

Jamnagar Branch : 3rd Floor, Madhav Plaza, Opp. SBI, Lal Bunglow Circlejamnagar - 361001,(GJ). Surat Branch : Office No. 209 & 210 , 2nd Floor , Universal Business Center, Near Madhuvan Circle, L.P. Savani Road, Adaian, Surat-395009 GJ

Date of

Physical

Possession

14.03.2023

Physical

sd/-

Abhijaat Sinha

Company Secretary

Iousing Finance Ltd



our Branch. V

Dist.Navsari - 396439 Phone no. - 02637-263004

# Mr. Aman Rahimbhai Momen (Borrower)

Flat No. 102, C-1, Mannat Apartment-C1, Faisal Nagar, Tarota Bazar, Navsari. Sub.: Notice under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, hereinafter called "The Act" Alc MR. AMAN RAHIMBHAI MOMEN & MRS. YASMIN RAHIMBHAI MEMON

Dear Sir/s

🕽 बैंक ऑफ़ बड़ौदा

Dear Str/s Re: Credit facilities with our Samapur Branch. I. We refer to our letter no. Retail-00000124817-LMS for your Advance accounts MR. AMAN RAHIMBHAI MOMEN & MRS. YASMIN RAHIMBHAI MEMON conveying sanction of various credit facilities as mentioned below and the terms of sanction. Pursuant to the above sanction you have availed and started utilising the credit facilities after providing security for the same, as hereinafter stated. The present outstanding in various loan/credit facility accounts and the security interests created for such liability are as under

| Nature and Type<br>of facility | Limit Rs.<br>(In lacs) | Rates of<br>Interest | O/s as on (inclusive<br>of interest up<br>to 07-10- 2022)                                 | Security Agreement<br>with brief description<br>of securities                            |  |  |  |
|--------------------------------|------------------------|----------------------|---|--|--|--|--|
| Term Loan<br>(Home Loan )      | Amt-<br>Rs.7,65,000/   | 8.00%                | Rs. 7,60, 986+<br>unapplied interest<br>from 07-10-2022 &<br>other charges<br>thereafter. | Equitable mortgage<br>property**vide<br>mortgage deed no.<br>19/22 dated 22-08-<br>2019. |  |  |  |

#### Description of Mortgage Property mentioned below:

2. Property bearing Flat no. 102-C/1 admeasuring 950.00 sq. ft. i.e. 88.2899 sq. mtrs. Super built-up area and 617.50 sq. ft. i.e. 57.3884 sq. mtrs. built-up area along with undivided share in the land admeasuring 8.1488 sq. mtrs. bearing Navsari municipal ward no. 5(new), 8(old), house no. 1884/21, serial no. 1464/102 on the first floor of the building named "Mannat-C/1", constructed on Navsari City Survey Tika No. 14/3, 010-02000 Navsari City Survey Tika No. 14/3, City Survey No. 80, 82 land admeasuring 147.22 sq. mtrs. situated in Faizal Nagar Area, Tarota Bazar, Navsari, Tal & Dist. Navsari having boundaries namely - East Passage West: Flat no 103-C/1 North: Flat no 101-C South: Adjoining property, Belonging to MR. AMAN RAHIMBHAI MOMEN & MRS. YASMIN RAHIMBHAI MEMON B. As you are aware, you have committed defaults in payment of interest on the above

Ioans/out standings for the quarter ended **December 2022**. You have also defaulted in payment of installments of term loan/demand loans which have fallen due for payment on **09-07-2022** and thereafter.

Consequent upon the defaults committed by you, your loan account has been classified as nonperforming asset on 07-10-2022 in accordance with the Reserve Bank of India directives and guidelines. In spite of our repeated requests and

demands you have not repaid the overdue loans including interest thereon. Having regard to your inability to meet your liabilities in respect of the credit facilities duly secured by various securities mentioned in para 1 above, and classification of duly secured by various securities mentioned in para 1 above, and classification of your account as a non-performing asset, we hereby give you notice 'under sub-section (2) of section 13 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and call upon you to pay in full and discharge your liabilities to the Bank **aggregating Rs. 7,60,986 (Rupees Seven lakhs sixty thousand nine hundred eighty six only)** as stated in para 1 above, within 60 days from the date of this notice. We further give you notice that failing payment of the above amount with interest till the date of payment, we shall be free to exercise all or any of the rights under sub-section (4) of section 13 of the said Act, which please note

