BY REG POST WITH ACK. DUE

भारतीय स्टेट बैंक
State Bank of India

CENTRALISED RETAIL ASSET MONITORING CELL (CRAMC) 179/69
STATE BANK OF INDIA,
LOCAL HEAD OFFICE, 3RD FLOOR,
No. 16, COLLEGE LANE,
NUNGAMBAKKAM, CHENNAI – 600 006

CRAMC/2023-24 **Date: 14-09-2023**

Residential Address: (Borrower) **Mr. JOYIL JEBARSAN PAULRAJ** S/o Mr. PAULRAJ FLAT NO.104, SHARJAH MAIN CITY, UAE.	**Office Address: (Borrower)** **Mr. JOYIL JEBARSAN PAULRAJ** S/o Mr. PAULRAJ AXIS INFRA ENERGY CONTRACTING, OFFICE 1401, NEAR CITY SEASON HOTEL, ABUDHABI, UAE.
Permanent Address: (Borrower) **Mr. JOYIL JEBARSAN PAULRAJ** S/o Mr. PAULRAJ 103B/9/71, VAZHODE, THIRUVITHANCODE, LANDMARK: NEAR SUDALAI MADAN TEMPLE, THICKANAMCODE POST, KANYAKUMARI – 629 804.	**Property Address: (Borrower)** **Mr. JOYIL JEBARSAN PAULRAJ** S/o Mr. PAULRAJ NO.808, TOWER-3, RIVERA, PLOT NO:106, KALAVAKKAM, OMR, CHENNAI – 603 110.

Madam/ Dear Sir,

SUB: NOTICE U/S. 13(2) OF SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (HEREINAFTER CALLED 'ACT') SBI HOUSING TERM LOAN A/C NO: 40590714343 IN THE NAME OF Mr. JOYIL JEBARSAN PAULRAJ AT OUR SBI INTOUCH BRANCH EGMORE (19237) LINKED WITH RACPC ANNA NAGAR (15440)

1. At your request, you have been granted by the **State Bank of India**, through **SBI Intouch Branch Egmore (19237)** from time to time, various credit facilities by way of financial assistance against various assets creating security interest in favour of the Bank. The relevant particulars of the said credit facilities and the security agreement(s)/documents(s) executed by you are stated in Schedule 'A' and 'B' respectively excluding pledge of movables. You have availed the financial assistance with an undertaking for repayment of the said financial assistance in terms of the said agreement(s)/document(s).

2.You have also created mortgage by way of deposit of title deeds/Registered mortgages creating security interest in favour of the Bank. The documents relating to such mortgage are also stated in Schedule 'B'.

3.The relevant particulars of the secured assets are specifically stated in Schedule-C.

4.You have also acknowledged subsistence of the liability in respect of the aforesaid credit facilities by executing confirmation of balances and revival letters and other documents from time to time. The operation of and conduct of the above said financial assistance/credit facilities have become irregular and the debt has been classified as non-performing assets with effect from **13/09/2023** respectively in accordance with the directives/guidelines relating to asset classifications issued by the Reserve Bank of India consequent to the default committed by you in repayment of principal debt and interest thereon.

5. Despite repeated reminders you have failed and neglected to repay the said dues/outstanding liabilities.

6.Therefore, the Bank hereby calls upon you u/s.13(2) of the said Act by issuing this notice to discharge in full your liabilities stated hereunder to the Bank within 60 days from the date of this notice. Your outstanding liabilities (in aggregate) due and owing to the Bank is in the sum **Rs. 86,73,255/- (Rupees Eighty Six Lakhs Seventy Three Thousand Two Hundred and Fifty Five Only) as on 14/09/2023.** You are liable to pay future interest from **15/09/2023** at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges, etc

STATE BANK OF INDIA CRAMC L.H.O. CHENNAI

7. If you fail to repay to the Bank the aforesaid sum of **Rs. 86,73,255/- (Rupees Eighty Six Lakhs Seventy Three Thousand Two Hundred and Fifty Five Only) as on 14/09/2023 with further interest from 15/09/2023 and incidental expenses, costs etc.** as stated above in terms of this notice u/s.13(2) of the Act, the Bank will exercise all or any of the rights detailed under Sub-Section (4) of Section 13 and under other applicable provisions of the said Act.

