ओरियन्टल बैंक ऑफ कॉमर्स
(भारत सरकार का उपक्रम)
प्रादेशिक कार्यालय :
917-20 / 20A, ओ. बी. सी. टॉवर, तिसरा माला,
फर्ग्यूसन कॉलेज रोड, पूना - 411 004
दूरभाष : 020-2567 0694 / 95 / 96
फॅक्स : 020-2567 6464

ओ.बी.सी.

ORIENTAL BANK OF COMMERCE
(A Govt. of India Undertaking)
Regional Office :
917 - 20/20A, OBC Tower, Third Floor,
Fergusson College Road, Pune - 411 004.
Tel. : 020 - 2567 0694 / 95/ 96
Fax : 020 - 2567 6464

SANCTION LETTER FOR HOME LOAN TO PUBLIC

RO/9926/LOAN/ 70 / 2011-12 31.03.2012

THE BRANCH INCUMBENT,
B/O Shirdi.

Dear Sir,

Re: Housing Finance in Public Scheme for Mr Anoop Gite, Mr Adinath Gite, Shashikala Gite B/o Shirdi is approved by the Credit Approval Grid and sanctioned by the competent authority. With reference to the housing loan proposal of the captioned party sent by you along with your letter-dated 30.03.2012 and your subsequent correspondence thereafter, we convey our sanction for the housing loan on the following terms and conditions.

Name of the Borrower/s	Mr Anoop Gite
Co borrowers	Mr Adinath Gite, Shashikala Gite
Facility	Term Loan (Fresh)
Sector	Priority
Scheme	Housing Loan to public
Amount	Rs 11.50 lacs (Rs Twelve Lacs only)
Rate of interest (ROI)	"…0.25%.... (Bank's spread) above Base Rate Floating", (present Base Rate of the bank is 10.75%) which works out at 11.00%@ p.a. at present with MONTHLY rests, subject to changes in Base Rate / Spread announced by the bank and subject to changes by RBI from time to time. Rate of interest charged is exclusive of any taxes. On account of festival bonanza concession of 0.50% on interest is provided.
Repayment Schedule	Total repayment period is 163 Months. By way of 161 EMIs of Rs 13700 /- each. Repayment shall start from the month following the month of first disbursement. A moratorium period of 2 months is permitted
Process Fees	Rs 3000/- (0.25% -max of Rs 5000/- as per festival bonanaza scheme)
Margin	30.30%on the General Public Scheme
Personal Guarantee	PG of Mr Hemanth Shrimanth Jadhav with a FNW of Rs 13.50 Lacs as per branch CR
Primary Security	Equitable Mortgage of Flat at the following location: Flat No 518 "Sairaah Apartment" IV Floor, Near Water park, Nimgaon Korhale, Shirdi, Dist Ahmednagar. Having a built up area of 53.90 sq mts which is under construction with a consideration value of Rs 16.50 lacs as per agreement to sale dated 26.03.2012.
Collateral Security	*NIL*

ORIENTAL BANK OF COMMERCE SHIRDI ER

Penal Interest	@2% over and above the normal ROI on the overdue amount.
Moratorium Period	2 months

Special Conditions:

1. Branch should obtain the documents as suggested by the advocate in NEC.
1. Disbursement shall be made in stages directly to the Seller through account payee Pay Order/ Demand Draft as per the letter of the Bank/ Builder/ Agreement to sale after obtaining the requisite margin contribution from the borrowers. Loan will be released only after equitable mortgage of flat by deposit of registered agreement to sale.
2. NEC be obtained from an advocate on the panel of the bank as per Head Office circular No. HO/I&C/04/2011-12/ dated 09.06.2011 before disbursement. Original title papers and other documents be obtained as per the advice of the advocate on the panel of the bank for creation of Equitable Mortgage of the Flat. It shall be ensured before release of the loan that complete chain of title papers/documents obtained for creation of Equitable mortgage are got examined by the advocate and a certificate is obtained stating therein "All the title documents and other related documents for creation of Equitable mortgage have been examined. After examination of the same, it is certified that valid equitable mortgage of the Flat (details to be mentioned) has been created by obtention of all the requisite title documents and other related documents/papers and all such documents are original and genuine."
3. Receipts of advance payment made by the borrower are required to be obtained and kept on record. And cross verified with the respective Bank statements.
4. All photocopies of the papers submitted by the borrower/s for the purpose of the loan should be authenticated by the borrower/s and should be verified by the Branch.
5. Further, the branch shall obtain 48 PDCs of EMI from the borrower as per terms of bank's H/Loan scheme.
6. Income Tax challan be verified from original and cross checked with the Income tax returns submitted by the party before release of the advance.
7. The branch to obtain valuation certificate before the disbursement is done. The realizable value of the property must not be less than consideration value.
8. The B.M to undertake an independent valuation of property & disbursement to be done only if the realizable value of the property must not be less than consideration value.

