बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत सरकार का उद्यम
एक परिवार एक बैंक

Dewai Govindpur (Tukum) Branch
Dewai Govindpur, Tadoba Road, Chandrapur-442401
टेलीफोन/TELE : (07172) 261454
e-mail :brmgr618@mahabank.co.in
Head Office: Corporate Office, 134/1, Mont Claire, Baner – Pashan Link Road, Pashan, Pune 411 021

91 YEARS BANK OF MAHARASHTRA

REF.NO.AT25/SARFAESI (13-2)/ Dewai Govindpur Branch/2025-26/ **Date: 29.11.2025**

By Regd. A.D/Speed Post/Hand delivery

To,

1. **M/s. A R Construction** ----------**Borrower**
   Proprietor: Shri. Laxman Dilipkumar Gupta
   Add: Opp. Adarsh Petrol Pump, Mul Road, Chandrapur, Ta & Dist Chandrapur-442401

2. **Shri. Laxman Dilipkumar Gupta** ---------- **Guarantor**
   Add: Opp. Adarsh Petrol Pump, Mul Road, Chandrapur, Ta & Dist Chandrapur-442401

3. **Shri. Dilip Ganesh Gupta** ---------- **Guarantor**
   Add: Opp. Adarsh Petrol Pump, Mul Road, Chandrapur, Ta & Dist Chandrapur-442401

4. **Shri. Laxman Dilipkumar Gupta** ---------- **Borrower for housing loan**
   Add: Opp. Adarsh Petrol Pump, Mul Road, Chandrapur, Ta & Dist Chandrapur-442401

Sub: Demand Notice U/Sec. 13 (2) of Securitization & Reconstruction of Financial Assets and Enforcement of Security Act 2002

Dear Sir,

1. That at your request, the following credit facilities have been sanctioned by Bank of Maharashtra, Dewai Govindpur Branch, to you No. 1 & 4. You No. 2 & 3 stood as Guarantors for repayment of the dues under or in respect of the credit facilities granted to you No.1.

2. That the details of the credit facilities, the securities charged in favour of the Bank and the present outstanding dues are as under:

Sr. No.	Nature & Amt of Credit facility	Security	Present outstanding (as on 29.11.2025)
1.	**Cash credit Limit** of Rs. 9,50,00,000/- (Rupees Nine Crore Fifty Lakh Only) A/c No: 60328381907	All that piece of parcel of land / residential diverted plot and thereon constructed flat no. 201 situated on the second floor of building name "Merit Shine", plot no. 39-Block-B, out of the layout of Raghvendra Co-operative Housing Society, Nagpur, bearing survey no/ Khasra no. 62/1 & 68/1, sheet no. 44, city survey no. 589, Corporation	Ledger Balance of Rs. 950,03,735.31/- Plus Unapplied Interest Rs. 44,65,920/-; **Total Dues Rs. 994,69,655.31/- Plus unapplied interest @14.05% w.e.f. 29.11.2025.**

