

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

**Date:**28-Oct-2016

To,

1. Mr.Dikshant Godara S/o Mr.Subhash Chander Godara (Borrower / Mortgagor)

Residential Address: - B 15 K.K.Colony Near Teresa Children School Bikaner Bikaner Rajasthan 334003

Property Address: - WTP Near GT Jaipur Jaipur Rajasthan 302018

2. Mr.Vipin Kumar Verma S/o Mr.Rajesh Kumar Verma (Co-Borrower)

Residential Address: - 36 Pravasi Nagar Near Kediya Palace Murlipura Jaipur Jaipur Jaipur Rajasthan 302023

Office Address: - Solution Avenues LLP , F 4 Divya Mall, Tonk Road Jaipur Rajasthan 302015

3. Mr.Saurabh Jain S/o Mr.J.K.Jain (Guarantor)

Residential Address: - 72/208 Patel marg, Mansarovar Jaipur Jaipur Rajasthan 302020

Office Address: - Solution Avenues LLP , F 4 Divya Mall, Tonk Road Jaipur Rajasthan 302015

Sir/Madam,

Re: Loan Account No.: LNADB01814-150012496 of our **Jaipur** Branch.

1. You have availed the housing loan of ##LOANAMOUNT## on 26-Oct-2016## and executed a Loan Agreement and other relevant documents in our favour. You (Addressee No. 1 & 2) have also provided to us security of the

assets to secure the repayment of the loan granted to you and deposited with us title deeds of the property more particularly described in schedule mentioned hereunder.

1. As you are aware, you have committed defaults in repayment of the said loan and in spite of our repeated requests and demands you have failed and neglected to pay the overdue amount and additional interest as indicated herein below. Following are the details of the outstanding dues/payment in your loan account.

**Details of the Total Amount Due:-**

<b>Closing Loan Balance</b>	<b>Rs. 1251685</b>
<b>EMI / PEMI Outstanding</b>	<b>Rs. 82090</b>
<b>Additional Interest on EMI / PEMI Outstanding</b>	<b>Rs. 5990</b>
<b>Other Charges / Tax on Int / Chq Rtn Closing Balance , if any</b>	<b>Rs. 3621</b>
<b>Total Amount due and Outstanding As On 20/08/2016</b>	<b>Rs. 1343386</b>

1. Consequent upon the defaults committed by you, your loan account has been classified as Non-Performing Asset (NPA) in accordance with the directives and guidelines issued by National Housing Bank, therefore we hereby give you notice under sub-section (2) of section 13 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("the Act") and call upon you to pay in full and discharge your liabilities to Au Housing Finance Ltd. (AuHFL), aggregating outstanding amount Rs. 1343386 as stated in para 2 above, within 60 (sixty) days from the date of receipt of this notice.
1. We further give you notice that if you fail to make the said payment of Outstanding Amount **Rs. 1343386** with interest till the date of realization of payment, we shall be free to exercise all or any of the rights and powers conferred on us under sub-section (4) of section 13 of the Act, which inter alia, includes power to take possession of the secured asset and sell the same.
1. We invite your attention to sub-section (13) of section 13 of the Act in terms of which you are barred from transferring any of the secured assets referred to in para 1 above by way of sale, lease or otherwise, without obtaining our prior written consent. We may add that non-compliance with the above provision contained in section 13(13) of the Act, is an offence punishable under section 29 of the Act.
1. Please note that this demand notice is issued without prejudice to any other rights or remedies, which we may have, including without limitation, the right to make further demands in respect of sums owing to us by you.
1. Please also take note that in case the amount realized through sale of property is not sufficient to satisfy the claim made in this notice, AuHFL is entitled to recover the balance amount from you personally as per law.
1. You may take notice that all the expenditure incurred in the taking possession and sale of the secured asset, shall be borne by you only.

## **SCHEDULE OF THE SECURITY**

All that part and parcel of the residential property of **Mr.Dikshant Godara S/o Mr.Subhash Chander Godara bearing at - WTP Near GT Jaipur Jaipur Rajasthan 302018 Admeasuring Plot area 2090 sq. ft. and undivided proportionate land and common road area is 2090 Sq. Ft.**

### **Boundaries of the Property**

<b>North</b>	<b>South</b>	<b>East</b>	<b>West</b>
Plot No. - A/45,46	Road	Plot No. A/74	Plot No.- A/76

Yours faithfully,

Authorised Officer.

AU HOUSING FINANCE LTD.

**Note: - All correspondence to be made at Corp. Office address only.**