Other conditions:

9. Branch shall ensure the enforceability of documents in the court of law before disbursement.
10. In case of overrun of cost of the Flat, the borrowers shall arrange funds from their own sources to meet the shortfall.
11. Advance/ facility sanctioned, shall be used for the specific purpose for which it is sanctioned and not for any other purpose. End use of the funds/ facility shall be ensured by the Branch.
12. The property shall be comprehensively insured with the agreed bank clause.
13. The Branch shall ensure that total number of Housing Loans in the name of the Borrowers including this loan do not exceed two from the entire banking system.
14. Before disbursement of the facility, it shall be ensured by the branch that the classification of loans/ advances in the names of the borrowers from our bank/ other Banks or Financial Institutions, in the name of applicant/s are standard regular. A certificate in this regard be obtained and held on record.

ओरिएन्टल बैंक ऑफ कॉमर्स ORIENTAL BANK OF COMMERCE SHRIDHAR

15. Post - sanction visits shall be conducted as per the prescribed guidelines and visit report in this regard be kept on the branch's record.
16. As and when Flat/ Bungalow owners co-operative society is formed, the charge of the Bank shall be got registered in the books of the Society and the share certificate of the borrowers.
17. Process Fees, cost of insurance of the property etc. shall be recovered by way of debit to the borrower's SB/CA. Debiting the same to the loan account is not permissible.
18. The credit facilities sanctioned to the borrowers should be availed within three months of the date of sanction failing which the sanction shall lapse.
19. Undertaking be obtained from the Borrowers/Guarantors, if any as per Head Office Circular dtd 05.01.2000.
20. As per Head Office circular no. HO/R&L/14/2001-02/355 dtd 09.02.2002 issued by Recovery & Law Department an Affidavit and Undertaking about the names, age and addresses of the legal heirs of the borrowers/ obligants/ guarantors be recorded and upgraded from time to time so as to ensure that in the event of the death of the obligant / defendant during litigation, no time is lost in bringing on record the legal heirs of the deceased.
21. The borrower and co-obligants will undertake to provide balance confirmation certificate to the Bank from time to time as and when requested for such certificate.
22. All other terms and conditions and undertakings as applicable to housing loans as per circulars issued till date be complied with.
23. The facility shall be released only after all the securities are properly charged and all documentation formalities completed. Branch certificate of Compliance be submitted on the prescribed format within 15 days of release of the facility.
24. The mortgages, on prescribed format which have been created , shall be registered with Central Registry within a period of 30 days from the date of creation of mortgage. In case of increase in limits, modification of the charge on the property should also be registered with Central Registry. The detailed guidelines of HO circular No. HO/RMD/25 /2011-12/ dated 17th June 2011 in this respect shall be complied with.

Besides the terms and conditions stipulated, it be ensured that the instructions contained in the Bank's Book of Instructions and Head Office circulars issued from time to time including those relating to the scheme under reference are complied with.

Yours faithfully,

Deputy General Manager

ओरिएन्टल बैंक ऑफ कॉमर्स ORIENTAL BANK OF COMMERCE SHIRDI BR. शाखा

Annexure-1 (Revised SI-4)

60 Days' Notice to Borrower

Date: 28/11/2022

Anoop Adinathrao Gite, Address no. 1) Address no. 1)- Gite Niwas, Teacher Colony,MurshadpurAshti,Taluka-Ashti,District-Beed,Maharashtra-414203. Mob-9923076944	Adinathrao Vithalrao Gite, Address no. 1)- Gite Niwas, Teacher Colony,MurshadpurAshti,Taluka-Ashti,District-Beed,Maharashtra-414203. Mob-9923076944 Adinathrao Vithalrao Gite
Anoop Adinathrao Gite, Address no. 2)- Flat No-518, Sairaah Apartment, IVth Floor, Near Water Park, Nimgaon Korhale, Shirdi, Tal-Rahata, Dist- Ahmadnagar -423109. Mob-9923076944	Address no. 2)- Flat No-518, Sairaah Apartment, IVth Floor, Near Water Park, Nimgaon Korhale, Shirdi, Tal-Rahata, Dist-Ahmadnagar -423109. Mob-9923076944
Shashikala Adinath Gite, Address- Gite Niwas, Teacher Colony,MurshadpurAshti,Taluka- Ashti ,District- Beed, Maharashtra- 414203. Mob-9923076944 Shashikala Adinath Gite Address no. 2)- Flat No-518, Sairaah Apartment, IVth Floor, Near Water Park, Nimgaon Korhale, Shirdi, Tal-Rahata, Dist- Ahmadnagar -423109. Mob-9923076944	

