC Bank Limited, bearing UMR No.HDFC7022808241017518 and to debit a sum Rs.28650/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.50100578329919 maintained with HDFC Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.28650/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.28650/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3143

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Parimala Neelakandan

Add.:-No: 3/72 Vettikadu Periyakottai, Thanjavur, Tamil

Nadu-614901

7339687021

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18046999962

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 18046999962. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, IDBI Bank, bearing UMNR No.IDIB7022705245001545 and to debit a sum Rs.21724/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.944135139 maintained with IDBI Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.21724/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.21724/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3144

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Kothandaraman R

Add.:-No 4/257,South Street,P

Thottiyankulam,Pillaiarthottaiyankulam,M

Puliyangulam,Virudhunagar,Tamil Nadu-626129

7339490387

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106004775920

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106004775920. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Axis Bank Limited, bearing UMR No.UTIB0000000013625809 and to debit a sum Rs.18217/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.916010071936724 maintained with Axis Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.18217/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.18217/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3145

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Kothandaraman R

Add.:-No 4/257, South Street,P

Thottiyankulam, Pillaiarthottaiyankulam, M

Puliyangulam, Virudhunagar, Tamil Nadu-626129

7339490387

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 103004421685

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 103004421685. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Axis Bank Limited, bearing UMR No.UTIB0000000013625809 and to debit a sum Rs.7893/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.916010071936724 maintained with Axis Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.7893/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.7893/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3146

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Kartheeswaran K

**Add.:-46,Indira Nagar,Srivilliputtur,
Virudhunagar,Tamil Nadu-626125
9787970618**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102020156014

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102020156014. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Fino Payment Bank, bearing UMR No.FINF000000000116427 and to debit a sum Rs.17949/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.22100002984732 maintained with Fino Payment Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.17949/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.17949/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3147

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

M Vinoth

Add.:-No 75Co Operative Press Salai Manojipatti

Thanjavur,Tamil Nadu-613004

6380634534

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15046450828

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15046450828. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7023005241017414 and to debit a sum Rs.17825/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.30380388969 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.17825/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.17825/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3148

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Innasi Savariyar

**Add.:-C 29 Senkattu Thavasimadai,
Dindigul,Tamil Nadu-624304
9791209872**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18050992697

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 18050992697. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Canara Bank, bearing UMR No.CNRB7032609242003327 and to debit a sum Rs.28513/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.1577101006359 maintained with Canara Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.28513/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.28513/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3149

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Ganadeepam K

Add.:-No 6/23 Madhavarao Nagar Nanjikottai

Road,Nanjikottai Road,Thanjavur,Tamil Nadu-613006

9941475935

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102046155834

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102046155834. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, IDBI Bank, bearing UMR No.IDIB0000000011919275 and to debit a sum Rs.23115/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.7635688766 maintained with IDBI Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.23115/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.23115/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3150

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Sudali Kombaiah

**Add.:-No: 126 Pillaiyar Kovil Street Rastha,
Tirunelveli,Tamil Nadu-627201
8610636720**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106049933857

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106049933857. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Indian Overseas Bank, bearing UMR No.IOBA7032312241000525 and to debit a sum Rs.20781/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.74501000038817 maintained with Indian Overseas Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.20781/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.20781/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3151

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Muthuramalingadevar Jeyanthi

Add.:-61 Kailasapuram Sennagarampatti

Post,Madurai,Tamil Nadu-625105

9786828211

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18025802457

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 18025802457. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7023105242019866 and to debit a sum Rs.17932/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.31977450981 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.17932/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.17932/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3152

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Vijayakumar Velu

Add.:-158/21G,Road

Street,Pudhugandigai,Sayanavaram,

Vellore,Tamil Nadu-631051

9994193854

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102012146845

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102012146845. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Canara Bank, bearing UMR No.CNRB7022403230016286 and to debit a sum Rs.33216/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.1672101010221 maintained with Canara Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.33216/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.33216/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3153

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Manikandan

Add.:-No 18A Street Road Vaduvar Colony

Vishnuvakkam,Thiruvallur,Tamil Nadu-602021

8270439967

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106006113622

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106006113622. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Uco Bank, bearing UMR No.UCBA600000008064156 and to debit a sum Rs.12191/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.29350110060827 maintained with Uco Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.12191/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.12191/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3154

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Maria Ajai Little Mark Vanaja

Add.:-12-4A Koovaravilai Mukkatuvilai Kappiyarai

(P.O),Kanniyakumari,Tamil Nadu-629169

9632326634

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15072384729

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15072384729. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Bank Of Maharashtra, bearing UMR No.MAHB7033007243000364 and to debit a sum Rs.43389/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.60389771643 maintained with Bank Of Maharashtra and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.43389/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.43389/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3155

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Paramasivam

**Add.:-11 Thiyagarajabagavatha Street,
Virudhunagar,Tamil Nadu-626109
9597716653**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106004458852

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106004458852. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, IDBI Bank, bearing UMR No.IDIB7020205230005054 and to debit a sum Rs.11100/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.6559337649 maintained with IDBI Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.11100/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.11100/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3156

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

S Muralidharan

**Add.:-40 Lingaiyanthottam,
Coimbatore,Tamil Nadu-641008
9342976872**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106003945370

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106003945370. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Deutsche Bank, bearing UMR No.DBSS7013010230002138 and to debit a sum Rs.10051/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account maintained with Deutsche Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.10051/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "No of Representation exceeds-A/C closed |". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.10051/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai
Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3157

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Paulraj Kasi

Add.:-95/3 Tharumathupatti Viruveedu,

Dindigul,Tamil Nadu-624220

9786978334

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15050318345

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15050318345. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, IDBI Bank, bearing UMR No.IDIB600000012167745 and to debit a sum Rs.33654/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.6763747756 maintained with IDBI Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.33654/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.33654/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3158

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

**Kumara Gurunathan Jayagurunathan
Add.:-1/258 North Street Elayirampennai
Sangarapandiyapuram,Virudhunagar,
Tamil Nadu-626201
9943107551**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102020207656

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102020207656. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Deutsche Bank, bearing UMR No.DBSS7022603244000036 and to debit a sum Rs.45007/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.349301000000760 maintained with Deutsche Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.45007/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "AC BLOCKED OR FROZEN". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.45007/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3159

