

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ

PUNJAB & SIND BANK

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ

(भारत सरकार का उपक्रम / A Govt. of India undertaking)

Branch : गुरु का ताल, आगरा / Guru ka Tal, Agra

Branch Code : A 0793

Phone No. 0562 - 2600511

e-mail : a0793@psb.co.in

Ref. :

दिनांक / Date :

Dated: 03.06.2019

To,

1. Shri raj kumar s/o shri kishan singh

ADD I r/o 267 holi mohhala Yamuna bridge naraich

agra

II.ADD E122 kalindi vihar agra

(BORROWER/MORTGSGER)

2. Smt.raj kumari w/o shri raj kumar

R/o 267 holi mohhala Yamuna bridge naraich

agra

II.ADD E122 kalindi vihar agra

(GAURANTOR)

NOTICE U/s 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND
ENFORCEMENT OF SECURITY INTEREST ACT 2002

Dear Sir/Madam

1. That you addressee no. 1 requested the bank for financial assistance in the shape of Housing Loan and upon the request, the bank sanctioned and allowed the financial assistance on 10.07.2017 amounting to Rs. 11,00,000 (Rupees eleven Lakh Only). The above loan facility bearing loan account no. 07931200000755 was duly secured by way of equitable mortgage in respect of Immovable property bearing plot no E 122 EWS kalindi vihar colony mauza naraich tehsil etmadpur district agra measuring 27.80 square meters, owned by you addressee no. 1, shri raj kumar s/o shri kishan singh.

S.I.C. Aggarwal
AUTHORISED OFFICER
Punjab & Sind Bank
Z.O. Gurgaon

यदि आप चाहें तो अपनी शिकायत के संतोषजनक समाधान हेतु बैंकिंग ओम्बड्समैन से सम्पर्क कर सकते हैं। अधिक जानकारी के लिए www.rbi.org.in वेबसाइट पर आएं।
If you so desire, you may approach Banking Ombudsman (for details visit www.rbi.org.in) for satisfactory redressal of complaints.

प्रधान कार्यालय : बैंक हाउस, 21, राजेन्द्रा प्लेस, नई दिल्ली - 110 008 / BANK HOUSE : 21, RAJENDRA PLACE, NEW DELHI-110 008

Website : www.psbindia.com

2. That you addressee no. 1 being the borrower, executed various loaning documents in respect of the above loan facility on 10.07.2017 and also agreed to pay the rate of interest at the rate of MCLR + 0% i.e. 8.75.00 % P.A. with monthly rests and guidelines of the bank from time to time, in respect of the above facility.
3. That you addressee No. 2 stood as guarantor for addressee no. 1 in consideration of the above said loan facility and executed deed of continuing guarantee on 10.07.2017 and thus the liability of addressee no. 2 is co-extensive and continuing with addressee no. 1&2 and thus you all are jointly and severally liable to pay the dues including interest, costs and other usual bank charges to the bank.

That you addressee no. 1 created equitable mortgage in respect of Immovable property bearing plot no E 122 EWS kalindi vihar colony mauza naraich tehsil etmadpur district agra measuring 27.80 square meters, owned by you addressee no. 1, shri raj kumar s/o shri kishan singh., to secure the dues of the bank in consideration of the above said loan facility.

4. The details of the property mortgaged is as under

(a) Name of the mortgagor:: shri raj kumar s/o shri kishan singh..

(a) Mortgagee:: Punjab & Sind Bank, Guru Ka Tal, Agra.

(b) Sum Secured ::: Rs. 11,00,000

(c) Rate of Interest:: MCLR + 0% P.A. i.e. 8.75 %.

(d) Details of Property Mortgaged :: Immovable property bearing, house no plot no E 122 EWS kalindi vihar colony mauza naraich tehsil etmadpur district agra measuring 27.80 square meters, owned by you addressee no. 1, shri raj kumar s/o shri kishan singh.

