

PUNJAB & SIND BANK

(A Government of India Undertaking)

("Where service is a way of life")

Branch: GUMTI NO-5, KANPUR.

Contact No- 0512-2553417 / 2553782



E id: k0018@psb.co.in

APPENDIX IV

[Rule 8(1)]

POSSESSION NOTICE

(For Immovable Property)

Whereas,

The undersigned being the authorised officer of the Punjab & Sind Bank, Gumti No-5, Kanpur under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (second) Act 2002 and in exercise of powers conferred under Sub-section 13(12) read with rule 3 of the security Interest (Enforcement) Rules, 2002 issued a Demand Notice Dated 26-05-2023 calling upon the Borrower M/s Mega A Mining, Proprietor : Smt Priya Dixit W/o Mansiz Dixit, R/o - 127/396-A, Baradevi, Kanpur Nagar, Pin-208014 & Guarantor : Sh Mansiz Dixit s/o Late Krishna Kishor Dixit, R/o - 127/396-A, Baradevi, Kanpur Nagar, Pin-208014 & Mortgagor : Rajan Memorial Degree College through its manager, Sh Mansiz Dixit s/o Late Krishna Kishor Dixit, R/o - 127/396-A, Baradevi, Kanpur Nagar, Pin-208014, Address - Kalpi Road, On Arazhi No 750 & 751/1, Mauza - Mawar, Tehsil - Bhoginipur, Kanpur Dehat - 209312, to repay the amount mentioned in the notice being Rs 1,51,20,365.54 /- (Rupees One Crore Fifty One Lacs Twenty Thousand Three Hundred Sixty Five and Paisa Fifty Four only) as on 31-03-2022 + Interest and future expenses w.e.f. 01-04-2022 and other expenses within 60 days from the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the Undersigned has taken possession of the property described herein below in exercise of powers conferred on him under Section [4] of section 13 of Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this 17th Day of August, 2023.

The borrower's attention is invited to provision of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

The borrower, Guarantor in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the Property will be subject to the charges of the Punjab & Sind Bank, Gumti No-5, Kanpur for an amount being Rs 1,51,20,365.54 /- (Rupees One Crore Fifty One Lacs Twenty Thousand Three Hundred Sixty Five and Paisa Fifty Four only) as on 31-03-2022 + interest and future expenses thereon.

Description of the Immovable Property

Details of Property Mortgaged: Property/college building admeasuring plot area 10240.00 sq mtr and building/constructions with Boundary Wall, which is built on part of Arazhi no 750/0.1020 hectare and Arazhi no 751/1/0.922 hectare total 2 kita/1.024 hectare situated at village/Mauza - Mawar, Tehsil - Bhoginipur, Kanpur Dehat as per registered title deed Bahi No- 1, Jild No - 3130, Page No - 01 to 42, Serial No - 5827 dated 03/12/2021 in the registrar / sub registrar office - Bhoginipur, Kanpur Dehat - 209312.

Measuring Area: 10240.00 Sq. Mtr.

Property bounded as:

East : Kanpur- Jhansi Railway.
North : Field of Mr Ramnath etc.

West : Kanpur- Jhansi Roadways.
South : Arazhi No 751/02 & Petrol Pump.

For PUNJAB & SIND BANK

Authorised Officer

(Punjab & Sind Bank) AUTHORIZED OFFICER

Date: 17/08/2023
Place - Kanpur Nagar



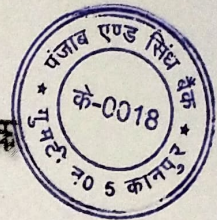
ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ

Punjab & Sind Bank

(A Govt. of India Undertaking)

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ



Branch Office: Gumti No.5, Kanpur.

Date: 26-05-2023

WITHOUT PREJUDICE
Registered AD/ Speed Post

1. M/S Mega A Mining (FIRM)
Prop- Priya Dixit
127/396-A, Baradevi
Kanpur Nagar - 208014
2. Smt Priya Dixit (Prop.)
W/O Sh Mansiz Dixit
127/396-A, Baradevi
Kanpur Nagar - 208014
3. Sh Mansiz Dixit (Guarantor)
S/O Late Krishna Kishor Dixit
127/396-A, Baradevi
Kanpur Nagar - 208014
4. Rajan Memorial Degree College
Manager - Sh Mansiz Dixit,
Kalpi Road, On Arazi No 750 & 751/1
Mauza - Mawar, Tehsil - Bhoginipur,
Kanpur Dehat - 209312.