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Bakkiyaraj E

Add.:-825 Middle Street Velayuthapuram Narikudi Post

Mithilaikulam, Virudhunagar, Tamil Nadu-626129

9751926764

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106004226427

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106004226427. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Indian Overseas Bank, bearing UMR No.IOBA000000008929361 and to debit a sum Rs.9667/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.247601000018804 maintained with Indian Overseas Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.9667/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.9667/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3160

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

1. Sri Murugan Auto Consulting
Add.:-10/6 Rajendran Street Sivagangai,
Tamil Nadu-630561

2. Velmurugan S
Add.:-10/6 Rajendran Street Sivagangai,
Tamil Nadu-630561
9842562654

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106025854546

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106025854546. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMNr No.SBIN0000000073209506 and to debit a sum Rs.20671/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.41443566103 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.20671/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.20671/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai
Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3161

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Sangaran Kaliyappan

Add.:-No 1/273 Railway Peedar Street

Nadukallur, Tirunelveli, Tamil Nadu-627010

9894218739

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18049780031

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 18049780031. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Karur Vysya Bank, bearing UMR No.KVBL600000003507087 and to debit a sum Rs.21021/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.1249155000066500 maintained with Karur Vysya Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.21021/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.21021/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3162

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Kumar P

**Add.:-No 1/150, North Street, Sunnampukaranpatti,
Srirangam Taluk, Adavathur (East) Trichy,
Tamil Nadu-620102
9786639309**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102010167663

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102010167663. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, HDFC Bank Limited, bearing UMR No.HDFC0000000019497059 and to debit a sum Rs.77509/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.50200072473631 maintained with HDFC Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.77509/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.77509/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3163

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Kumar P

**Add.:-No 1/150, North Street, Sunnampukaranpatti,
Srirangam Taluk, Adavathur (East) Trichy
Tamil Nadu-620102
9786639309**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 103010182699

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 103010182699. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, HDFC Bank Limited, bearing UMR No.HDFC7022809242002114 and to debit a sum Rs.36366/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.50200072473631 maintained with HDFC Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.36366/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.36366/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3164

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Muthumari

Add.:-3/119 Thiraviyanathapuram

Rosalpatti, Virudhunagar, Tamil Nadu-626001

8608030417

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18004712437

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 18004712437. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Tamilnad Mercantile Bank, bearing UMNr No.TMBL6000000001836570 and to debit a sum Rs.12951/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.4100080204180 maintained with Tamilnad Mercantile Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.12951/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.12951/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3165

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Chellam V

Add.:-Door No 252/27 Lingavadi,Dindigul

Tamil Nadu-624401

9626463637

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15050623117

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15050623117. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, IDBI Bank, bearing UMNR No.IDIB7022102243000556 and to debit a sum Rs.38262/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.6640974992 maintained with IDBI Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.38262/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.38262/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3166

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Mohan P

Add.:-14/1 Colony North Jegajeevanram

Theru,Virudhunagar,Tamil Nadu-626106

8870837277

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106004248064

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106004248064. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN0000000071631404 and to debit a sum Rs.17365/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.39380307495 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.17365/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.17365/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3167

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Kumar Mottaiyan

Add.:-461 Nathakollai Thorapadi,Tiruvannamalai,

Tamil Nadu-606704

9943250670

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18069513843

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 18069513843. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, IDBI Bank, bearing UMNR No.IDIB7032401251002179 and to debit a sum Rs.20794/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.6314289492 maintained with IDBI Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.20794/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.20794/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3168

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

1. **Radha Driving School**
Add.:-No 3/547-1 Aavin Nagar Surveyor
Colony, Madurai,Tamil Nadu-625017

2. **Radha K**
Add.:-No 3/547-1 Aavin Nagar Surveyor
Colony, Madurai,Tamil Nadu-625017
8015321295

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102002911962

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102002911962. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Indian Overseas Bank, bearing UMNr No.IOBA0000000010731672 and to debit a sum Rs.39716/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.89802000001330 maintained with Indian Overseas Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.39716/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.39716/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai
Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3169

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Sureshkumar M

Add.:-No. 77 South Street Vanthalai

Kudalur,Tiruchirappalli,Tamil Nadu-621711

7826848447

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106010932122

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106010932122. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Equitas Small Finance Bank Limited, bearing UMR No.ESFB7022912241000088 and to debit a sum Rs.18489/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.100054178567 maintained with Equitas Small Finance Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.18489/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.18489/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3170

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Alagu Sundaram Sankararapandi

Add.:-No : 26 Mettu Street Keelapavoor,

Tenkasi,Tamil Nadu-627859

8667453211

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15083873129

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15083873129. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Federal Bank, bearing UMR No.FDRL7022511242001417 and to debit a sum Rs.23145/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.17480100089833 maintained with Federal Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.23145/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.23145/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3171

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Murugan Jeyaganesan

Add.:-No 1-6-97/3 Nehuruji Nagar,

Dindigul,Tamil Nadu-624301

9655355519

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15050941979

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15050941979. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Canara Bank, bearing UMR No.CNRB6000000016050310 and to debit a sum Rs.37187/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.967101019837 maintained with Canara Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.37187/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.37187/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A. Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3172

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

P Arunadevi

**Add.:-56 Krk Street Post Office Road,
Coimbatore,Tamil Nadu-641045
9344603349**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102003470084

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102003470084. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, HDFC Bank Limited, bearing UMR No.HDFC6000000020217327 and to debit a sum Rs.34890/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.50100478804850 maintained with HDFC Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.34890/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.34890/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai
Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3173

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

B Priyadharshini

Add.:-7-98 Ottu Veedu Sekkipatti,

Madurai,Tamil Nadu-625101

8248805258

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18025913657

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 18025913657. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, IDBI Bank, bearing UMNR No.IDIB6000000011897110 and to debit a sum Rs.12196/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.6264070564 maintained with IDBI Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.12196/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.12196/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3174

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

K Thavamani

Add.:-No 2/159 Manthaikeelapuram Usilampatti

Taluk,Madurai,Tamil Nadu-625532

9843665953

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15002417970

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15002417970. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7020205243021389 and to debit a sum Rs.52549/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.31897760786 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.52549/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.52549/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3175