8. You are also put on notice that in terms of sub-section 13 of Section 13 you shall not transfer by sale, lease or otherwise dispose off the said secured assets detailed in Schedule 'C' of this notice without obtaining written consent of the Bank.

9. Bank reserves its rights to call upon you to repay the liabilities that may arise under the outstanding Bills Discounted, Bank Guarantees and Letter of Credit issued and established on your behalf as well as other contingent liabilities.

10. This notice is without prejudice to the Bank's right to initiate such other actions or legal proceedings as it deems necessary under any other applicable provisions of Law.

11. Your kind attention is invited to provisions of sub-section (8) of section 13 of the SARFAESI Act whereunder you can tender the entire amount of outstanding dues together with all costs, charges and expenses incurred by the bank only till the date of publication of the notice for sale of the secured asset(s) by public auction, by inviting quotations, tender from public or by private treaty. Please also note that if the entire amount of outstanding dues together with the costs, charges and expenses incurred by the bank is not tendered before publication of notice for sale of the secured assets by public auction, by inviting quotations, tender from public or by private treaty, you may not be entitled to redeem the secured asset(s).

For State Bank of India,

Date: 14-09-2023
Place: Chennai

AUTHORISED OFFICER
CRAMC LHO, CHENNAI

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SCHEDULE 'A'

S. No.	Nature of Facility	Total Dues
1.	**EB- NRI-HOME LOAN APR 21** **A/C. NO. 40590714343**	**Rs. 86,73,255/- (Rupees Eighty Six Lakhs Seventy Three Thousand Two Hundred and Fifty Five Only) as on 14/09/2023 with further interest from 15/09/2023 and incidental expenses, costs etc.**
2.	**TOTAL**	**Rs. 86,73,255/- (Rupees Eighty Six Lakhs Seventy Three Thousand Two Hundred and Fifty Five Only) as on 14/09/2023 with further interest from 15/09/2023 and incidental expenses, costs etc.**

SCHEDULE 'B'

(Details of Security Documents including all supplementary documents & Documents evidencing creating of mortgage)

S.No.	Name of the Document	Nature of Security	Date	Amount Secured (Rs.)
1	Housing Loan Application Form for Individuals	**HTL**	15/11/2021	75,00,000/-
2	Arrangement Letter	**HTL**	20/11/2021	75,00,000/-
3	Memorandum of Loan Agreement for Home loan granted to public	**HTL**	20/11/2021	75,00,000/-
4	Deed of Undertaking	**HTL**	20/11/2021	75,00,000/-
5	Agreement to Mortgage	**HTL**	20/11/2021	75,00,000/-
6	EM Confirmation letter(158/20058)	**HTL**	23/11/2021	---
7	Sale Deed (19816/2021)	**HTL**	23/11/2021	---
8	Memorandum relating to deposit of Title Deeds(19817/2021)	**HTL**	23/11/2021	74,48,000/-

SCHEDULE 'C'

PART I (Movable Securities)

NIL

PART II (Immovable Securities)

SCHEDULE 'A'

All that land total measuring Acres. 35.7483 Cents comprised in Survey Nos. 225/3B, 226/1C, 227, 229/IA, 241/2B3B, 247/6A, 247/7B, 247/8, 247/9, 247/10, 248/1, 248/2, 248/3, 248/4, 248/5, 248/6, 248/7, 248/8, old Survey No.199/2 new Survey 258/14 of Kalavakkam Village, Chengalpattu Taluk, Kancheepuram District, Tamil Nadu and bounded as follows;

North By: Survey No.s 223, 241(P), 231(P)
South By: Survey No.s 229/2, 241(P), 228, 229/1 B
East By: Survey No.242
West By: Road

Within the Registration District of Chengalpatu and Sub Registration District of Thiruporur.

SCHEDULE 'B' PROPERTY

(UNDIVIDED SHARE AGREED TO BE SOLD)

Undivided share, right, title, interest and ownership in the land in Schedule "A" Property, which comes to **523.38** Sq. Feet of undivided share in the land in Schedule 'A' Property.

SCHEDULE 'C'

Schedule C Apartment

Residential Apartment bearing No: **808** in Eighth Floor of Tower **'3'** in the Project with **1586** Sq.Feet and One no.of car parking area space in the Basement/stilt level.

For State Bank of India,

Date: 14-09-2023
Place: Chennai

AUTHORISED OFFICER
CRAMC LHO, CHENNAI

BANK OF INDIA CRAMC L.H.O. CHENNAI