		house no. 6621/B239, P.S.K.No.39,, having super built area 82.863 Sq. Mtr. and undivided share of 53.905 Sq. Mtr. out of land of total area 215.94 Sq. Mtr., situated at Ward no.14, Mouza: Manewada Tah Nagpur (Rural) & Dist. Nagpur; bounded as follows: On or towards the East: Plot No 42-B, On or towards the West: Road On or towards the North: Plot No 38-B; On or towards the South: Plot No 40-B; (As per Sale deed no. NGN/3142/2013 dated29.10.2013 registered by Sub-registrar Class -2, Nagpur City no.8) Together with all the building structure and construction annexed thereon and all the furniture and fixtures annexed thereon. Name of the Owner: **Shri. Laxman Dilip Kumar Gupta** 2) All that Piece and Parcel of Non-Agricultural Industrial usage Land bearing Khasra No.45/2, admeasuring 3.23 HR, with Class-I right, Jama Rs.4.00, P. H No.15., Khate No.115, Mouza No.367 Mouza-Masalkund, situated in the village Masalkund within limit of Grampanchayat Uti, Tah. Umred Distt. Nagpur and bounded as follows. On or towards the East: Pandhan Road On or towards the West: Survey No. 44 On or towards the North: Survey No. 43 On or towards the South: Survey No. 19 (As per Sale deed no. UMD/1138/2021 dated 01.03.2021 registered by Sub-registrar Grade-1, Umred) Together with all the building structure and construction annexed thereon and all the furniture and fixtures annexed thereon. Name of the Owner: **Shri. Laxman Dilip Kumar Gupta.** 3) All that Piece and Parcel of Non-Agricultural Land bearing Khasra No.30/2, admeasuring 1.62 HR, with Class-I right, Jama Rs.3.30, P. H No.15., Kahate No.115, Mouza No.367 Mouza-Masalkund, Umred, situated in the within limit of Gram-panchayat Ulti, Tah. Umred Distt. Nagpur -4412013 and bounded as follows.	
2.	**Bank Guarantee of** Rs. 7,80,00,000/- (Rupees Seven Crore Eighty Lakhs Only) A/c No: 60328445056		Total Balance of Rs. 558,89,709.00/- **Plus unapplied interest w.e.f. 29.11.2025.**

		On or towards the East: **Survey No. 34 & 28;** On or towards the West: **Survey No. 32;** On or towards the North: **Survey No. 33;** On or towards the South: **Survey No. 29.** (As per Sale deed no. UMD/1136/2021 dated 01.03.2021 registered by Sub-registrar Grade-1, Umred) Together with all the building structure and construction annexed thereon and all the furniture and fixtures annexed thereon. Name of the Owner: **Shri. Laxman Dilip Kumar Gupta** 4) All that piece and parcel of industrial diverted land at Sr. No. 65 & 66, T.S. no. 4, Chandrapur – Ghuggus state highway, Village: Mahakurla, Taluka & District: Chandrapur, admeasuring land area of 17425 Sq. Mtr. (after 5475 Sq. Mtr. was carved out into open space, internal roads and public utility) out of total land area of 2.29 HR (22900 Sq. Mtr.) (Total Area of Sr. No. 65- 1.41 HR & Total Area of Sr. No. 66- 088 HR,) bounded as follows: On or towards the East: Agri. Land of Shri Premlal Sadaram Pardhi i.e. survey no. 47 & Agri. Land of Shri Tulshiram Maroti Khamnakar i.e. survey no. 50; on or towards the west: Agri. Land of Lina Kishor Mamidwar i.e. survey no. 67 on or towards the north: road on or towards the south: Agri. Land of Shri Pandurang Ramchandra Khamnkar i.e. survey no.51 & Agri. Land of Shri Tulshiram Maroti Khamankar i.e. survey no 64 (As per Sale deed no. CND/3836/2015 dated 21.08.2015 registered by Sub-registrar, Chandrapur) Together with all the building structure and construction annexed thereon and all the furniture and fixtures annexed thereon. Name of the Owner: **Shri. Laxman Dilip Kumar Gupta.** 5) All that piece and parcel of industrial diverted land at survey no. 216/1, P.H. no. 29, Chamorshi- Ashti	