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

K Thavamani

Add.:-No 2/159 Manthaikeelapuram Usilampatti

Taluk,Madurai,Tamil Nadu-625532

9843665953

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 20002602725

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 20002602725. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN0000000082751549 and to debit a sum Rs.12492/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.31897760786 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.12492/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.12492/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3176

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Periyandavar M

Add.:-171 Parasakthi Colony Jawaharlal Nehru

Road,Virudhunagar,Tamil Nadu-626123

7868050350

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18020809890

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 18020809890. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Ujjivan Small finance bank, bearing UMNr No.USFB7021303241000121 and to debit a sum Rs.16973/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.1648110010052320 maintained with Ujjivan Small finance bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.16973/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.16973/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3177

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Palani David

Add.:-No 57 J P V Muthu Nagar Chinna

Ikkadu,Thiruvallur,Tamil Nadu-602021

9384033358

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102006201846

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102006201846. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Bank Of Baroda, bearing UMR No.BARB7022001245002721 and to debit a sum Rs.12268/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.31970100017856 maintained with Bank Of Baroda and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.12268/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.12268/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3178

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Murugesan

Add.:-56 Tiruvegampet,Sivaganga,

Tamil Nadu-630408

9655377180

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15025602555

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15025602555. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Indian Overseas Bank, bearing UMR No.IOBA6000000010632686 and to debit a sum Rs.37292/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.89101000016211 maintained with Indian Overseas Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.37292/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.37292/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3179

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Subramanian Masilamani

**Add.:-No.4-717 Mettu Street Thirumangalam,
Tiruchirappalli,Tamil Nadu-621703
9655707472**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15010924507

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15010924507. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Canara Bank, bearing UMR No.CNRB7022906243000270 and to debit a sum Rs.29999/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.2627101011637 maintained with Canara Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.29999/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.29999/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3180

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Maotsetung Sevugan

**Add.:-2/329 A Seeni Nagar Sembanur Road,
Kallal,Sivaganga,Tamil Nadu-630305
8760389992**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102025999355

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102025999355. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Indian Overseas Bank, bearing UMR No.IOBA000000009946678 and to debit a sum Rs.44116/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.273201000001708 maintained with Indian Overseas Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.44116/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.44116/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3181

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Subramaniyan Murugan

Add.:-No 446 Sulukkipatti Iluppur Taluka Easwaran

Koil Malaikudipatti Pudukkottai, Tamil Nadu-622102

6380737328

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18010535769

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 18010535769. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7022906245026429 and to debit a sum Rs.18587/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.39119043012 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.18587/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.18587/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3182

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Karthick

Add.:-3/376 Keelapathinettangudi

Pathinettangudi, Madurai, Tamil Nadu-625106

9790190767

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15002422367

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15002422367. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7022403245008981 and to debit a sum Rs.26565/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.20117595848 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.26565/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.26565/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A. Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

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DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3183

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Ellaboina Chandraiah

Add.:-Maripeda, Galivarigudem, Warangal

Dist,Telangana-506001

7893594586

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 018N076650585

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 018N076650585. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Indusind Bank Limited, bearing UMNr No.IBKL7022207246000841 and to debit a sum Rs.17281/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.374104000213448 maintained with Indusind Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.17281/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.17281/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

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Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3184

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Dharavath Sasi Kumar

Add.:-So Bimla 2-60 Velupalli Turakapalli Mturkapalle

Nalgonda, Yadadri Bhuvanagiri,Telangana-508116

9666177787

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102026383145

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102026383145. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7033011242069667 and to debit a sum Rs.20171/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.37465901650 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.20171/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.20171/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3185

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Modem Rathna Kishor Goud

Add.:-H No 2-57/9B Chapalabanda Duggondi

Mandalam, Warangal, Telangana-506001

9182330628

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18005322801

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 18005322801. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, THE GAYATRI COOPERATIVE URBAN BANK LTD., bearing UMR No.GCUX000000000200063 and to debit a sum Rs.18213/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.100820021183888 maintained with THE GAYATRI COOPERATIVE URBAN BANK LTD. and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.18213/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.18213/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3186

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Sura Narsimlu

Add.:-H-No.19-37 Mustabad Village Mustabad

Mandal,Rajanna Sircilla,Telangana-505404

9059839417

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106073973436

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106073973436. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Union Bank of India, bearing UMR No.UBIN7031612242013673 and to debit a sum Rs.11574/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.84412010000515 maintained with Union Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.11574/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.11574/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

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Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3187

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Srinivasa Chary Bolloju

Add.:-H No 1-179 Panthani Inavolu Mandal, Warangal

Urban, Telangana-506310

9014544985

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106057745313

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106057745313. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, IDBI Bank, bearing UMNR No.IDIB6000000013467161 and to debit a sum Rs.17223/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.50075027525 maintained with IDBI Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.17223/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.17223/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

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ADVOCATES**

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Advocate

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Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3188

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Nageshvarrao Dharipelli

**Add.:-Hno 1-75/1 Koyachalaka,Khammam,
Telangana-507002
9666074023**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106074207207

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106074207207. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, IDBI Bank, bearing UMNR No.IDIB7032310242005962 and to debit a sum Rs.12305/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.6183705065 maintained with IDBI Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.12305/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.12305/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3189

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Dasari Narsavva

Add.:-8-7/1 Dichpally,Nizamabad

Telangana-503175

9701956559

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102090578559

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102090578559. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7032207251023260 and to debit a sum Rs.16424/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.62251811160 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.16424/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.16424/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3190

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Afroz Khan

Add.:-10-5-473/1 Kisaan Nagar Karimnagar,

Telangana-505001

9885828145

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106071139602

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106071139602. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Punjab And Sind Bank, bearing UMNr No.PSIB7030301251001351 and to debit a sum Rs.12859/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.15721000001744 maintained with Punjab And Sind Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.12859/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.12859/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3191

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Banothu Pavan

Add.:-H No 3-84 Sakram Naik Thanda Kampalle

Po,Mahabubabad,Telangana-506105

9705699312

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102074398238

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102074398238. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Union Bank of India, bearing UMR No.UBIN7021810242003149 and to debit a sum Rs.24541/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.64110100067482 maintained with Union Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.24541/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.24541/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3192

