Annexure-1 (Revised SI-4)

60 Days' Notice to Borrower

Date: 13-07-2021

AABASAHEB RAMESH CHAUDHARI
FLAT NO 6, ROHIT APARTMENT, S. NO. 47/10,
NEAR RAJ RAJESHWARI MANGAL KARYALAYA, RAHUL NAGAR,
OLD SAIKHEDA ROAD, OFF JAIL ROAD NASHIK -422101

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. 484300NC00001355 / credit facilities availed by

Mr AABASAHEB RAMESH CHAUDHARI

You, M/s AABASAHEB RAMESH CHAUDHARI. FLAT NO 6, ROHIT APARTMENT, S. NO. 47/10, NEAR RAJ RAJESHWARI MANGAL KARYALAYA, RAHUL NAGAR, OLD SAIKHEDA ROAD, OFF JAIL ROAD NASHIK have availed the following credit facilities:

S. No.	Facility	Limit	Rate of Interest	Balance outstanding as on date of NPA (i.e principal + int.)	Interest (w.e.f 31/01/2020 dateof NPA to 13/07/2021 (dateof notice)	Total outstanding as on date of issuance of notice
1.	TLPHL	10,50,000/-	7.90/-	10,25,663/-	1,53,350.19/-	Rs 11,79,013.19/- + further int.

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Due to nonpayment of installment/ interest/ principal debt, the account/s has/have been classified as Non Performing Asset 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 _____,

The amount due to the Bank as on 13-07-2021 is Rs. 11,79,013.19/- (Rupees Elevan Lakh Seventy Nine Thousand Thirteen Rupee and paise Ninteen only) with further interest until payment in full (hereinafter referred to as "secured debt").

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

S.N.	Facility	Security
1	ODPRH	All that piece and parcel FLAT NO 6, ROHIT APARTMENT, S. NO. 47/10, NEAR RAJ RAJESHWARI MANGAL KARYALAYA, RAHUL NAGAR, OLD SAIKHEDA ROAD, OFF JAIL ROAD NASHIK.

We hereby call upon you to pay the amount of Rs. 11,79,013.19/- (Rupees Elevan Lakh Seventy Nine Thousand Thirteen Rupee and paise Ninteen 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 Securitisation 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 nonpayment of secured debt by you are as under:

1. All that piece and parcel FLAT NO 6, ROHIT APARTMENT, S. NO. 47/10, NEAR RAJ RAJESHWARI MANGAL KARYALAYA, RAHUL NAGAR, OLD SAIKHEDA ROAD, OFF JAIL ROAD NASHIK

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 to 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

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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 realisation/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.

* Delete, if inapplicable.

Yours faithfully,

For Punjab National Bank

(Name Designation)

AUTHORISED OFFICER

Copy to:

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SI – 6

PUNJAB NATIONAL BANK
BO : MAHATMANAGAR NASHIK
DATE: 19/06/2020

Aabasaheb Ramesh Chaudhary
Flat No -02, Nilakash B, Nilmani Park,
Sawarkar nagar, Jail Road, Nashik Road,
Nashik-422101
(Name and Address of Borrower/ Guarantor/Mortgagor)

Dear Sir,

Reg : A/c No. 484300NC00001355 /Credit facilities availed by M/s Aabasaheb Ramesh Chaudhary

Please refer to 60 day's notice dated 13/02/2020 issued under Section 13(2) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

The amount due to the Bank as on 31/01/2020 is Rs.10,25,663/- (Rupees **Ten lacs twenty-five thousand six hundred sixty three only**) with further interest until payment in full.

Despite the above notice, the amount due to the bank has not been paid.

We have, therefore, decided to take possession of the secured asset, the details of which were given in the said notice and are also given hereunder:-

S.N.	Facility	Security
1.	Housing Loan Loan	Flat No 9, Rohit Appartment, S. No47/10, Near Raj Rajeshwari Mangal Karyalaya, Rahul Nagar, Old Saikheda Road, Off jail Road, Nashik.
2.		

(Give details)

You are hereby called upon to deliver possession of the secured assets above detailed before 30/06/2020 , failing which I, the undersigned, as 'Authorised Officer' of Punjab National bank (secured creditor) will take possession of the abovesaid secured asset on or after 30/06/2020 at any time between 10.30 hours to 17.30 hours.

We are also informing police authorities to depute their personnel on the date, time and place to avoid breach of peace or any untoward incident.

Please be informed that the possession will be taken at your risk and cost.

Please be also further informed that after taking possession, necessary watch & ward arrangements will be made at your risk and cost. Insurance of the secured asset, if need be, will be done at your cost. Further action for sale of the secured assets will follow.

]Yours faithfully,

पंजाब नैशनल बैंक
4843
उंटवाडी रोड,
महात्मानगर,
नाशिक
PUNJAB NATIONAL BANK

(Name Designation)
(AUTHORISED OFFICER)
PUNJAB NATIONAL BANK
SECURED CREDITOR

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: to the Superintendent of Police/Commissioner of Police. The possession of the secured asset will ke place at _____ on _____ at any time between _____ hours to _____ ours. The above place is coming within the jurisdiction of _____ Police Station. It is requested at the SHO of the _____ Police Station may be directed to depute sufficient police ersonnel to maintain law and order and to avoid breach of peace or any untoward incident. If there is any change as to the date of possession, the same will be informed to your goodself. CC to the SHO, _____ Police Station with a request to make necessary arrangements for deputation of the police personnel.

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