		road, Village: Konsari, Taluka Chamorshi & District: Gadchiroli, - 442401 admeasuring land area of 9167.37 Sq. Mtr. (After 5032.63 Sq. Mtr. was carved out into open space, internal roads and public utility) out of total land area of 1.42 HR (14200 Sq. Mtr.) with Class-2 (Jirayat) right bounded as follows. On Or Towards the East: Land of Shri Maroti Pedapalliwar & then Chamorshi Road On Or Towards the West: Gram Panchayat Road; On Or Towards the North: Open Land & RFO Office Quarter; On Or Towards the South: Land Of Yashoda Kawale. (As Per Sale Deed No. Cms/709/2009 Dated 2009 registered by Sub-registrar, Chamorshi, Dist: Gadchiroli) Together with all the building structure and construction annexed thereon and all the furniture and fixtures annexed thereon. Name of the Owner: **Shri. Laxman Dilip Kumar Gupta.** 3. Hypothecation of Inventory and Receivables, etc,	
3.	**Term Loan** (Maha Super Housing Loan Scheme) of Rs.24,32,000/- (Rupees Twenty-Four Lakh Thirty-Two Thousand Only) A/c No: 60328281040	1) All that piece of parcel of land / residential diverted plot and thereon constructed flat no. 201 situated on the second floor of building name "Merit Shine", plot no. 39-Block-B, out of the layout of Raghvendra Co-operative Housing Society, Nagpur, bearing survey no/ Khasra no. 62/1 & 68/1, sheet no. 44, city survey no. 589, Corporation house no. 6621/B239, P.S.K.No.39,, having super built area 82.863 Sq. Mtr. and undivided share of 53.905 Sq. Mtr. out of land of total area 215.94 Sq. Mtr., situated at Ward no.14, Mouza: Manewada Tah Nagpur (Rural) & Dist. Nagpur; bounded as follows: On or towards the East: Plot No 42-B, On or towards the West: Road On or towards the North: Plot No 38-B; On or towards the South: Plot No 40-B;	Ledger Balance of Rs. 18,33,147.62/- Plus Unapplied Interest Rs. 57,981/-; **Total Dues Rs. 18,91,128.62/- Plus unapplied interest @9.25% w.e.f. 29.11.2025.**

		(As per Sale deed no. NGN/3142/2013 dated29.10.2013 registered by Sub-registrar Class -2, Nagpur City no.8) Together with all the building structure and construction annexed thereon and all the furniture and fixtures annexed thereon. Name of the Owner: Shri. Laxman Dilip Kumar Gupta	
Total Dues Rs. 15,72,50,492.93/- (Rupees Fifteen Crore Seventy-Two Lakh Fifty Thousand Four Hundred Ninety-Two and Paise Ninety-Three Only) plus interest as applicable thereon w.e.f. 29.11.2025			

3. That in consideration of the said credit facilities availed, you have executed the necessary documents in favour of the bank including the following documents and also created charges and securities in favour of the Bank as above mentioned.

Documents obtained and dates thereof:

Sr. No.	Document	Date of Document - CC	Date of Document- HSG
1	Application request letter	27.09.2022	28.03.2019
2	Demand Promissory Note	27.09.2022	28.03.2019
3	Hypothecation Agreement	27.09.2022	-
4	Multifacility Agreement for Term Loan	27.09.2022	28.03.2019
5	Guarantee Deed	27.09.2022	-
6	Declaration for Proposed Mortgage	16.03.2023	29.04.2019
7	Memorandum of Deposit of Title Deed	17.03.2023	30.04.2019
8	Letter of Confirmation of Equitable Mortgage	20.03.2023	30.04.2019
9	Notice of Intimation	17.03.2023	03.05.2019

The details of the creation of charges are as under: -

1) **Name of the executants:** Shri. Laxman Dilipkumar Gupta
2) **The Nature of charge:** Mortgage.

Description of the property mortgaged :-

1) All that piece of parcel of land / residential diverted plot and thereon constructed flat no. 201 situated on the second floor of building name "Merit Shine", plot no. 39-Block-B, out of the layout of Raghvendra Co-operative Housing Society, Nagpur, bearing survey no/ Khasra no. 62/1 & 68/1, sheet no. 44, city survey no. 589, Corporation house no. 6621/B239, P.S.K.No.39,, having super built area 82.863 Sq. Mtr. and undivided share of 53.905 Sq. Mtr. out of land of total area 215.94 Sq. Mtr., situated at Ward no.14, Mouza: Manewada Tah Nagpur (Rural) & Dist. Nagpur; bounded as follows:
On or towards the East: Plot No 42-B,
On or towards the West: Road
On or towards the North: Plot No 38-B;
On or towards the South: Plot No 40-B;
(As per Sale deed no. NGN/3142/2013 dated29.10.2013 registered by Sub-registrar Class -2, Nagpur City no.8)