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Ashok Gundi

Add.:-1 85 Sarampally Karimnagar,

Rajanna Sircilla,Telangana-505405

9121764590

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15071749632

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15071749632. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, HDFC Bank Limited, bearing UMR No.HDFC7032012242003580 and to debit a sum Rs.26159/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.50100602659547 maintained with HDFC Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.26159/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.26159/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3193

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Koneru Rama Swamy

Add.:-H No 6-79 Dandumailaram,

Ranga Reddy,Telangana-501508

9177857585

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15026123225

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15026123225. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7022805245006453 and to debit a sum Rs.24238/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.38005873605 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.24238/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.24238/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3194

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Md Ameer

Add.:-7-1-3/10 Kasim Nagar

Sadasivpet, Medak, Telangana-502291

7799284738

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15082236560

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15082236560. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7031902252058417 and to debit a sum Rs.19866/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.33266823245 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.19866/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.19866/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3195

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Bandameedi Mallesham

Add.:-H.No: 3-101 Lingoigudem Village Choutuppal

Mandal,Choutuppal Mandal,Bhongir,Telangana-508252

9948514685

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102026697593

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102026697593. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7032612241011773 and to debit a sum Rs.24731/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.30119958398 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.24731/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.24731/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3196

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Kailasapu Raju

**Add.:-H No 3-1/7C Bunga Bavi Bazar,Bunga Bavi Bazar,
Khammam,Telangana-507002
9618763778**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106074647160

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106074647160. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Federal Bank, bearing UMR No.FDRL7032709242003024 and to debit a sum Rs.17130/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.23030100049857 maintained with Federal Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.17130/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.17130/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3197

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Venkanna Chillara

**Add.:-House Number-1-39/1Etoor Villagenagaram,
Nagaram,Suryapet,Telangana-508279
9603724056**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102064499671

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102064499671. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Canara Bank, bearing UMR No.CNRB7033008241007037 and to debit a sum Rs.33781/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.34422200081448 maintained with Canara Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.33781/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.33781/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3198

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Kasaram Anjaneyulu

Add.:-3-60 Rajeev Nagar Bonala Mushtipalle,

Karimnagar,Telangana-505301

9398758466

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18071695044

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 18071695044. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, HDFC Bank Limited, bearing UMR No.HDFC7032706251012827 and to debit a sum Rs.17296/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.50100727351252 maintained with HDFC Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.17296/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.17296/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3199

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Gullagunta Bhaskar

Add.:-8 2 272 48 Road No 3

Banjara,Hyderabad,Telangana-500034

7995780260

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102026309696

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102026309696. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7021906246022718 and to debit a sum Rs.21682/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.20215996202 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.21682/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.21682/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3200

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Sandhyarani Mandati

Add.:-11-10-730/9 Bhurahanpuram Khammam

Urban,Telangana-507002

6303585963

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102074110544

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102074110544. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7023009242007158 and to debit a sum Rs.27325/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.62272608697 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.27325/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.27325/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3201

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Venkanna Gogula

Add.:-1-199 Malyala Mahabubabad Mandal

Mahabubabad Dist,Telangana-506101

9701000152

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106074628337

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106074628337. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Union Bank of India, bearing UMNr No.UBIN6000000018993929 and to debit a sum Rs.18186/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.36712010002070 maintained with Union Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.18186/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.18186/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3202

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Nyalapalli Vinay Charykumar

Add.:-H No 1-6-100/2G/A1A/2 Viswabrahmana Street

Vemulawada Mandal, Karimnagar,Rajanna Sircilla,

Telangana-505302

6304151248

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15071761519

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15071761519. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Axis Bank Limited, bearing UMR No.UTIB7022903252012874 and to debit a sum Rs.25078/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.919010069929513 maintained with Axis Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.25078/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.25078/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3203

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Makam Venkatesh

Add.:-Hno 6-53/6 Gandhi Nagar,Gandhi

Nagar,Mahabubnagar,Telangana-509324

9848767446

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 101066562362

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 101066562362. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, HDFC Bank Limited, bearing UMR No.HDFC7032501251017149 and to debit a sum Rs.31685/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.50100120423498 maintained with HDFC Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.31685/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.31685/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3204

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Venumula Sai Ram Reddy

Add.:-Co Veera Reddy V P No06 Gvr Colony Hayath

Nagar,Medchal Malkajgiri,Telangana-500068

8374660314

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15026636667

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15026636667. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Kotak Mahindra Bank Limited, bearing UMNr No.KKBK7022806251004828 and to debit a sum Rs.76236/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.2712559388 maintained with Kotak Mahindra Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.76236/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.76236/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3205

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Shaik Sharif

**Add.:-H No. 3-98, Muslim Bazar, Munagala Mandalam,
Barakatha Guda, Nalgonda,Telangana-508377
9573510851**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 018N076952526

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 018N076952526. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Union Bank of India, bearing UMR No.UBIN7022408241003905 and to debit a sum Rs.21508/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.138410100075667 maintained with Union Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.21508/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.21508/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3206

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Srinivas Mergu

Add.:-H.No.1-37/B Sangem

Mandal, Warangal, Telangana-506331

9505256479

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106057375763

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106057375763. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Canara Bank, bearing UMR No.CNRB7022706243003410 and to debit a sum Rs.15836/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.621101038879 maintained with Canara Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.15836/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.15836/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3207

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Kunchapu Sirisha

Add.:-Flat No: 405 B-Block Sai Shakthi

Symphony,Hyderabad,Telangana-500081

7287912079

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102026480555

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102026480555. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7013012241036776 and to debit a sum Rs.20524/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.39839921055 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.20524/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.20524/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3208

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Brahmasamudram Jaisimha

Add.:-Plot Number 1045 Vinayaka Hills Phase 2 Road

Number 15 Badangpet,Hyderabad,Telangana-500058

9908177364

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102026175956

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102026175956. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Deutsche Bank, bearing UMR No.DBSS7023010242000174 and to debit a sum Rs.35081/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.881038476501 maintained with Deutsche Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.35081/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.35081/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3209