. Please note that, interest will continue to accrue at the rates specified in para 1 abov for each credit facility until payment in full. We invite your attention to sub-section 13 of section 13 of the said 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 (other than in the ordinary course of business), without obtaining our prior written consent. We may add that noncompliance with the above provision contained in section 13(13) of the said Act, is an offence punishable under section 29 of the Act. 3. We further invite your attention to sub section (8) of section 13 of the said Act in

terms of which you may redeem the secured assets, if the amount of dues together with all costs, charges and expenses incurred by the Bank is tendered by you, at any time before the date of publication of notice for public auction/inviting

guotations/tender /private treaty. Please note that after publication of the notice as above, your right to redeem the secured assets will not be available.
9. Please note that this demand notice is without prejudice to and shall not be construed as waiver of 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.

|                   | Yours faithfully,                    |
|-------------------|--------------------------------------|
| Date : 09.11.2022 | Chief Manager and Authorized Officer |
| Place : Navsari   | Bank of Baroda                       |
| 1 1000 . Navsall  | Dalik Ul Daluua                      |



**Business Standard** 



### **UNPACKING THE COMPLEXITIES OF COMPETITION AND STRATEGY:** INSIGHTS FROM AN INDUSTRY EXPERT AT SPM, PDEU

A deeper understanding of strategic studies and examples from energy and other decision-making is important in the sectors. The session was highly informative current era of rapid technological and engaging, contributing to the strategic advancements and increasing competition. and cognitive thinking of young budding Mr Sandeep Bahl, Group General Manager - managers. The insights gained from the Head Marketing at ONGC, delivered an session are sure to be useful as they insightful session on Competition and navigate through the challenges of the Strategy at a recent event organized by Dr modern business landscape. Lalit Khurana. The session covered critical aspects such as strategies in maturing, stagnant, and fragmented industries, as well as the cost of strategy failure. Mr Bahl also discussed the impact of Industry 4.0 on value-chain analysis with real-life case



### CKSVIM'S MBA STUDENTS ATTENDED 21ST HR CONFERENCE

Conference organised by the Ahmedabad scenarios. Management Association. The technical sessions led by various HR experts and professionals gave the students insightful information. The importance of identifying talented people early on and giving them proper training, the need for imagination in addition to artificial intelligence, and the shifting nature of the workforce was among the major lessons learned. The experts

On March 11, 2023, MBA students of the emphasized on a few crucial areas that HR C.K. Shah Vijapurwala Institute of must consider while creating an exponential Management, under the kind guidance of Dr organisation. The conference provided the Kerav Pandya sir, Director, and Dr Mitsu students with a great platform to learn about Acharya mam, Training and Placement the latest developments and trends in HR Coordinator attended the 21st Annual HR and how they can be applied in real-world

Campus Reporter - Jenil P. Parikh



## **ELYSIAN 5.0 – THE FIFTH EDITION OF ICNU CULTURAL** AND LITERARY FEST

CNU hosted Elysian 5.0 during February 2 Fashion, and Fine-arts. The event ended participation of over 550+ students pursuing Sound Avatar on February 4 at the Dome

their bachelor's from colleges/universities all Ground. over the nation. The event kickstarted on February 2 with an opening ceremony, where the chief guest, Mr Apoorva Vora held a session on 'Career Opportunities with Start-Ups' for all the participants and students of the Institute of Commerce, Nirma University. There was a plethora of events under the category of Dance, Music, Academic, Literary, Media, Theatre,

- 4, 2023. The fest received the with DJ Night performed by renowned DJ -



#### DEMAND NOTICE

UNDER SECTION 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH RULE 3 (1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002. The undersigned is the Authorised Officer of Aadhar Housing Finance Ltd.(AHFL) under Securitisation And Reconstruction Of Financial Assets And Enforcement of Security Interest Act, 2002 (the said Act). In exercise of powers conferred under Section 13(12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, the Authorised Officer has issued Demand Notices under section 13(2) of the said Act, calling upon the following Borrower(s) (the "said Borrower(s)"), to repay the amounts mentioned in the respective Demand Notice(s) issued to them that are also given below. In connection with above, Notice is hereby given, once again, to the said Borrower(s)to pay to AHFL, within 60 days from the publication of this Notice, the amounts indicated herein below, together with further interest as detailed in the said Demand Notice(s), from the date(s) mentioned below till the date of payment and/or realization, payable under the loan agreement read with other documents/writings, if any, executed by the said Borrower(s). As security for due repayment of the loan, the following assets have been mortgaged to AHFL by the said Borrower(s) respectively

