DEMAND NO

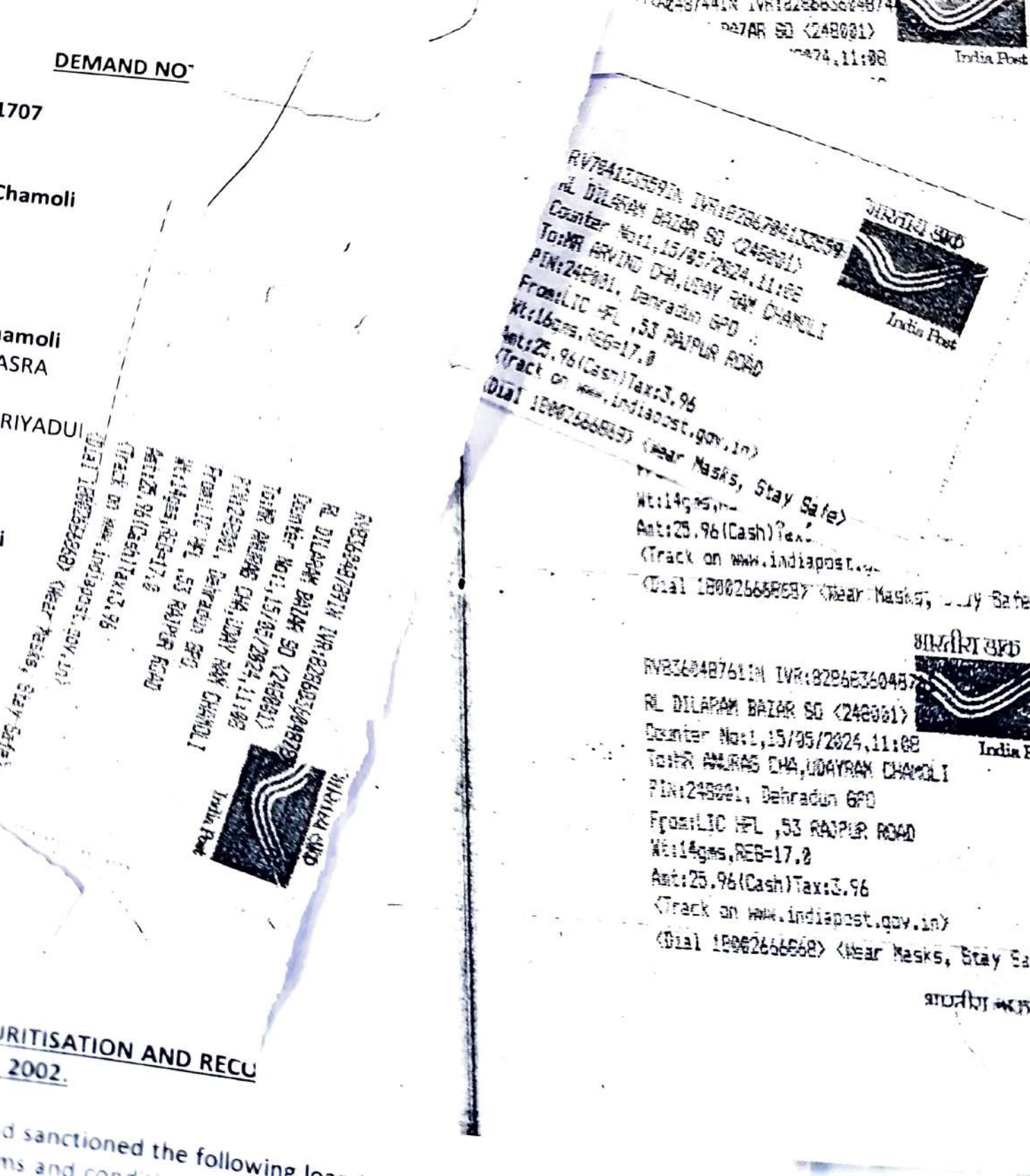
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LIC HFL
LIC HOUSING FINANCE LTD

DEMAND NOTICE

DATED: 09.05.2024

REF. NO.LICHFL/DEHRADUN/110600011707

TO

Mr. Anurag Chamoli S/o Mr. Uday Ram Chamoli **(Borrower)**
R/o 9-2 Idgah Chakrata Road,
Dehradun, Uttarakhand - 248001.
Mob. – 9997133133

Mr. Anurag Chamoli S/o Mr. Uday Ram Chamoli **(Borrower)**
PROPERTY ADDRESS: HOUSE BUILT ON KHASRA NO. 98 MIN. SECOND FLOOR , MAUZA KANDOLI (MAYUR VIHAR), PARGANA -KENDRIYADUN, DISTT. DEHRADUN, Uttarakhand - 248001.
Mob. – 9997133133

Mrs. Impy Chamoli W/o Mr. Anurag Chamoli **(Co-Borrower)**
R/o 9-2 Idgah Chakrata Road,
Dehradun, Uttarakhand - 248001.
Mob. - 9997133133

Mrs. Impy Chamoli W/o Mr. Anurag Chamoli **(Co-Borrower)**
PROPERTY ADDRESS: HOUSE BUILT ON KHASRA NO. 98 MIN. SECOND FLOOR , MAUZA KANDOLI (MAYUR VIHAR), PARGANA -KENDRIYADUN, DISTT. DEHRADUN, Uttarakhand - 248001.
Mob. – 9997133133

Mr. Arvind Chamoli S/o Mr. Uday Ram Chamoli **(Guarantor)**
R/o 213/2 -Chukkhuwala,
Dehradun, G.P. Uttarakhand-248001.

