पंजाब नैशनल बैंक ...भरोसे का प्रतीक ! punjab national bank ...the name you can BANK upon !

BO: Ahmednagar sol id 085020, House no 216, Chaupati Karanja, Delhi Gate, Ahmednagar 414001

Annexure 1 (Revised SI-4)

60 Days Notice to Borrower

Date: 04-02-2022.

Mrs. Indubai Madhukar Ghorpade,
H No 1680, Plot no 23 (P), Survey No 256/3/2,
Bhuwaneshwar Colony, Alamgir Road, Bhingar,
Ahmednagar , Maharashtra 414002

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

Reg : Account No. 0850305008867 /credit facilities availed by Mrs. Indubai Madhukar Ghorapde and Mr. ashwin Madhukar Ghorpade

Dear Sir,

You, Mrs. Indubai Madhukar Ghorpade (Borrower) have availed the following credit facilities:

S. No.	Facility	Limit	Rate of Interest	Balance outstanding as on date ofNPA (i.e principal + int.)	Interest (w.e.f 01-12-2021 date of NPA to 04-02-2022 (date of notice)	Total outstanding as on date of issuance of notice
1.	Term Loan	Rs. 10,00,000/-	7.10%	Rs. 4,39,819 + interest	13,639.00	Rs. 4,53,458 + further interest
			Total	Rs. 4,39,819 + interest	13,639.00	Rs. 4,53,458 + further interest

Due to non payment of instalment/ interest/ principal debt, the account/s has/have beenclassified as Non Performing Asset on 01-12-2021 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 01-02-2022.

The amount due to the Bank as on 04-02-2022 isRs. 4,53,458 (Rupees Four Lakh Fifty Three Thousand Four Hundred Fifty Eight) with further interest until payment in full (hereinafter referred to as "secured debt").

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

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BO:Ahmednagar (Sol Id-085020), House No.216, Chaupati Karanja, Delhi Gate, Ahmednagar-414001

1	Housing Loan	EQM of Property situated at H No 1680, Plot no 23 (P), Survey No 256/3/2, Bhuwaneshwar Colony, Alamgir Road, Bhingar, Ahmednagar , Maharashtra 414002

We hereby call upon you to pay the amount of Rs. 4,53,458 (Rupees Four Lakh Fifty Three Thousand Four Hundred Fifty Eight) 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 **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 beenforced by the Bank, in the event of non payment of secured debt by you are as under:

1. EQM of Property situated at H No 1680, Plot no 23 (P), Survey No 256/3/2, Bhuwaneshwar Colony, Alamgir Road, Bhingar, Ahmednagar , Maharashtra 414002

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 ordinarycourse 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 caseof 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.

Yours faithfully,
For Punjab National Bank

Shri Anil Kokil
(Chief Manager)

AUTHORISED OFFICER

0850305008867

पंजाब नैशनल बैंक (भारत सरकार का उपक्रम) pnb punjab national bank (Govt. of India Undertaking)

Oriental United

BO. AhmednagarDalmandi

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 **04-02-2022** calling upon the Borrower **Smt. Indubai Madhukar Ghorpade,** to repay the amount mentioned in the notice being **Rs. 4,53,458/- (Rupees Four Lakh Fifty Three Thousand Four Hundred Fifty Eight Only)ason 04/02/2022** 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 August of the year 2022.**

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, Nashik** for an amount of **Rs. 4,53,458/-(Rupees Four Lakh Fifty Three Thousand Four Hundred Fifty Eight Only) as on 04/02/2022** plus interest and other charges thereafter.

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.

Description of theImmovableProperty

H No. 1680, Plot No. 23 (P), Survey No. 256/3/2, Bhuwaneshwar colony, Alamgir Road, Bhingar, Ahmednagar, Maharashtra – 414002.

Property owned by :- **Smt. Indubai Madhukar Ghorpade**

Bounded As:-

East:-6 Meter Road , **South – Part of Plot 23 Owned by Bhaskar Balpathak ,**
West:- Plot No 26, **North – Part of Plot 23 Owned by Sunil Raut,**

DATE: 24-08-2022

PLACE:Ahmednagar

पंजाब नैशनल बैंक 0503 अहमदनगर Ahmednagar सर्जपुरा, अपर हॉटेल बिल्डिंग

Radhesh R
Chief Manager &Authorised Officer
Punjab National Bank

महेश
महेश आर्विन घोरपडे
9975330937

PANCHNAMA

WHEREAS We,

SN	Name of Panch& Father's/Husband Name	Address	Age	Occupation
1	लक्ष्मी घोरपडे	H. NO-1680. Bhuvaneshwar colony, Bhingar A.ngr.	42.	लक्ष्मी (HR)
2	Aniruddha Dube.	cidco Nashik.	33	Job.
3				

the above mentioned Panchs on being called by Shri –Radhesh R , the Authorised Officer of Punjab National Bank, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 were present at immovable property situated at:

House. No. 1680, Plot No. 23 (P), Survey No. 256/3/2, Bhuwaneshwar colony, alamgir Road, Bhingar, Ahmednagar, Maharashtra – 414002.

Owner: owned by **Smt. Indubai Madhukar Ghorpade**

Bounded As:-

East:-6 Meter Road, **South –Part of Plot 23 Owned by Bhaskar Balpathak,**

West:-Plot No 26, **North –Part of Plot 23 Owned by Sunil Raut,**

We declare and state that the Authorised Officer, in exercise of Powers under Section 13(4) of the said Act, today went to above mentioned property of **Smt. Indubai Madhukar Ghorpade**, as the borrower **Smt. Indubai Madhukar Ghorpade**, has not repaid dues of the bank with reference to demand notice dated 04.02.2022, the Authorized officer has taken over possession of secured assets, between the hours....16:40.....and ....16:45....in our presence.

Therefore, we solemnly, declare that the facts of the Panchnama mentioned herein are true & correct to the best of our observations & knowledge.

S.N.	Name of Panch & Father's/Husband Name	Address	Signature
1	Laxmi ghorpade.	H. NO:-1680. Bhavne-shwar colony. A.ngr.	लक्ष्मी
2	Aniruddha Dube.	cidco Nashik.	Adube
3			

DATE: 22-08-2022

PLACE: Ahmednagar

पंजाब नेशनल बैंक 0503 अहमदनगर Ahmednagar

Radhesh R
Chief Manager &Authorised Officer
Punjab National Bank