Dear Sir,

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

Reg : Account No. 15976015000088 Housing Loan availed by Mr. Anoop Adinathrao Gite, Adinthrao Vithalrao Gite, Shashikala Adinath Gite

You, Mr. Anoop Adinathrao Gite (borrower), Adinthrao Vithalrao Gite (co-borrower) and Shashikala Adinath Gite (co-borrower).Address Flat No-518, Sairaah Apartment, IVth Floor, Near Water Park, Nimgaon Korhale, Shirdi, Tal-Rahata, Dist- Ahmadnagar-423109 had availed following Housing Loan Facility-

S. No.	Facility	Limit	Rate of Interest	Balance outstanding as on date of NPA 31.10.2022 (i.e principal+interest)	Interest w.e.f 01.11.2022 till date of issuance of notice	Total outstanding as on date of issuance of notice
1.	Housing Loan	Rs.11.50 Lacs	11%	Rs. 515,866.50	Rs. 4,353.06	Rs: 520,219.56 further int.
			Total	Rs. 515,866.50+ further int		Rs: 520,219.56

Due to non payment of instalment/ interest/ principal debt, the account/s has/have beenclassified as Non Performing Asset on 28-09-2022 as per Reserve Bank of India guidelines.

(P.T.O)

have demanded/recalled the entire outstanding together with interest and other charges under the above facilities, vide letter dated 30/09/2022

The amount due to the Bank as on 28.11.2022 is **Rs. 520,219.56 (Five lakh twenty thousand two hundred nineteen and fifty six paise 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	Housing Loan	Equitable Mortgage of Flat No-518, Sairaah Apartment, IVth Floor, Near Water Park, Nimgaon Korhale, Shirdi, Tal-Rahata, Dist-Ahmadnagar -423109 in the name of Mr.Anoop Adinathrao Gite.

We hereby call upon you to pay the amount of **Rs. 520,219.56 (Five lakh twenty thousand two hundred nineteen and fifty six paise only)** with further interest at the contracted rate until payment in fullwithin **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 non payment of secured debt by you are as under:

Equitable Mortgage of Flat No-518, Sairaah Apartment, IVth Floor, Near Water Park, Nimgaon Korhale, Shirdi, Tal-Rahata, Dist- Ahmadnagar -423109
(Owned by : Mr.Anoop Adinathrao Gite)

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 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 realised

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

Sh.Subhash Khadgi,
Chief Manager.

AUTHORISED OFFICER

Copy to: BO, Shirdi

straint, as sold

Annexure-1 (Revised SI-4A)

60 Days' Notice to Guarantor

Date: 28/11/2022

Hemant Shrimant Jadhavar,

Address- SaiSmaran 3/2, Sai Nagar,
Nagar-Manmad Road, Shirdi,
Tal-Rahata,
Ahmednagar-423109
Mob-9552500520

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. 15976015000088 Housing Loan availed by Mr. Anoop Adinathrao Gite, Adinthrao Vithalrao Gite, Shashikala Adinath Gite

Mr. Anoop Adinathrao Gite (borrower), Adinthrao Vithalrao Gite (co-borrower) and Shashikala Adinath Gite (co-borrower) Address- Flat No-518, Sairaah Apartment, IVth Floor, Near Water Park, Nimgaon Korhale, Shirdi, Tal-Rahata, Dist- Ahmadnagar-423109, had availed following Housing Loan Facility, in which you stood as a guarantor-

S. No.	Facility	Limit	Rate of Interest	Balance outstanding as on date of NPA 31.10.2022 (i.e principal+interest)	Interest w.e.f 01.11.2022 till date of issuance of notice	Total outstanding as on date of issuance of notice
1.	Housing Loan	Rs.11.50 Lacs	11%	Rs. 515,866.50	Rs. 4,353.06	Rs: 520,219.56 further int.
			Total	Rs. 515,866.50+ further int.		Rs: 520,219.56

Due to non payment of instalment/ interest/ principal debt, the account/s has/have been classified as Non Performing Asset on 28-09-2022 as per Reserve Bank of India guidelines.