| No. | Name of the Borrower /<br>Co-Borrower & Guarantor   | Demand Notice<br>Date & Amount          | Description of secured assets<br>(immovable property)   |
|-----|---|---|---|
| 1   | (Loan Code No. 03600000116 /<br>Himmatnagar Branch)<br>Jagdish Jayantilal Mistry (Borrower)<br>Ashaben Jagdishbhai Mistry (Co-Borrower)   | 13-03-2023<br>₹ 16,96,362/-             | All that piece and parcel of property bearing, 794<br>Plot No 32 N k Form Nr Mahakali Temple Kank<br>Road Kankol, Sabar Kantha, Gujarat, 383001   |
| 2   | (Loan Code No. 1230000889 /<br>Surat Parvat Patiya Branch)<br>Pratima Ravishankar Pandey (Borrower)<br>Ravishankar Dinanth Pandey (Co-Borrower)<br>Sonu Shesdutt Pandey (Guarantor)                   | <mark>13-03-2023</mark><br>₹ 3,69,625/- | All that piece and parcel of property bearing, Blo<br>No 2 Flat No 301 3rd Floor Royal Residend<br>Sonipark Housing Soci 2 opp Dev Resi off Karoda<br>Bardoli Rd , Surat , Gujarat , 394305                                       |
| 3   | (Loan Code No. 12300000311 /<br>Surat Parvat Patiya Branch)<br>Rabiya Anish Ahemad Saiyad (Borrower)<br>Anish Ahemad Abdul Latif Saiyad (Co-Borrower)<br>Hemantkumar Chhatkavbhai Rajbhar (Guarantor) | <u>13-03-2023</u><br>₹ 7,75,941/-       | All that piece and parcel of property bearing, Bloo<br>No 76 PAIKI A Flat No 413 4th Floor J B residend<br>wing A B s Ramdev Resi Opp Dadu Mill Tatithaiy<br>Surat, Gujarat, 394305   |
| 4   | (Loan Code No. 12910000211 /<br>Jamnagar Branch)<br>Akash Vaniya (Borrower),<br>Poojaben Gohil (Co-Borrower)  | <mark>13-03-2023</mark><br>₹ 8,99,385/- | All that piece and parcel of property bearing, Blo<br>No. C-23, Sub Plot No. 17 to 20/8 Pramukh Darsha<br>Residency Kharva Road Plot No. 17 to 20 Dhr<br>Jamnagar, Gujarat, 361210  |
| 5   | (Loan Code No. 04200002614 / Surat Branch)<br>Amrutben Muljibhai Gohil (Borrower),<br>Kishan Muljibhai Gohil (Co-Borrower),   | 13-03-2023<br>₹ 2,15,195/-              | All that piece and parcel of property bearing, Blo<br>No 164 Sai Darshan Residency Flat No C 202 S<br>Darshan Residency Wing C 2nd Floor opp Godava<br>Industri Siwan olpad, Surat, Gujarat, 394130                               |
| 6   | (Loan Code No. 12300000264 /<br>Surat Parvat Patiya Branch)<br>Mahesh Brahman (Borrower),<br>Dinesh Vilaji Prajapati (Guarantor),   | <mark>13-03-2023</mark><br>₹ 6,63,684/- | All that piece and parcel of property bearing, R S N<br>137 Block No 153 Flat No 301 3rd Floor Shree Ha<br>Villa Palace B H Sanjivani Hospital Nr Tirupa<br>Society Off N H 8, Surat, Gujarat, 394327                             |
| 7   | (Loan Code No. 12300001342 /<br>Surat Parvat Patiya Branch)<br>Ranju Yadav (Borrower),<br>Amitabh Arvind Yadav (Co-Borrower),<br>Arvindbhai B Yadav (Guarantor)                                       | <mark>13-03-2023</mark><br>₹ 4,68,393/- | All that piece and parcel of property bearing, R S M<br>123 Block No 167 Shreeji Residency Flat No 20<br>2nd Floor shreeji Residency B Wing subplot No<br>dhami Industrial Estate Off Jolva Village Roa<br>Surat, Gujarat, 394305 |
| 8   | (Loan Code No. 12300001376 /<br>Surat Parvat Patiya Branch)<br>Manjulaben Gobarbhai Sorathiya (Borrower),<br>Ketan Gobarbhai Sorathiya (Co-Borrower)  | 13-03-2023<br>₹ 3,97,185/-              | All that piece and parcel of property bearing, R S N<br>182 Block No 223 Rudrax Heights Flat No 301 3<br>Floor Rudrax Heights plot No 364 to 368 Jolwa Re<br>Akal Mukhi Hanuman Road Jolwa Village, Sura<br>Gujarat, 394310       |

| Place : Gujarat   | Sd/- Authorised Officer              |
|-------------------|--------------------------------------|
| Date : 17.03.2023 | For : Aadhar Housing Finance Limited |