REG: NOTICE UNDER SECTION 13(2) OF SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 [SARFAESI ACT, 2002]

Dear Sirs/Madam,

1. That you addressee No.1 & 2 have mining business firm requested the bank for financial assistance and upon the request the Bank sanctioned the following credit facilities to you on 04-12-2021.

- | | |
|------------------------------|-------------------------------------|
| 1. Account No-00181300003956 | Amt of Sanction: Rs. 1,50, 00,000/- |
| Type of Facility: ODAPR | (Rs. One Crore Fifty Lacs Only) |
| | ROI: 9.40% PA with monthly rest. |

The above loan facilities were duly secured by way of registered mortgage of property situated at Arazi No 750 & 751/1, Mauza Mawar, Tehsil Bhoginipur, Kanpur Dehat - 209312.

2. That you addressee No.1 & 2, executed the various security documents in respect of the above facility/facilities on 04-12-2021 and also agreed to pay interest at the rate of 9.40% per annum (revised from time to time) with monthly rests, in respect of the above said facilities.

EU071112314IN IVR:6985071112314
SP R K NAGAR SO KANPUR NAGAR <208012>
Counter No:1,02/06/2023,14:04
To:MEGA A MINING,127/396-A
PIN:200014, Juhā Colony SO
From:PUNJAB & SI, GUMTI NO. 5
Wt:20gms
Amt:17.70(Cash)Tax:2.70
(Track on www.indiapost.gov.in)
(Dial 18002666868) (Wear Masks, Stay Safe)

India Post

F
Fr
To
Del

EU071112455IN IVR:6985071112455
SP R K NAGAR SO KANPUR NAGAR <208012>
Counter No:1,02/06/2023,14:04
To:PRIYA DIXIT,127/396-A
PIN:200014, Juhā Colony SO
From:PUNJAB & SI, GUMTI NO. 5
Wt:20gms
Amt:17.70(Cash)Tax:2.70
(Track on www.indiapost.gov.in)
(Dial 18002666868) (Wear Masks, Stay Safe)

India Post

(Track on www.indiapost.gov.in)
(Dial 18002666868) (Wear Masks, Stay Safe)

EU071112331IN IVR:6985071112331
SP R K NAGAR SO KANPUR NAGAR <208012>
Counter No:1,02/06/2023,14:04
To:MANSIZ DIXIT,127/396-A
PIN:200014, Juhā Colony SO
From:PUNJAB & SI, GUMTI NO. 5
Wt:20gms
Amt:17.70(Cash)Tax:2.70
(Track on www.indiapost.gov.in)
(Dial 18002666868) (Wear Masks, Stay Safe)

India Post

EU071112305IN IVR:6985071112305
SP R K NAGAR SO KANPUR NAGAR <208012>
Counter No:1,02/06/2023,14:04
To:RAJAN MEMORIAL, KALPI ROAD
PIN:207312, KAPALI
From:PUNJAB & SI, GUMTI NO. 5
Wt:20gms
Amt:41.30(Cash)Tax:6.30
(Track on www.indiapost.gov.in)

India Post

That you addressee No. 3 stood as guarantor for addressee No 1 & 2 in consideration of the above said loan facilities and executed the deed of continuing guarantee on 04-12-2021, in favor of the Bank and thus the liability of you addressee No-3 is co-extensive and continuing with addressee No.1 & 2 and you all are jointly and severally liable to pay the dues including interest, costs and other usual Bank charges.