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Boda Sankar

Add.:-H.No 2-8 Gopalapuram Madugulapalli

Nalgonda,Telangana-508374

8186882123

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106064340293

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106064340293. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Indian Overseas Bank, bearing UMR No.IOBA0000000011051674 and to debit a sum Rs.20194/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.365002000000219 maintained with Indian Overseas Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.20194/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.20194/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3210

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Kandarapu Rajamouly

Add.:-H No 2-52 Kesireddypally,Jangaon,

Telangana-506221

9010073851

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106073478066

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106073478066. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Karur Vysya Bank, bearing UMR No.KVBL7032103252000563 and to debit a sum Rs.16664/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.4852155000028080 maintained with Karur Vysya Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.16664/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.16664/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3211

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Kokkonda Vinay Kumar

Add.:-3-40A3 Pothireddipalle, Warangal

Urban, Telangana-506223

9059749083

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106073908683

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106073908683. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Union Bank of India, bearing UMR No.UBIN7031303252002799 and to debit a sum Rs.15160/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.204912010001110 maintained with Union Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.15160/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.15160/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3212

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Chilakabattthini Alivela

Add.:-Hno 3-32 Gundrathi Madugu Kuravi Mandal

Mahabubabad,Telangana-506101

9542049436

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106074857699

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106074857699. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7023112241131182 and to debit a sum Rs.20889/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.62286957176 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.20889/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.20889/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

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DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3213

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Srikanth Akuthota

Add.:-17-5-217 Kareembad,Warangal

Urban,Telangana-506002

7386777036

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18057624444

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 18057624444. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Kotak Mahindra Bank Limited, bearing UMNr No.KKBK7022911242016288 and to debit a sum Rs.20568/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.4345823775 maintained with Kotak Mahindra Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.20568/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.20568/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3214

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Venkatesh Kethavath

Add.:-3-20 Jethu Nayak Thanda Suryapet Mandalam

Pinnai Palem Nalgonda,Telangana-508376

8074578898

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18064583305

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 18064583305. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Canara Bank, bearing UMR No.CNRB7033101251003052 and to debit a sum Rs.20573/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.110209076605 maintained with Canara Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.20573/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.20573/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3215

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Mohsin Mohammed

**Add.:-3-12/2 Chinna Hyderabad Zaheerbad Mandal,
Hyderabad,Sangareddy,Telangana-502220
9533886351**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18082320926

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 18082320926. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7032905252056471 and to debit a sum Rs.15620/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.37121200045 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.15620/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.15620/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai
Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3216

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Gorregattu Raju

Add.:-1-210/1 Venkatapur,Medak,

Telangana-502321

7659040846

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106082934893

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106082934893. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Canara Bank, bearing UMR No.CNRB7032603252002756 and to debit a sum Rs.10747/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.34062200056913 maintained with Canara Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.10747/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.10747/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3217

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Vari Kuppala Dasaratham

Add.:-H No 17-1-380/121/A Damodar Sanjeeva Nagar

Champa Pet,Ranga Reddy,Telangana-500079

9392245204

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15026249751

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15026249751. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7021904244012304 and to debit a sum Rs.25323/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.36139078327 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.25323/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.25323/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3218

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

1. Vista Civil Works

**Add.:-8 6 164 F11 18 Phase 1 Fci Colony
Road No.4, Rangareddy,Telangana-500074**

2. Pasunuri Radhika Reddy

**Add.:-8 6 164 F11 18 Phase 1 Fci Colony
Road No.4, Rangareddy,Telangana-500074
7075147333**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15026425993

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15026425993. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, ICICI Bank Limited, bearing UMR No.ICIC7022902243002526 and to debit a sum Rs.105338/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.30405005763 maintained with ICICI Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.105338/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.105338/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

**Ajay K. Desai
Advocate**

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3219

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Jangam Sonali

**Add.:-Hno:8-2-603/H /8 Road No 10 Noor Naga,
Hyderabad,Telangana-500034
9032575073**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15026282693

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15026282693. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, HDFC Bank Limited, bearing UMR No.HDFC6000000021900079 and to debit a sum Rs.63678/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.50100120043951 maintained with HDFC Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.63678/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.63678/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3220

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Kadari Kumar

**Add.:-Hno:8-2-603/H /8 Road No 10 Noor Naga,
Hyderabad,Telangana-500034
9032575073**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 14026587329

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, You in capacity of co-applicant along with applicant/borrower "Jangam Sonali" were in need of LAP Loan and have approached our client vide loan account bearing agreement no.14026587329. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, HDFC Bank Limited, bearing UMNr No.HDFC7033004252041031 and to debit a sum Rs.16275/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.50100120043951 maintained with HDFC Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.16275/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.16275/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3221

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Mehar Unisa

Add.:-H No:- 1-35/B Jakaram,

Mulugu,Telangana-506343

9110340286

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18005298887

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 18005298887. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7022212232012569 and to debit a sum Rs.24588/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.62495824080 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.24588/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.24588/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3222

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Chaganti Venkanna

Add.:-8-97 Bandampalli,Khammam,

Telangana-507161

9908430664

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18005269223

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 18005269223. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Union Bank of India, bearing UMR No.UBIN7031311242003394 and to debit a sum Rs.18269/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.75710100023026 maintained with Union Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.18269/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.18269/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3223

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Rakesh Keerthi

Add.:-S O K Kumarswamy H No 8 6

Dharmaram, Warangal, Telangana-505101

9014750050

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106057712995

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106057712995. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Canara Bank, bearing UMR No.CNRB7022106244000922 and to debit a sum Rs.13114/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.110138579500 maintained with Canara Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.13114/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.13114/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3224

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Shaik Faizan

Add.:-H No 4-4-294 Shakkar Nagar Bodhan

,Nizamabad,Telangana-503185

9959535853

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15090760072

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15090760072. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, HDFC Bank Limited, bearing UMR No.HDFC6000000023529171 and to debit a sum Rs.14949/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.50100639509709 maintained with HDFC Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.14949/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.14949/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3225

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Palla Pulla Reddy

Add.:-H.No.1-7-90/2 Psr Center Near

Khammam,Suryapet,Telangana-508213

9010917705

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15026302617

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15026302617. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, HDFC Bank Limited, bearing UMR No.HDFC7023012241038415 and to debit a sum Rs.95803/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.50100398988961 maintained with HDFC Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.95803/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.95803/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3226