Together with all the building structure and construction annexed thereon and all the furniture and fixtures annexed thereon.
Name of the Owner: Shri. Laxman Dilip Kumar Gupta

2) All that Piece and Parcel of Non-Agricultural Industrial usage Land bearing Khasra No.45/2, admeasuring 3.23 HR, with Class-I right, Jama Rs.4.00, P. H No.15., Khate No.115, Mouza No.367 Mouza-Masalkund, situated in the village Masalkund within limit of Grampanchayat Uti, Tah. Umred Distt. Nagpur and bounded as follows.
On or towards the East: Pandhan Road
On or towards the West: Survey No. 44
On or towards the North: Survey No. 43
On or towards the South: Survey No. 19
(As per Sale deed no. UMD/1138/2021 dated 01.03.2021 registered by Sub-registrar Grade-1, Umred)
Together with all the building structure and construction annexed thereon and all the furniture and fixtures annexed thereon.
Name of the Owner: Shri. Laxman Dilip Kumar Gupta

3) All that Piece and Parcel of Non-Agricultural Land bearing Khasra No.30/2, admeasuring 1.62 HR, with Class-I right, Jama Rs.3.30, P. H No.15., Kahate No.115, Mouza No.367 Mouza-Masalkund, Umred, situated in the within limit of Gram-panchayat Ulti, Tah. Umred Distt. Nagpur -4412013 and bounded as follows.
On or towards the East: Survey No. 34 & 28;
On or towards the West: Survey No. 32;
On or towards the North: Survey No. 33;
On or towards the South: Survey No. 29.
(As per Sale deed no. UMD/1136/2021 dated 01.03.2021 registered by Sub-registrar Grade-1, Umred)
Together with all the building structure and construction annexed thereon and all the furniture and fixtures annexed thereon.
Name of the Owner: Shri. Laxman Dilip Kumar Gupta

4) All that piece and parcel of industrial diverted land at Sr. No. 65 & 66, T.S. no. 4, Chandrapur – Ghuggus state highway, Village: Mahakurla, Taluka & District: Chandrapur, admeasuring land area of 17425 Sq. Mtr. (after 5475 Sq. Mtr. was carved out into open space, internal roads and public utility) out of total land area of 2.29 HR (22900 Sq. Mtr.) (Total Area of Sr. No. 65- 1.41 HR & Total Area of Sr. No. 66-088 HR,) bounded as follows:
On or towards the East: Agri. Land of Shri Premlal Sadaram Pardhi i.e. survey no. 47 & Agri. Land of Shri Tulshiram Maroti Khamnakar i.e. survey no. 50;
on or towards the west: Agri. Land of Lina Kishor Mamidwar i.e. survey no. 67
on or towards the north: road
on or towards the south: Agri. Land of Shri Pandurang Ramchandra Khamnkar i.e. survey no.51 & Agri. Land of Shri Tulshiram Maroti Khamankar i.e. survey no 64
(As per Sale deed no. CND/3836/2015 dated 21.08.2015 registered by Sub-registrar, Chandrapur)
Together with all the building structure and construction annexed thereon and all the furniture and fixtures annexed thereon. Name of the Owner: Shri. Laxman Dilip Kumar Gupta.

5) All that piece and parcel of industrial diverted land at survey no. 216/1, P.H. no. 29, Chamorshi- Ashti road, Village: Konsari, Taluka Chamorshi & District: Gadchiroli, 442401 admeasuring land area of 9167.37 Sq. Mtr. (After 5032.63 Sq. Mtr. was

carved out into open space, internal roads and public utility) out of total land area of 1.42 HR (14200 Sq. Mtr.) with Class-2 (Jirayat) right bounded as follows.