4. That you addressee no. 3 & 4 (Under Mahadev Sewa Samiti through its manager Sh Mansiz Dixit) created registered mortgage of immovable property situated at Arazi No 750 & 751/1, Mauza Mawar, Tehsil Bhoginipur, Kanpur Dehat - 209312 to secure the dues of the Bank, in consideration of the above said loan facilities to addressee No.1 & 2 and thus the bank has the right to sell, transfer and assign the said property to recover/ realize the dues of the bank with interest, costs and other usual bank charges.

The details of the property mortgaged are as under: -

- a. Name of the Mortgagor: **Rajan Memorial Degree College (Under Mahadev Sewa Samiti through its manager Sh Mansiz Dixit).**
- b. Mortgagee: **Punjab & Sind Bank, Gumti No. 5, Kanpur**
- c. Sum Secured: **Rs. 1,50,00,000/- (Rs. One Crore Fifty Lacs Only/-)**
- d. Rate of Interest: **9.40% at the time of Sanction.**
- e. **Details of Property Mortgaged: Property situated at Arazi No 750 & 751/1, Mauza Mawar, Tehsil Bhoginipur, Kanpur Dehat - 209312.**
Area: 10240 Sq Mtr

G. Property bounded as:

East: Kanpur- Jhansi Railway.

West: Kanpur- Jhansi Roadways.

North: Field of Mr Ramnath etc.

South: Arazi No 751/02 & Petrol Pump.

6. **Present Sum Due:** (in various accounts maintained by as a borrower / co-borrower)

- a. Account No-00181300003956 : Rs 1,51,20,365.54 /- (Rupees One Crore Fifty One Lacs Twenty Thousand Three Hundred Sixty Five and Paisa Fifty Four only)

Total Due : Rs 1,51,20,365.54 /- (Rupees One Crore Fifty One Lacs Twenty Thousand Three Hundred Sixty Five and Paisa Fifty Four only) as on 31-03-2022 + Interest and future expences w.e.f. 01-04-2022.

7. The said loan amount was **repayable on demand with interest @ 9.40% per annum** (revised from time to time) with monthly rests, till the date of payment in full.

8. That you agreed to pay the **additional interest @ 2 % per annum** over and above the normal agreed rate of interest with monthly rests, in case of default or delay in repayment of loans/ irregularities in cash credit account/ default in borrowing covenants as per terms and conditions of the sanction.

9. **Date of NPA: 31-03-2022**

10. That the Bank maintains the regular books of account and now a sum **Rs 1,51,20,365.54 /- (Rupees One Crore Fifty One Lacs Twenty Thousand Three Hundred Sixty Five and Paisa Fifty Four only) as on 31-03-2022 + Interest and future expences w.e.f. 01-04-2022** is legally due and recoverable from you above named addressees and you all are jointly and severally liable to pay the above said dues to the Bank with interest cost and other usual Bank charges till the date of payment in full.

11. That the rate of interest varies from time to time as per internal guidelines of the Bank and the **Present rate of interest is 11.90 %** respectively per annum with monthly rests.

12. That you have defaulted in the repayment of the dues of the Bank which is secured as mentioned above.

3. That you shall not transfer, assign and lease or otherwise deal or part with the possession of the secured assets to anyone.
14. The borrower's attention is invited to provisions of sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.
15. That this notice is without prejudice to the right and contentions of the bank before the concerned court/ tribunal in the above mentioned case.

I, therefore, by virtue of this legal notice, hereby call upon all of you i.e. addresses No. 1 to 4 to make the payment and discharge in full liabilities amounting to Total : **Rs 1,51,20,365.54 /- (Rupees One Crore Fifty One Lacs Twenty Thousand Three Hundred Sixty Five and Paisa Fifty Four only)** as on 31-03-2022 + Interest and future expences w.e.f. 01-04-2022 to the Bank within 60 days from the receipt of this notice, failing which the Bank shall be constrained to take measures for the recovery of possession of secured assets including the right to transfer by way of lease, assignment or sale thereof under the provisions of chapter III of **SARFAESI Act, 2002**, for recovery of above secured dues and in that case you will be jointly and severally liable to pay for all cost and other expenses arising there from and the balance amount thereof.

Please note that the copy of this notice has been retained in our office.

Yours sincerely,

For PUNJAB & SIND BANK

AUTHORISED OFFICER