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Prabhakar Rao Veluthru

Add.:-H No 1-85 Erlapudi Ragunadhapalem Mandal

Khammam,Telangana-507182

8688482467

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102074515162

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102074515162. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, IDBI Bank, bearing UMR No.IDIB7032905252013746 and to debit a sum Rs.21135/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.50079891243 maintained with IDBI Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.21135/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.21135/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3227

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Vurmundali Srinivas

Add.:-Hno.7-42 Koilkonda,

Telangana-509371

9573249382

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106066986784

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106066986784. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7032507251085828 and to debit a sum Rs.17635/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.20221457296 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.17635/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.17635/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3228

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Kambam Karunakar

**Add.:-H.No: 2-5, Dhannaram Village, Kandukur Mandal,
Pulimamidi, Rangareddy District, Telangana-500036
9948625188**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106005458566

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106005458566. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, TELANGANA GRAMEENA BANK, bearing UMNr No.DGBX0000000000123349 and to debit a sum Rs.23880/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.79025568887 maintained with TELANGANA GRAMEENA BANK and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.23880/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.23880/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3229

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Jangam Subramanyam

Add.:-H-No 18-16 Srinivasa Colony,Srinivasa Colony,

Ranga Reddy,Telangana-509216

9515137964

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102066446707

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102066446707. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7032203252025296 and to debit a sum Rs.20612/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.41628605919 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.20612/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.20612/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3230

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

1. S H Traders

**Add.:-19-2-194 Prince Colony Bahadurpura
Hyderabad,Telangana-500064**

2. Mohammed Ilyas

**Add.:-19-2-194 Prince Colony Bahadurpura
Hyderabad,Telangana-500064
9160000615**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15026447857

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15026447857. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Axis Bank Limited, bearing UMR No.UTIB7013003245001700 and to debit a sum Rs.136739/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.921020044627571 maintained with Axis Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.136739/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.136739/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

**Ajay K. Desai
Advocate**

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3231

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Bhikku Maloth

Add.:-4-106/1 Maloth

Thanda,Mahabubabad,Telangana-506315

9553673937

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106074705056

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106074705056. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Canara Bank, bearing UMR No.CNRB7032105252006327 and to debit a sum Rs.12811/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.6055101001857 maintained with Canara Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.12811/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.12811/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3232

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Kappala Bala Kishan

Add.:-1100 Jalalpur Pochampalle,Nalgonda,Telangana-

508284

9705093123

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15026979697

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15026979697. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7033010242068596 and to debit a sum Rs.40481/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.62209821985 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.40481/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.40481/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3233

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Dasari Sathaiah

Add.:-1-110 Inkriyala Padamati Somaram,

Nalgonda,Telangana-508126

9705586065

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15026691969

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15026691969. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Karur Vysya Bank, bearing UMR No.KVBL7033005252001455 and to debit a sum Rs.17240/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.1446153000007450 maintained with Karur Vysya Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.17240/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.17240/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3234

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Boshetty Manemma

Add.:-H No 2-8 Yangampally Village Kalwakurthy

Mandal Jillella Nagarkurno,Telangana-509320

6281842942

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106066955408

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106066955408. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, TELANGANA GRAMEENA BANK, bearing UMNr No.DGBX0000000000171450 and to debit a sum Rs.20273/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.79056142626 maintained with TELANGANA GRAMEENA BANK and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.20273/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.20273/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3235

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Bommani Kumar

Add.:-H No 4 58 Chebarthi,Siddipet

Telangana-502279

9640771922

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106073895444

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106073895444. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN000000083085600 and to debit a sum Rs.11353/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.43807303238 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.11353/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.11353/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3236

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Uyyala Rajitha

Add.:-2-16 Gumlapur Karimnagar,

Telangana 505531

9652025696

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106071527902

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106071527902. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, HDFC Bank Limited, bearing UMNr No.HDFC7022311242012485 and to debit a sum Rs.9805/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.50100646840837 maintained with HDFC Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.9805/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.9805/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3237

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Jinuka Srikanth

**Add.:-So Jinuka Dargaiah 12-87 Dammakapally
Kondapaka Mandalam,Siddipet,Telangana-502372
9573182957**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106073355320

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106073355320. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Federal Bank, bearing UMR No.FDRL7030603252002982 and to debit a sum Rs.16420/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.24570100018328 maintained with Federal Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.16420/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.16420/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3238

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Eerla Arun

Add.:-Hno.1-6-52/1/D Ramnagar,

Nizamabad,Telangana-503224

9640116685

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15090622848

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15090622848. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Union Bank of India, bearing UMR No.UBIN7020901251006230 and to debit a sum Rs.22142/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.743702010001805 maintained with Union Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.22142/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.22142/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3239

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Gurijala Gangadhar

Add.:-S-O Gurijala Venkaiah H N 2-111 Mailaram

Nizamabad,Telangana-503175

9121015287

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106090536769

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106090536769. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Kotak Mahindra Bank Limited, bearing UMNr No.KKBK7021104252003531 and to debit a sum Rs.21666/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.349372363 maintained with Kotak Mahindra Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.21666/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.21666/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3240

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Mujahid Shaik

Add.:-S O Shaik Shamshoddin 15 26 Kotagir Nizamabad

Telangana 503207

9502658962

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18090779693

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 18090779693. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7022907251048935 and to debit a sum Rs.16575/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.62228217732 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.16575/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.16575/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3241

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Kade Suresh

Add.:-4-84 Velichala,Karimnagar,

Telangana-505451

8978934215

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18071930462

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 18071930462. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Union Bank of India, bearing UMR No.UBIN7022606245002536 and to debit a sum Rs.15867/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.398702010018743 maintained with Union Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.15867/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.15867/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3242

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Rajkumar Etikala

Add.:-H No .7-57/1 Ghanpur Station Mandal Malkapur

Warangal,Telangana-506001

9963871301

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15005296785

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15005296785. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, IDBI Bank, bearing UMNR No.IDIB6000000011160537 and to debit a sum Rs.20728/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.7081545326 maintained with IDBI Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.20728/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.20728/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3243