(e) Details of Title Deed:: Registered Sale Deed dated 04.08.2017 executed in favour of shri raj kumar s/o shri kishan singh.at Bahi No. 1, Zild No. 10532 pages 297 to 342 serial no. 6387 at office off Sub Registrar etmadpur.

(f) Property bounded as

East: EWS PLOT NO E123.

West: PLOT NO E121.

North: B1 PLOTS.

South: RASTA 4.5 METER .

5. Present Sum Due: Rs. 11,04,591.74 (Rupees eleven Lakh four Thousand five Hundred ninty one and paisa seventy four only) as on 31.05.2019.
6. That the said housing loan amount was repayable in equated monthly installments with interest beside interest at the rate of MCLR + 0.00% P.A. i.e. 8.75 % per annum with monthly rests till the date of interest in full. That you addressee no. 1 agreed to pay the additional interest at the rate of 2 percent per annum over and above the normal agreed rate of interest with monthly rests, in case of default in compliance of terms and conditions of the sanction and loaning documents.

S.I.C. Aggarwal
AUTHORISED OFFICER
Punjab & Sind Bank
Z.O. Gurgaon

The account has been declared NPA on 31.05.2019

8. That my bank maintains the regular books of account and now a sum of Rs.11,04,591.74 paisa in your loan account and inclusive of interest up to 31.05.2019 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 date of payment in full.

9. That the rate of interest varies from time to time as per internal guidelines of the bank and the present rate of interest over the above mentioned facility is MCLR + 0.60 % P.A. i.e. 8.60 % per annum with monthly rests as per the Reserve Bank of India directives.

10. That you have defaulted in the repayment of the bank which is secured as mentioned above.

I, therefore by virtue of this legal notice hereby call upon you all of you i.e. addressee no. 1 & 2 jointly and severally to make payment and discharge in full liabilities with interest w.e.f. 01.06.2019 with monthly rests to the bank within 60 days of this notice failing which the bank shall be constrained to take measures under the provisions of Chapter III of the SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002, for recovery of above secured debts and in that case you will be jointly and severally liable to pay all costs and other expenses arising there from.

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

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

Yours Sincerely

S.K. Agarwal
Punjab & Sind Bank

AUTHORISED OFFICER
Authorized Officer
Punjab & Sind Bank
Z.O. Gurugram

SP 2820070103 <282007>

GSTN No: GSNTD

EU444948015 IN

Counter No:1,DP-Code:1

To:SRI RAJ KUMAR S/O KI,YAMUNA BRIDE AGRA

AGRA, PIN:282006

From:P & S.B GURU KA , TAL AGRA

Wt:40grams, ,13/06/2019 ,05:51

PS:18.00,

,CGST @9% 1.5 ,SGST @9%: 1.50



SP 2820070103 <282007>

GSTN No: GSNTD

EU444948125 IN

Counter No:1,DP-Code:1

To:SWM. SRI RAJ KUMARI,YAMUNA BRIDE AGRA

AGRA, PIN:282006

From:P & S.B GURU KA , TAL AGRA

Wt:40grams, ,13/06/2019 ,05:52

PS:18.00,

,CGST @9% 1.5 ,SGST @9%: 1.50



SP 2820070103 <282007>

GSTN No: GSNTD

EU444948094 IN

Counter No:1,DP-Code:1

To:RAJ KUMARI D/O RAJ KU,YAMUNA BRIDER AGRA

AGRA, PIN:282006

From:P & S.B GURU KA , TAL AGRA

Wt:40grams, ,13/06/2019 ,05:57

PS:18.00,

,CGST @9% 1.5 ,SGST @9%: 1.50



SP 2820070103 <282007>

GSTN No: GSNTD

EU444948077 IN

Counter No:1,DP-Code:1

To:RAJ KUMARI W/O RAJ K,YAMUNA BRIGES AGRA

AGRA, PIN:282006

From:P & S.B GURU KA , TAL AGRA

Wt:40grams, ,13/06/2019 ,05:59

PS:18.00,

,CGST @9% 1.5 ,SGST @9%: 1.50