On Or Towards the East: Land of Shri Maroti Pedapalliwar & then Chamorshi Road
On Or Towards the West: Gram Panchayat Road;
On Or Towards the North: Open Land & RFO Office Quarter;
On Or Towards the South: Land Of Yashoda Kawale.
(As Per Sale Deed No. Cms/709/2009 Dated 2009 registered by Sub-registrar, Chamorshi, Dist: Gadchiroli)
Together with all the building structure and construction annexed thereon and all the furniture and fixtures annexed thereon.
Name of the Owner: Shri. Laxman Dilip Kumar Gupta

3. Hypothecation of Inventory and Receivables, etc,

CERSAI DETAILS :

SECURITY DETAILS	ASSET ID	SECURITY INTEREST ID
Hypothecation of Inventory and Receivables	200029436523	400029485576
flat no 201 situated on the second floor of "Merit Shine at Manewada	200035506873	400035566822
Sr. no. 65 & 66, T.S. no. 4, Village: Mahakurla, Chandrapur,	200054594469	400054471066
Sr. No. 216/1, P.H. no. 29, Chamorshi- Ashti road, Village: Konsari, Dist: Gadchiroli	200054597838	400054473834
Khasra No.30/2, P. H No.15., Kahate No.115, Mouza No.367 Mouza-Masalkund, Umred Nagpur	200078250572	400076667941
Khasra No.45/2, admeasuring 3.23 HR, PH No.15., Khate No.115, Mz No.367 Mouza-Masalkund, Umred Nagpur	200079603560	400077963255

4. That you have failed to adhere to the terms and conditions of sanction and made defaults and accordingly your account has been classified by the Bank as NPA on **28.11.2025** in accordance with the prescribed norms issued by Reserve Bank of India. In spite of our repeated demands, you have not paid the outstanding amount in your account.

6. You have still not repaid the dues of the Bank and hence in exercise of powers conferred on the Bank under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (SARFAESI) and without prejudice to the rights of the Bank and to the pending proceedings, if any, the Bank hereby calls upon you to repay in full the amount of **Rs. 15,72,50,492.93/- (Rupees Fifteen Crore Seventy-Two Lakh Fifty Thousand Four Hundred Ninety-Two and Paise Ninety-Three Only)** w.e.f. plus unapplied interest w.e.f. **29.11.2025**, plus interest as applicable thereon within 60 days from the date of receipt of this notice; failing which, in addition to and without prejudice to the other rights available to the bank, the bank shall be entitled to exercise any / or all of the powers under Sub-Sec.(4) of Sec. 13 of the aforesaid Act in respect of these securities / properties

enforceable under the Act, in which case you shall also be liable to further pay all costs, charges and expenses or other incidental charges, which please note.

The powers available under the Act inter alia include -

a) To take possession of the secured assets wherein the security interest has been created as above mentioned together with the right to transfer by way of lease, assignment or sale, for realizing the secured asset.

b) To take over the management of the secured assets including right to transfer by way of lease assignment or sale and realizing the secured asset.

c) To appoint any person as Manager to manage the secured assets, the possession of which will be taken over by us and the Manager shall manage the secured assets and any transfer of secured assets shall vest in the transferee all rights in or in relation to, the secured assets, as if the transfer had been made by you.

d) To write to or issue notice in writing to any person, who has acquired any of the secured assets against which security interest has been created from whom any money is due or may become due to you to pay us the money.

7. Please take a note that as per Section 13 (13) of the Act, after receipt of this notice, you are restrained from disposing off or dealing with the securities without our prior written consent.

8. This notice has been issued without prejudice to our right to file suit/ application against you before competent authority, for recovery of the aforesaid dues.

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

FOR BANK OF MAHARASHTRA

(Manish Kumar Gupta)
Chief Manager &
Authorized Officer
Chandrapur Zone

CC:- Chief Manager, Recovery dept. Bank of Maharashtra, Zonal office, Chandrapur, Dist-Chandrapur for reference.