We have demanded/recalled the entire outstanding together with interest and other charges dueunder the above facilities, vide letter dated 30/09/2022

The amount due to the Bank as on 28.11.2022 is Rs. : 520,219.56 (Five lakh twenty thousand two hundred nineteen and fifty six paise 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	Housing Loan	Equitable Mortgage of Flat No-518, Sairaah Apartment, IVth Floor, Near Water Park, Nimgaon Korhale, Shirdi, Tal-Rahata, Dist- Ahmadnagar - 423109 in the name of Mr.Anoop Adinathrao Gite. .

We hereby call upon you to pay the amount of **Rs. 520,219.56 (Five lakh twenty thousand two hundred nineteen and fifty six paise only)** with further interest at the contracted rate until payment in fullwithin **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 non payment of secured debt by you are as under:

1. Equitable Mortgage of Flat No-518, Sairaah Apartment, IVth Floor, Near Water Park, Nimgaon Korhale, Shirdi, Tal-Rahata, Dist- Ahmadnagar -423109 in the name of Mr.Anoop Adinathrao Gite.

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 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 realised

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

Sh.Subhash Khadgi
Chief Manager

AUTHORISED OFFICER

Copy to: BO, Shirdi

Circle SASTRA Centre Nashik,
Shop No.2&3, Mezznine Floor ,Sneh Height Apartment,Indiranagar,Nashik- 422009
E-mail: cs8288@pnb.co.in

POSSESSION NOTICE

Whereas

The Authorised Officer of Punjab National Bank under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of Powers conferred under Section 13 read with **Rule 3** of the Security Interest (Enforcement) Rules, 2002, issued a demand notice dated 28.11.2022 calling upon the Borrowers Anoop Adinathrao Gite, Adinathrao Vithalrao Gite, Shashikala Adinath Gite and guarantor Hemant Shrimant Jadhavar to repay the amount mentioned in the notice being Rs. 5,20,219.56 (Five lakh twenty thousand two hundred nineteen and fifty six paise only) as on 28.11.2022 plus interest and other charges there after within 60 days from the date of notice/date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower/mortgagor 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 sub-section (4) of section 13 of Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this the 24th day of February of the year 2023.

The borrower's/mortgagor'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.

The borrower/mortgagor 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 charge of the Punjab National Bank for an amount of Rs. 5,20,219.56 (Five lakh twenty thousand two hundred nineteen and fifty six paise only) as on 28.11.2022 plus interest and other charges thereafter.

Description of immovable property

Equitable Mortgage of Flat No-518, Sairaah Apartment, IVth Floor, Near Water Park, Nimgaon Korhale, Shirdi, Tal-Rahata, Dist- Ahmadnagar -423109

Owner: Mr.Anoop Adinathrao Gite

DATE: 24/02/2023

PLACE: Shirdi

Anand Pradhan ,
Chief Manager & Authorised Officer
Punjab National Bank

Shri Pushpanjali Hotel, New Pimpalwadi Road. Shirdi,
Tal. Rahata, Dist. Ahemadnagar.
Shirdi – 423109 – email – bm1597@obc.co.in ph No.02423-255908/12

CN/159710/SHIRDI/2022

Date-30-09-2022

RECALL NOTICE

(Borrower)	(Borrower)	(Borrower)	(Guarantor)
Anoop Adinathrao Gite, Gite Niwas, Teacher Colony, Murshadpur Ashti, Taluka- Ashti, District- Beed, Maharashtra- 414203. Mob-9923076944.	Adinathrao Vithalrao Gite, Gite Niwas, Teacher Colony, Murshadpur Ashti, Taluka- Ashti, District- Beed, Maharashtra- 414203. Mob-9923076944.	Shashikala Adinath Gite, Gite Niwas, Teacher Colony, Murshadpur Ashti, Taluka- Ashti, District- Beed, Maharashtra- 414203. Mob-9923076944.	Hemant Shrimant Jadhavar, SaiSmaran 3/2, Sai Nagar, Nagar-Manmad Road, Shirdi, Tal-Rahata, Ahmednagar-423109 Mob-9552500520

Dear Sir/ Madam

With reference to your Home loan account having account number 15976015000088 against the security of mortgage of Flat No-518, Sairaah Apartment, IVth Floor, Near Water Park, Nimgaon Korhale, Shirdi, Tal-Rahata, Dist- Ahmadnagar , we point out that the account has become irregular & is NPA due to the following reasons:

1. Irregular repayment in the account.

We regret that no steps have so far been taken by you to set right the irregularity despite of our continuous follow ups. The account shows a debit balance of **Rs.5,11,930.16** as on 30.09.2022 with interest calculated upto 30.09.2022.

