पंजाब नैशनल बैंक punjab national bank

w.e.f 01-04-2020

Erstwhile Oriental United	Circle Office, SASTRA RAIPUR Plot No. 46, Sector-24, RAIPUR - 492018 e-mail: CS8303@PNB.CO.IN Ph: 0771-2210417/19

PN / 164010 / 694 / 2021.22

(Revised SI-4)

60 Days' Notice to Borrower

Date: 18.09.2021

SMT PUSHPA RATHORE W/o SHRI LALIT RATHORE ADDRESS- NEAR PAV PROVISION STORES, SHIVANAND NAGAR, SECTOR-1, NEEM BADRI, NEAR RAIPUR CONVENT SCHOOL, KHAMTARAI, RAIPUR C.G.492001	SHRI RAHUL RATHORE S/o SHRI LALIT RATHORE ADDRESS- NEAR PAV PROVISION STORES, SHIVANAND NAGAR, SECTOR-1, NEEM BADRI, NEAR RAIPUR CONVENT SCHOOL, KHAMTARAI, RAIPUR C.G.492001

Dear Sir,

NOTICE U/S 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002

Reg : Account No. 16406015000801 credit facilities availed by SMT PUSHPA RATHORE W/o SHRI LALIT RATHORE & SHRI RAHUL RATHORE S/o SHRI LALIT RATHORE

You, SMT PUSHPA RATHORE W/o SHRI LALIT RATHORE & SHRI RAHUL RATHORE S/o SHRI LALIT RATHORE ADDRESS- NEAR PAV PROVISION STORES, SHIVANAND NAGAR, SECTOR-1, NEEM BADRI, NEAR RAIPUR CONVENT SCHOOL, KHAMTARAI, RAIPUR C.G. have availed the following credit facilities:

S No.	Facility	Limit	Balance Outstanding as on 31.03.2021
1	HOUSING LOAN	Rs. 15,00,000.00/-	Rs. 6,38,998.86/- + Intt. Wef 01.04.2021
	TOTAL	**Rs. 15,00,000.00/-**	**Rs. 6,38,998.86/- + Intt. Wef 01.04.2021**

Due to non-payment of installment/ interest/ principal debt, the account/s has/have been classified as Non-Performing Asset on 31.03.2021 as per Reserve Bank of India guidelines. We have demanded/recalled the entire outstanding together with interest and other charges due under the above facilities, vide letter dated 09.08.2021.

The amount due to the Bank as on **31.03.2021 is Rs. 6,38,998.86/- (Rupees Six Lakh Thirty Eight Thousand Nine Hundred Ninety Eight & Eighty Six Paisa Only/-)** with further interest until payment in full (hereinafter referred to as "secured debt").

To secure the outstanding under the above said facilities, you have, inter alia, created security interest in respect of the following properties/assets:

भारतीय डाक India Post

SP 4920130106 (492013)
GSTN No: 22AAAGR0433H1ZS
EC223926022IN
Counter No:1.OP-Code:USE
To:PUSHPA RATHORE,SHIVANAND NAGAR
RAIPUR, PIN:492001
From:PUNJAB NATIONAL BANK SUNDER NAGAR RAIPUR

S No.	Facility	Security
1	HOUSING LOAN	RESIDENTIAL HOUSE PROPERTY SITUATED AT KH. NO. 435/15 (PART), MOUZA- KHAMTARAI, P.H. NO. 108/38, WARD NO. 07, VEER SHIVAJI WARD, SECTOR-1, SHIVANAND NAGAR, RIC RAIPUR, RAIPUR C.G. AREA OF PLOT 1000SQFT. AND BUILT-UP AREA 800SQFT. IN THE NAME OF SMT PUSHPA RATHORE W/o SHRI LALIT RATHORE.
	TOTAL	

We hereby call upon you to pay the amount of **Rs. 6,38,998.86/- (Rupees Six Lakh Thirty Eight Thousand Nine Hundred Ninety Eight & Eighty Six Paisa Only/-)** with further interest at the contracted rate until payment in full within **60 days (Sixty Days)** from the date of this notice. In default, besides exercising other rights of the Bank as available under Law, the Bank is intending to exercise any or all of the powers as provided under section 13(4) of the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (hereinafter referred to as "the Act")**. The details of the secured asset/s intended to be enforced by the Bank, in the event of non-payment of secured debt by you are as under:

1. RESIDENTIAL HOUSE PROPERTY SITUATED AT KH. NO. 435/15 (PART), MOUZA- KHAMTARAI, P.H. NO. 108/38, WARD NO. 07, VEER SHIVAJI WARD, SECTOR-1, SHIVANAND NAGAR, RIC RAIPUR, RAIPUR C.G. AREA OF PLOT 1000SQFT. AND BUILT-UP AREA 800SQFT. IN THE NAME OF SMT PUSHPA RATHORE W/o SHRI LALIT RATHORE.

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

Please take notice that in terms of section 13(13) of the said Act, you shall not, after receipt of this notice, transfer by way of sale, lease or otherwise (other than in the ordinary course of business) any of the secured assets above referred to, without prior written consent of the Bank.

You are also put on notice that any contravention of this statutory injunction/restraint, as provided under the said Act, is an offence.

If for any reason, the secured assets are sold or leased out in the ordinary course of business, the sale proceeds or income realized shall be deposited/remitted with/to the Bank. You will have to render proper account of such realization/income.

***We reserve our rights to enforce other secured assets.**

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

*This notice is issued without prejudice to the bank taking legal action before DRT/Court, as the case may be.

*This notice is issued without prejudice to the bank's rights in the suit/litigation pending before DRT/Court.

Yours faithfully,
For Punjab National Bank

SH.SHAILENDRA KUMAR MISHRA
CHIEF MANAGER
AUTHORISED OFFICER