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Rajkumar Etikala

Add.:-H No .7-57/1 Ghanpur Station Mandal Malkapur

Warangal,Telangana-506001

9963871301

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 103005590559

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 103005590559. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, IDBI Bank, bearing UMNR No.IDIB6000000012857411 and to debit a sum Rs.10589/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.7081545326 maintained with IDBI Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.10589/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.10589/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3244

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Triveni Domala

Add.:-8-125/3/1 Pallegudem,Khammam,

Telangana-507003

9505654114

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18074892985

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 18074892985. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Federal Bank, bearing UMR No.FDRL600000005239172 and to debit a sum Rs.12984/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.23030100031293 maintained with Federal Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.12984/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.12984/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3245

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Ananthula Nagaraju

Add.:-H No 5-5-/72 Yerrapahad Village,

Suryapet,Telangana-508221

9912199151

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18064711696

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 18064711696. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Union Bank of India, bearing UMR No.UBIN6000000019131275 and to debit a sum Rs.14560/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.92210100107708 maintained with Union Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.14560/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.14560/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3246

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Yadhagiri Pasupula

Add.:-5-66 Kammarpally,Siddipet,

Telangana-502310

7036854730

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106073211311

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106073211311. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Union Bank of India, bearing UMR No.UBIN7032801251003493 and to debit a sum Rs.18315/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.425402130000393 maintained with Union Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.18315/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.18315/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3247

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Suman Singari

Add.:-H. No. 5-71/1 Sankepally,Karimnagar

Telangana-505302

9381042116

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18071383781

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 18071383781. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Federal Bank, bearing UMR No.FDRL7031303252002521 and to debit a sum Rs.17484/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.23080100022354 maintained with Federal Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.17484/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.17484/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3248

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Vemula Ganesh

Add.:-2 28 Kasarla Pahad Nalgonda,

Suryapet,Telangana-508222

9182482669

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106064475568

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106064475568. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7023004245021403 and to debit a sum Rs.17194/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.36492227173 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.17194/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.17194/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3249

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Jakkula Ravi

**Add.:-H. No. 1-80/7/3/B/3 Anantharam,
Rajanna Sircilla,Telangana-505402
7207843795**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15071483184

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15071483184. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Punjab National Bank, bearing UMR No.PUNB7031605252017000 and to debit a sum Rs.20795/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.2856000100169640 maintained with Punjab National Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.20795/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.20795/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3250

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Mondaiah Myadara

Add.:-Hno:1-79 Mylaram Allipur,Siddipet,

Telangana-502279

9014762930

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106073960553

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106073960553. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Federal Bank, bearing UMR No.FDRL7022710242001033 and to debit a sum Rs.20237/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.24570100010747 maintained with Federal Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.20237/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.20237/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3251

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Pittala Ramulu

Add.:-2-83 Lingapur Maddur, Warangal,

Telangana-506367

9676098307

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106073830298

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106073830298. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Karur Vysya Bank, bearing UMR No.KVBL7013011242000997 and to debit a sum Rs.11814/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.4852155000025740 maintained with Karur Vysya Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.11814/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.11814/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

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DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3252

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Rachamalla Pavani

**Add.:-H No 5-165 Rampur X Roads,
Warangal Urban,Telangana-506151
9676592262**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15057330184

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, You in capacity of co-applicant along with applicant/borrower "Kondoju Pavani" were in need of LAP Loan and have approached our client vide loan account bearing agreement no.15057330184. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMNr No.SBIN7022712234015594 and to debit a sum Rs.20875/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.40716165189 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.20875/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.20875/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3253

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Kondoju Pavani

**Add.:-H No 5-165 Rampur X Roads,Rampur X Roads,
Warangal Urban,Telangana-506151
9676592262**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 103057719353

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 103057719353. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7022610242076064 and to debit a sum Rs.8225/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.40716165189 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.8225/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.8225/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai
Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3254

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Jupally Shiva Kumar

**Add.:-H No 696 R R Colony Bhailam Pur,Bhailam Pur,
Siddipet,Telangana-502279
8499071482**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15026482437

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15026482437. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Indian Bank, bearing UMNR No.INDB7022910242002934 and to debit a sum Rs.18910/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.158499071482 maintained with Indian Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.18910/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.18910/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3255

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Parangi Raju

Add.:-3-159 Kondrapole,Nalgonda,

Telangana-508355

9014183200

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106N076250732

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no.106N076250732. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7022712241009902 and to debit a sum Rs.13872/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.62356505733 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.13872/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.13872/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3256

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Malothu Nagu

**Add.:-H No. 1-122, Sath Thanda, Kesawapur,
Nalgonda,Telangana-508377
9010110069**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No.106N076835607

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no.106N076835607. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Kotak Mahindra Bank Limited, bearing UMR No.KKBK600000009544823 and to debit a sum Rs.12239/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.7048477771 maintained with Kotak Mahindra Bank Limited and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.12239/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.12239/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai
Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3257

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Polepally Ramesh

**Add.:-H.No: 16-1-462/1, Poosala Basthi, Saidabad,
Hyderabad, Warangal, Telangana-506001
9603704342**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102005921035

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102005921035. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN0000000073065785 and to debit a sum Rs.29051/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.20330115520 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.29051/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.29051/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai
Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3258

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Ajay Kumara Varala

Add.:-3 37 Billupadu Tallada Khammam,

Telangana-507001

9908433707

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15074946028

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15074946028. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Union Bank of India, bearing UMR No.UBIN6000000019047623 and to debit a sum Rs.26006/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.109812010001460 maintained with Union Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.26006/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.26006/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3259

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Pidugu Satyanarayana

Add.:-H No 4-1928 Arutla,Ranga Reddy,

Telangana-501508

9848158021

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102026896309

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 102026896309. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Karur Vysya Bank, bearing UMR No.KVBL600000003540219 and to debit a sum Rs.24659/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.4924155000003980 maintained with Karur Vysya Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.24659/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.24659/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3260

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Gattagalla Renuka

Add.:-3-3 Mukthapur Pochampalli Bhoodan

Pochampally,Nalgonda,Telangana-508284

9032750922

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 102026983116

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, You in capacity of co-applicant along with applicant/borrower "Kondamadugu Ashok" were in need of LAP Loan and have approached our client vide loan account bearing agreement no.102026983116. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMNr No.SBIN7022108241046233 and to debit a sum Rs.24261/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.62114926894 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.24261/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.24261/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3261