We request you to pay the overdue amount of **Rs.60,924.00** within 07 days from the receipt of this letter, failing which the Bank will be constrained to take such legal steps as may be necessary at your risk and responsibility to recover the amount with interest, costs and other charges and enforce the securities held.

We have full confidence that you will be good enough to regularize the account within the aforesaid time and will thereby preclude the contingency of a legal action.

Yours faithfully,

Branch Manager

PUNJAB NATIONAL BANK SHIRDI-423 109, TAL. RAHATA DIST.

Received on. 1.11.2022

S.A. Gite
Shashikala A. Gite.

9/C-

पंजाब नैशनल बैंक

BO-SHIRDI CO-NA

RH217456364IN IVR:827726745636A
RL SHIRDI S.O (423109)
Counter No:2,17/05/2021,12:08
To:ANOOP ADINATH,MURSHATPUR
PIN:414203, Ashti S.O (Beed)
From:PUNJAB NATIONAL BANK,SHIRDI
Wt:15gms
Amt:25.00(Cash).
(Track on www.indiapost.gov.in)
(Dial 18002666868) (Wear Masks, Stay Safe)

India Post

भारतीय डाक

60 Days' Notice to Borrower

To,

Date- 12.05.2021

(Borrower) Anoop Adinathrao Gite, Gite Niwas, Teacher Colony, Murshadpur Ashti, Taluka- Ashti, District- Beed, Maharashtra- 414203. Mob-9923076944.	(Borrower) Adinathrao Vithalrao Gite, Gite Niwas, Teacher Colony, Murshadpur Ashti, Taluka- Ashti, District- Beed, Maharashtra- 414203. Mob-9923076944.	(Borrower) Shashikala Adinath Gite, Gite Niwas, Teacher Colony, Murshadpur Ashti, Taluka- Ashti, District- Beed, Maharashtra- 414203. Mob-9923076944.	(Guarantor) Hemant Shrimant Jadhavar, SaiSmaran 3/2, Sai Nagar, Nagar-Manmad Road, Shirdi, Tal-Rahata, Ahmednagar-423109 Mob-9552500520

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. 15976015000088 / Housing Loan Facility

You, Mr. Anoop Adinathrao Gite , Adinathrao Vithalrao Gite & Shashikala Adinath Gite , have availed the following credit facilities: Housing Loan of Rs11.50 lacs.

S. No.	Facility	Limit	Balance outstanding as on date of NPA (i.e principal + int.)	Total outstanding as on date of issuance of notice
1.	Housing Loan	Rs.11.50 lacs	Rs.4,60,502.16	Rs. Rs.4,60,502.16+ further int.

Due to non payment 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 04.05.2021.

The amount due to the Bank as on 12.05.2021 is Rs.4,60,502.16 (Four Lac Sixty Thousand Five Hundred Two Rupees and Sixteen paise Only) with further interest until payment in full (hereinafter referred to as "secured debt").

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

BO-SHIRDI CO-NASHIK

S.N.	Facility	Security
1	Housing Loan	Equitable Mortgage of Flat No-518, Sairaah Apartment, IVth Floor, Near Water Park, Nimgaon Korhale, Shirdi, Tal-Rahata, Dist-Ahmadnagar having admeasuring area 53.90 sq mtr.

We hereby call upon you to pay the amount of Rs.4,60,502.16 (Four Lac Sixty Thousand Five Hundred Two Rupees and Sixteen paise 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 non payment of secured debt by you are as under:

1. Equitable Mortgage of Flat No-518, Sairaah Apartment, IVth Floor, Near Water Park, Nimgaon Korhale, Shirdi, Tal-Rahata, Dist- Ahmadnagar having admeasuring area 53.90 sq mtr.

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 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 soldor 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 ofsuch 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 costsand 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.

Your faithfully,
For Punjab National Bank

9975 Rishi Nagar SHIRDI BRANCH PUNJAB NATIONAL BANK

(Name Designation)
AUTHORISED OFFICER

Mr. Dilip Sable
Chief Manager

India Post

RN217456347IN IVR:0277217456347
RL SHIRDI S.O <423109>
Counter No:2,17/05/2021,12:08
To:HEMANT SRIMANT JADHAVAR,SHIRDI
PIN:423109, Shirdi S.O
From:PUNJAB NATIONAL BANK,SHIRDI
Wt:150gms
Amt:25.00(Cash)
<Track on www.indiapost.gov.in>
<Dial 18002666868> <Wear Masks, Stay Safe>

भारतीय डाक