

हण्ड सिध बंक

का उपक्रम)

नगर जयपुर

302019

0141-2392580

0870@psb.co.in

१६ मो बागवतु सी बी इवति



पी.एस.बी.

PUNJAB & SIND BANK

(A Government Of India Undertaking)

Branch- NIRMAN Nagar Jaipur,

District Jaipur-302019,

Phone: 0141-2392580

E-mail: j0870@psb.co.in

NirmanNagar/

/2021

Date: 01-10-2021

DRAFT LEGAL NOTICE TO BE SENT TO THE PARTIES UNDER THE PROVISIONS OF SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 FOR NONSUIT FILED CASES

Please note: The facts of each case are different, therefore, the same be incorporated accordingly and duly verified by the Authorized and empowered person.

Registered AD/ Speed Post

Dated: 01-10-2021

1. MR. DEEN DAYAL CHATURVEDI S/O MR. JEEVANAND

(BORROWER)

a. D 205 AASTHA SEZ view APARTMENT NEAR MOHINDER SEZ NEVTA
JAIPUR

b. A 85 SUMER NAGAR VISTAR KIDS CLUB SCHOOL
NEW SANGANER ROAD MASAROVAR JAIPUR

2. MRS. GAURI CHATURVEDI W/O MR. DEEN DAYAL CHATURVEDI

(BORROWER)

D 205 AASTHA SEZ view APARTMENT NEAR MOHINDER SEZ NEVTA
JAIPUR

India Post
ER015447761N IVR:6982015447761
SP SANYAM NAGAR S.O. (JAIPUR) 302019
Counter No: 2, 08/10/2021, 12:01
To: DEEN DAYAL, A 85
PIN: 302029, Mansarovar B.O.
From: PN AND S BANK, JAIPUR
Wt: 20gms
Amt: ₹ 7.70 (Cash) Tax: ₹ 7.70
Track on www.indiapost.gov.in
<Dial 1800266666> <Wear Mask> Stay Safe.

India Post
ER015447761N IVR:6982015447761
SP SANYAM NAGAR S.O. (JAIPUR) 302019
Counter No: 2, 08/10/2021, 12:01
To: DEEN DAYAL, D 205
PIN: 302037, Mahindra World City S.O. (Jaipur)
From: PN AND S BANK, JAIPUR
Wt: 20gms
Amt: ₹ 7.70 (Cash) Tax: ₹ 7.70
Track on www.indiapost.gov.in
<Dial 1800266666> <Wear Mask> Stay Safe.

NOTICE UNDER SECTION 13(2) OF SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 [SARFAESI ACT, 2002]

Dear Sir/Madam,

1. That you addressee(s) **No.1 & 2 DEEN DAYAL CHATURVEDI S/O MR. JEEVANAND & MRS. GAURI CHATURVEDI W/O MR. DEEN DAYAL CHATURVEDI** requested the Bank for financial assistance and upon the request the Bank sanctioned and allowed the following to you in the month of **HOUSING LOAN AGAINST PROPERTY AMOUNTING TO RS. 1699000/- (SIXTEEN LAKH NINETY NINE THOUSAND ONLY) AS ON 12.03.2015, RS. 300000 (THREE LAKH ONLY) AS ON 07.04.2015 & MORTGAGE LOAN RS. 500000/- (FIVE LAKH ONLY) AS ON 06.05.2016** respectively.

(The details of facilities be mentioned in this paragraph)

The above loan facilities were duly secured by way the same was also secured by way of equitable mortgage Charge in respect of immovable property i.e. property at **FLAT NO D205 2ND FLOOR AASTHA SEZ VIEW APARTMENT NEAR NEVTA VILLAGE, JAIPUR**

(details of immovable property be given) belonging to addressee No. 1 & 2

2. That you addressee No.1 & 2 **MR. DEEN DAYAL CHATURVEDI S/O MR. JEEVANAND & MRS. GAURI CHATURVEDI W/O MR. DEEN DAYAL CHATURVEDI** executed the various loaning documents in respect of the above facilities on 05.06.2017 and also agreed to pay the rate of interest at the rate of MCLR i.e 8.75% per annum with and guidelines of the Bank from time to time, in respect of the above said facilities. (If there are more than one facility and rate of interest are different, then different rate of interest are to be mentioned).

