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

Date: **23-01-2017**

To,

1. Mr. SEVA LAL MAEDA S/o Mr. KANJI MAEDA (Borrower / Mortgagor)

Current Residential Address: -181, VILLAGE PIPALAVA, TEH & DIST. BANSWARA, RAJASTHAN PIPALAVA BANSWARA RAJASTHAN 327001

Property Address: - Plot No. A, Khasra No. 3711/1723, Revenue Village, Bansara, Dist. Bansawar Main Choraha Banswara Rajasthan

2. Mrs. KALI MAEDA W/o Mr. SEVA LAL MAEDA (Co-Borrower)

Property Address: - Plot No. A, Khasra No. 3711/1723, Revenue Village, Bansara, Dist. Bansawar Main Choraha Banswara Rajasthan

3. Mr. ANIL KUMAR ROAT S/o Mr. SOHAN LAL ROAT (Guarantor)

Sir/Madam,

Re: Loan Account No.: LNUDP00612-130001220 of our UDAIPUR Branch.

- 1. You have availed the housing loan of Rs. 10,50,000/- (Rupees Ten Lakhs Fifty Thousand Only) on 08-May-2015 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:-

Closing Loan Balance	Rs. 42422
EMI / PEMI Outstanding	Rs.
Additional Interest on EMI / PEMI Outstanding	Rs.
Other Charges / Tax on Int / Chq Rtn Closing Balance , if any	Rs.
Total Amount due and Outstanding As On 23-01-2017	Rs. 42422

- 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. 10,94,252/- (Rupees Ten Lakhs Ninety Four Thousand Two Hundred Fifty Two Only) 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. 10,94,252/- 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 entitle 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:-

AU HOUSING FINANCE LTD.

All that part and parcel of the residential property of **Mr. SEVA LAL MAEDA S/o Mr. KANJI MAEDA (Borrower / Mortgagor)** bearing - Property Address: - Plot No. A, Khasra No. 3711/1723, Revenue Village, Bansara, Dist. Bansawar Main Choraha Banswara Rajasthan - **Admeasuring** - **1049.94**.

Boundaries of the Property

	North	South	East	West		
	Other House	Road	Other Land	House of Smt. Jyoti		
Yours fa	aithfully,					
Authori	sed Officer.					
(MANA)	GER - LEGAL)					
(MAINA)	GER - LEGAL)					

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