(5)

महाराष्ट्रग्रामीणबँक
(भारत सरकार द्वारा स्थापित शेड्युल्ड बँक)
पुरस्कृत बँक : बँक ऑफ महाराष्ट्र
मुख्य कार्यालय : प्लॉट क्र. ४२,गट क्र. ३३ (भाग), गोलवाडी गाव,ग्रोथ सेंटर, वाळूज महानगर I IV,सिडको,औरंगाबाद-४३११३६.
(0240)2476139 to 42 Fax 2476143

MAHARASHTRA GRAMIN BANK
(A Scheduled Bank established by Government of India)
Sponsor Bank : Bank of Maharashtra
Head Office: Plot no.42,Gat no, 33(Part),Golwadi Village, Growth Center, Waluj Mahanagar IV, CIDCO, AURANGABAD – 431136
E-mail:mgbhonnd@gmail.com
Visit:www.mahagramin.in

REGIONAL OFFICE: **PARBHANI**

DATE: 03/06/2025

1991/2025

Loan A/c No. 80077750050

By Regd A.D./Speed Post/Courier/E-mail

To,

1. **M/s. Rameshwar Kirana and General Stores Prop. Keshav Vitthalrao Holpade (Borrower)**
   Address: Dagadwadi Post-Wazur Tq. Purna Dist- Parbhani

2. **Mr. Subhash Bhimrao Waghmare (Guarantor)**
   Address: Dagadwadi Post-Wazur Tq. Purna Dist- Parbhani

3. **Mr. Digambar Munjaji Waghmare (Guarantor)**
4. Address: Dagadwadi Post-Wazur Tq. Purna Dist- Parbhani

MAHARASHTRA GRAMIN BANK Regional Office PARABHANI

Dear Sir/Madam,

Sub: Notice U/s 13(2) of SECURITISATION & RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY ACT 2002.

That at your request, the following credit facilities have been sanctioned by Maharashtra Gramin Bank, Branch: - **Tadkalas** to Number 01 of you. You Number 02 & 03 stood as Guarantors for repayment of the dues under or in respect of the credit facilities granted to you Number 01.
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 & Amount of Credit facilities	Security	Boundaries in respect of Immovable securities	Present Outstanding
1.	Term Loan Rs.2,25,000	Registered Mortgage of, GP House No.305, Total Area Admeasuring 101.20 Sq.Mt , located at Dagadwadi Post-Wazur Tq. Purna Dist- Parbhani	East: Bhimrao Munjaji Waghmare West: : Manik Munjaji Waghmare North: Road South: Road	**Rs. 143332/-** plus unapplied Interest @11.00 p.a. 2% penal interest and other charges with effect from **01/05/2025**

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.

Sr. No.	Document No.	Document Name	Date of Document
01	AX4	Application of Credit facilities	21/10/2022
02	AX8	Receipt of loan	21/10/2022 and 05/11/2022
03	DO1	Demand Promissory Note	21/10/2022
04	HP 1	Composite deed of Hypothecation for all Facilities	21/10/2022
05	DO4	Guarantee bond	21/10/2022
06	MG 2	Registered/Equitable Mortgage Deed of simple mortgage	19/10/2022
07	DO2/ DO3	Balance and Security conformation by Borrower / Balance and Security conformation by Borrower Guarantor/s	21/10/2022 22/10/2022

The details of the creation of charges are as under,

1) Name of the executants: **Shri. Keshav Vitthalrao Holpade** (Borrower).
2) The nature of charge : Registered Mortgage
3) Description of the property mortgaged: GP House No.305, Total Area Admeasuring 101.20 Sq.Mt, located at Dagadwadi Post-Wazur Tq. Purna Dist- Parbhani

Boundaries: **East:** Bhimrao Munjaji Waghmare
West: Manik Munjaji Waghmare
North: Road
South: Road

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 as on **Dt.28/05/2025** 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 loan account.

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 mentioned above, the Bank hereby calls upon you to repay in full the amount of **Rs. 143332/- plus unapplied Interest @ 11 % p.a. 2% penal interest and other charges w.e.f 01/05/2025** 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 power available under the Act inter alia include –
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 of sale, for realizing the secured asset.

To take over the management of the business of the borrower including right to transfer by way of lease assignment or sale and realizing the security.

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.

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.

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.

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

For Maharashtra Gramin Bank,

MAHARASHTRA GRAMIN BANK
Regional Office
PARABHANI

REGIONAL MANAGER AND AUTHORISED OFFICER
REGIONAL OFFICE: PARBHANI