4. That you addressees No. 1 & 2 **MR. DEEN DAYAL CHATURVEDI S/O MR. JEEVANAND & MRS. GAURI CHATURVEDI W/O MR. DEEN DAYAL CHATURVEDI** created equitable mortgage Charge in respect of immovable property bearing No. at **FLAT NO D205 2ND FLOOR AASTHA SEZ VIEW APARTMENT NEAR NEVTA VILLAGE, JAIPUR**, to secure the dues of the Bank, in consideration of the above said loan facilities to addressee No.1. & 2

The details of the property mortgaged are as under: -

- a. Name of the mortgagor: Addressee No. 1 & 2 **MR. DEEN DAYAL CHATURVEDI S/O MR. JEEVANAND & MRS. GAURI CHATURVEDI W/O MR. DEEN DAYAL CHATURVEDI**
- b. Mortgagee: Punjab & Sind Bank
- c. Sum Secured: **RS. 1699000/- , RS. 300000/- & Rs. 500000/-**
- d. Rate of Interest: 8.75%
- e. Details of the property mortgaged: **FLAT NO D205 2ND FLOOR AASTHA SEZ VIEW APARTMENT NEAR NEVTA VILLAGE, JAIPUR**
- f. Details of the title deed(s): registered 18.03.2015 book no 1 vol no 11 page no 11 sno. 2015051002746, add b. no1 vol no 3518 page 109 to 122
- g. Property bounded as:
North: ROAD 60'
West: OTHER'S PROPERTY
East: ROAD 30'

OTHER LAND

Present Sum Due: Rs. 1860182.65 + intt, RS. 280624.89 & Rs. 553892.21 + intt. respectively Of all accounts and other charges after 01.10.2021

5. The said Term Loan Amount was repayable in Monthly_ instalments/ equated monthly installments with interest. Besides interest at the rate of 10.25%, 10.25% & 11.90% per annum respectively with MONTHLY rests, till the date of payment in full. (In case of Term Loan only)

6. That you agreed to pay the additional interest at the rate of 2% per annum over and above the normal agreed rate of interest with MONTHLY rests, in case of default in terms and conditions of the sanction and loaning documents.

7. (Give details/facts in case of enhancement with amount, rate of interest, extension of Charge/ mortgage etc.)

8. {the account was classified as Non-Performing Assets, as on 28.09.2021 within the definition of Section 2(o) of the Act}.

9. That my Bank maintains the regular books of account 08701200000139, 08701200000145 08701200000214 now a sum of Rs. 1860182.65 , 280624.89 & Rs. 553892.21/- respectively inclusive of interest upto 30.09.2021 is legally due and recoverable from you above named addressees and you all are jointly and severally liable to pay the above said dues to the Bank with interest cost and other usual Bank charges till the date of payment in full.

10. That the rate of interest varies from time to time as per internal guidelines of the Bank and the present rate of interest is 9.70%, 9.95% & 9.85% respectively per annum with monthly rests as per the Reserve Bank of India directives.

11. That you have defaulted in the repayment of the dues of the Bank which is secured as mentioned above.

I, therefore, by virtue of this legal notice, hereby call upon all of you i.e. addresses No.1, & MR. DEEN DAYAL CHATURVEDI S/O MR. JEEVANAND & MRS. GAURI CHATURVEDI W/O MR. DEEN DAYAL CHATURVEDI jointly and severally and to make the payment and discharge in full liabilities with interest w.e.f 01.10.2021 with monthly rests, to the Bank within 60 days from the receipt of this notice, failing which the Bank shall be constrained to take measures under the provisions of chapter III of SARFAESI Act, 2002, for recovery of above secured dues and in that case you will be jointly and severally liable to pay for all cost and other expenses arising there from.

Please note that the copy of this notice has been retained in our office.

Yours sincerely,

Punjab State Bank
FOR PUNJAB & SIND BANK
(Authorized Officer)
प्रधिकृत अधिकारी / Authorized Officer