REF: NOTICE UNDER SECTION-13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002.

As you are aware, the LIC Housing Finance Ltd. had sanctioned the following loan to you and issued the loan offer letter dated **10.10.2019,** mentioning the terms and conditions of the loan, which was also accepted by you.

1. Details of loan sanctioned -

Loan Account No.	Sanction Amount	Disbursed Amount	Sanction Date
110600011707	35,00,000.00	35,00,000.00	10.10.2019

2. As a security for the repayment of the loans to the LIC Housing Finance Ltd., you have created an equitable mortgage by deposit of title deeds over property bearing- **ALL THAT PART AND PARCEL OF EQUITABLE MORTGAGED OF RESIDENTIAL LAND KHATA NO. 908(FASLI YEAR 1420 TO 1425) REGISTERED HOUSE BUILT ON KHASRA NO. 98 MIN. SECOND FLOOR PROPORTIONAL PROPERTY WITHOUT ROOF RIGHTS, SITUATED AT MAUZA KANDOLI (MAYUR VIHAR), PARGANA -KENDRIYADUN, DISTT. DEHRADUN. AREA- 88.75 SQ.MTR., IN THE NAME OF MRS. IMPY CHAMOLI W/O MR. ANURAG CHAMOLI & MR. ANURAG CHAMOLI S/O MR. UDAY RAM CHAMOLI, BOUNDARIES- EAST- RASTA, WEST- PROPERTY OF FARIDA BEGUM, NORTH- LAND OF MRS. RENU VASHISHTA, SOUTH- LAND OF MRS. UMA SISODIYA,** hereinafter referred to as "the secured asset".

BACK OFFICE: MEERUT CLUSTER : LIC OF INDIA, CBO-II BUILDING MANGAL PANDEY NAGAR MEERUT-250001, UTTAR PRADESH

3. The loan availed by you is payable with interest at the rate of **11.10%** per annum with monthly rests. You have also agreed to pay an additional interest **@1.5%** p.a. in case you have committed irregularities/defaults in repayment of the loan. As agreed upon, you are liable to pay the additional interest.

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LIC HOUSING FINANCE LTD

4. We regret to note that you have committed defaults in the repayment of loans and committed serious irregularity in the repayment of EMIs.

5. Due to default in payment of loan instalments/EMIs/principal debt/interest, the accounts has/have been classified Non Performing Asset as on **10.08.2023** as per Reserve Bank of India guidelines.

6. As on date, you are liable to pay an amount of **Rs.** 4,490,490.34 + further interest & expense thereon as detailed below:

EMI Amount:	482,028.00
Addl. Interest:	45,415.00
Principal:	3,891,756.34
Other Charges:	71,291.00
Total Payable:	4,490,490.34 + **Interest & Expenses thereon.**

7. As a security for the repayment of the loans to the company, you have created an equitable mortgage by deposit of title deeds over the property bearing property address- **RESIDENTIAL LAND KHATA NO. 908(FASLI YEAR 1420 TO 1425) REGISTERED HOUSE BUILT ON KHASRA NO. 98 MIN. SECOND FLOOR PROPORTIONAL PROPERTY WITHOUT ROOF RIGHTS, SITUATED AT MAUZA KANDOLI (MAYUR VIHAR), PARGANA -KENDRIYADUN, DISTT. DEHRADUN. AREA- 88.75 SQ.MTR., IN THE NAME OF MRS. IMPY CHAMOLI W/O MR. ANURAG CHAMOLI & MR. ANURAG CHAMOLI S/O MR. UDAY RAM CHAMOLI, BOUNDARIES- EAST- RASTA, WEST- PROPERTY OF FARIDA BEGUM, NORTH- LAND OF MRS. RENU VASHISHTA, SOUTH- LAND OF MRS. UMA SISODIYA,** hereinafter referred to as "the secured asset".

8. We hereby call upon you to pay the aforesaid amount of **Rs.** 4,490,490.34 **(Rupees Forty Four Lakh Ninety thousand four hundread ninety and Paisa Thirty Four Only)** + Interest & Expenses thereon within 60 days from the date of this notice, failing which the company shall take over possession of secured asset mortgaged to us under the power conferred under the **Securitization and Reconstruction of Financial Assets and the Enforcement of Security Interest Act, 2002 as amended by Govt. of India and notified in Extra Ordinary Gazette Dated 10.11.2003** where in the **LIC Housing Finance Ltd.**, is empowered to take possession of the secured asset including the right to transfer by way of lease, assignment of sale, takeover the management of the secured asset appoint any person to manage the secured asset after its takeover and require by notice in writing any person who has acquired any of the secured asset from you and from whom any money is due or may become due to you, to pay the same to the LIC Housing Finance Ltd. for adjusting towards the loan account.

9. In terms of provision 13(13) of the Act you are prohibited from transferring either by way of sale, lease or otherwise any of the secured asset without prior consent of the LIC Housing Finance Ltd.

10. Please also take notice that in case the amount released through sale of the property is not sufficient to satisfy the claim made in the Notice, **LIC Housing Finance Ltd.** is entitled to recover the balance from you personally as per law.

11. The Borrower's attention is invited to the provision of Sub-Section (8) of Section 13 of the Act, in respect of time available to redeem the secured assets.

You may take notice that all the expenditure incurred in taking possession and sale of the secured asset shall have to be borne by you only.

Yours faithfully

Authorized Officer,
BACK OFFICE: MEERUT CLUSTER : LIC OF INDIA, CBO-II BUILDING MANGAL PANDEY NAGAR, MEERUT-250001, UTTAR PRADESH