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Madam Mahender

**Add.:-Hno: 4-113/2, Atmakur Madalam, Damera,
Warangal, Warangal, Telangana-506001
9573001409**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15005445939

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15005445939. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Bank of India, bearing UMNR No.BKID7020708230006437 and to debit a sum Rs.18564/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.868010310000685 maintained with Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.18564/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.18564/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3262

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Ramesh Monandhi

Add.:-H.No: 1-69/1 Chaitanyapuri,

Hyderabad,Telangana-500036

9492506288

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106064275962

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106064275962. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7030102251039829 and to debit a sum Rs.15552/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.41936178156 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.15552/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.15552/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3263

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Erra Padma

Add.:-H No 1-125 Lakkarama Vtc,Lakkarama

Vtc,Bhongir,Telangana-508252

9030737552

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106026976436

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106026976436. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Bank Of Maharashtra, bearing UMR No.MAHB7022403252001909 and to debit a sum Rs.18128/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.60491204122 maintained with Bank Of Maharashtra and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.18128/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.18128/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3264

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Vadthiya Shivaji

Add.:-5-5/1 Lokya Thanda Kusumanchi Mandal,

Khammam, Telangana-507170

7673990179

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 018N084974972

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 018N084974972. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7031104252007406 and to debit a sum Rs.15313/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.62450301491 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.15313/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.15313/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3265

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Suresh Jella

Add.:-H No 1-262/2A B. C Colony Z.P.H.S High

School,Z.P.H.S High School,Yadadri

Bhuvanagiri,Telangana-508252

9912017984

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15026356147

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15026356147. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7023001251029139 and to debit a sum Rs.42852/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.62119030826 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.42852/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.42852/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3266

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Kankaiah Chikkudu

Add.:-Hno:2-2/99 Vill: Lakudaram MndI: Kondapaka

Dist: Siddipet,Telangana-502372

9989438026

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 106073561659

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 106073561659. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, Federal Bank, bearing UMR No.FDRL7022611242003823 and to debit a sum Rs.9805/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.24570100013451 maintained with Federal Bank and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.9805/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.9805/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
ADVOCATES**

AJAY K. DESAI

Advocate

(M) + 91 992 528 4475

Email :- adesaee@yahoo.com

DHAVAL B. RABARI

Advocate

Email:-dhavalrabari@gmail.com

OFFICE: 7, SANKET APPARTMENT, OPP. HOME TOWN, THALTEJ, AHMEDABAD

NACL/SEC25/JAN-26/3267

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Ranga Kondal

**Add.:-3-28 Boddurayi Bajar, Juluru,
Yadadri Bhuvanagiri, Telangana-508284
9603725503**

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 18026662994

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 18026662994. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7030702251013945 and to debit a sum Rs.9818/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.43795900267 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.9818/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.9818/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.

**DESAI ASSOCIATES
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NACL/SEC25/JAN-26/3268

Notice by Regd. A. D.

Dt: 28-Jan-26

To,

Gottam Krishna

Add.:-H No 177Agungal Yacharam Mandal Gungal,

K V Rangareddy,Telangana-501506

9949608014

Notice under S. 25 (1) of The Payment and Settlement Systems Act-2007

Reference: LAP, Loan A/c No. 15026407378

Under the instructions of and on behalf of Our clients Northern Arc Capital Ltd., having Its Registered Office at; 10th Floor, IIT M Research Park, 1 Kanagam Village, Taramani, Chennai 600 113 and also having one of its branch office at 307, 3rd Floor Tryksha Desire, Near Kirtidham Derasar, Chandkheda, Ahmedabad-382424, Gujarat, I the undersigned issue this statutory legal notice and call upon you as under;

Our client is a registered and incorporated under the provisions of The Companies Act, 1956. Our client is providing non banking services as well as providing secured and unsecured loans and acting as per the guidelines of RBI and they are carrying out their business from the abovementioned address.

That, you have availed above referred LAP LOAN from our client vide loan account bearing agreement no. 15026407378. As per the terms and conditions of the loan agreement, you were responsible to repay the loan/finance facility amount taken by you, in time as agreed upon between you and our client.

In furtherance of the terms envisaged in the said loan agreement, you opted for Standing Instruction (SI)/ Electronic Clearance System (ECS) / Automated Clearing House (ACH) to repay the monthly EMI/foreclosure amount and hence issued a mandate more particularly you had issued instructions to your banker namely, State Bank of India, bearing UMR No.SBIN7022709242079430 and to debit a sum Rs.38831/- towards the repayment of the Monthly Installment/foreclosure amount in respect of the said loan, from your Bank Account No.31384894602 maintained with State Bank of India and to accordingly credit the bank account of our client.

That you had assured our client that you shall maintain sufficient balance in your said account and the amount in respect of the monthly installment/foreclosure amount would be duly credited to the bank account of our client i.e. **IDFC Bank Ltd, No. 80-91, Sun Square, Chimanlal Girdharlal Rd, Beside Hotel Regenta, Vasant Vihar, Navrangpura, Ahmedabad, Gujarat-380009.**

Therefore, as per the agreement, in respect of the monthly installment/ foreclosure payment of Rs.38831/- was initiated on 05-Jan-26 through the electronic funds transfer. But it could not be executed, on the ground of "BALANCE INSUFFICIENT". The Instrument got dishonored and the intimation of such dishonor of electronic funds transfer has been received by our clients on 08-Jan-26.

That you are very well aware that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act, 2007 and is punishable with Imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the Electronic Funds Transfer, or with both.

Hence our client calls upon you to make the payment of Rs.38831/- within 15 days from the date of receipt of this notice failing which Our client shall take appropriate legal action under the provisions of The Payment & Settlement System's Act, 2007 and or other Criminal and/or Civil remedy available to them. You may note that any such action which our client is constrained to take shall be at your sole risk and responsibility.

A Desai

Ajay K. Desai

Advocate

Note: Alternative address for further communication: - Rupa Renaissance, 21st Floor, A Wing, D-33, MIDC Road, TTC MIDC Industrial Area, Turbhe, Navi Mumbai – 400703.