



o/c
Shio
12/3/24

Kotak Mahindra Bank

Registered/ Speed Post

Dated: 12.03.2024

1. **MRS. SUNITA PRATAP SINGH**
D/O MR. PRATAP SINGH

(BORROWER)

AT:

SHIKHA BHARTI GLOBAL SCHOOL,
SECTOR-08, DWARKA- 110077

2. **MR. PRATAP SINGH**
S/O MR. PURAN SINGH

(CO-BORROWER)

BOTH AT:

H.NO. A-109, LIONS ENCLAVE,
HASTSAL, VIKAS NAGAR, UTTAM
NAGAR, WEST-DELHI - 110059

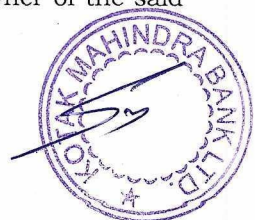
BOTH ALSO AT:

EASTERN SIDE, FLAT NO.302, 3RD FLOOR,
RZ-P-127, RAJ NAGAR II, PALAM
COLONY, NEW DILHI- 110077

Dear Sir/Madam,

Sub: Notice for Sale of the Mortgaged Property

1. We refer to Demand Notice dated 25.09.2023 issued by Kotak Mahindra Bank Limited (hereinafter referred to as "**The Bank/KMBL**") under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "**SARFAESI Act**"), related to Loan Account No. 609108810588838 wherein KMBL had called upon you to pay the dues of Rs. 41,68,389/- (Rupees Forty One Lakh Sixty Eight Thousand Three Hundred and Eighty Nine Only) outstanding as on 25.09.2023 with further interest applicable from 26.09.2023 until payment in full (hereinafter referred as the "**Outstanding Amount**") and payable by you all under the facilities granted by **Fullerton India Home Finance Company Limited (hereinafter to as "FIHFCL")** within 60 days from the date of the said notice. You have since then failed and neglected to pay the amount as demanded.
2. FIHFCL has vide an assignment agreement dated **28.03.2023** ("**Assignment Agreement**") has assigned the debts due and payable by you in favour of Kotak Mahindra Bank Limited (hereinafter referred to as "KMBL/The Bank") along with all the rights, title, security interests, benefits, financial documents, in the facilities granted by FIHFCL with other incidental right thereto including the assignment of the said facilities along with the underlying securities. As per the said assignment agreement, KMBL has become full and absolute owner and as such is legally entitled to receive the repayment of the financial assets or any part thereof including the right to file suits, institute such other proceedings in its own name and to take such other action as may be required for the purpose of the recovery of the said financial assets. KMBL has become the absolute owner of the said



Kotak Mahindra Bank Ltd.

CIN: L65110MH1985PLC038137

7th Floor, Plot No.7

Sector-125, Noida

Uttar Pradesh - 201 313

T +91 120 6173761

www.kotak.com

Registered Office:

27 BKC, C 27, G Block,

Bandra Kurla Complex,

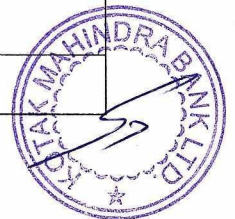
Bandra (E), Mumbai 400051,

Maharashtra, India.

account and all right, title and interest in respect of outstanding amount pertaining to above said account is now vested with Bank.

3. It is pertinent to note that despite the service of the above mentioned notice you have failed to liquidate the outstanding dues and as such, the Authorized officer of KMBL has taken possession of the property described herein below in **Annexure "A"** (and referred hereinafter as **"Secured Asset"**) on 06.02.2024 in exercise of the powers conferred on him under Section 13 (4) of the said Act read with Rule 8 & 9 and in pursuance of order dated 16.09.2023, subsequently extended by the order dated **11.01.2024** passed by Ld. Chief Metropolitan Magistrate South-West, District, Dwarka Court, Delhi under Section 14 of the said SARFAESI Act.
4. After Taking Possession of the Secured Asset, Inspection was carried out by Approved Valuer in Compliance Of Rule 8(5) Of The Security Interest (Enforcement) Rule, 2002 and on the basis of Report of Valuer, the Reserve Price of the Secured Asset is Fixed at Rs.26,50,000/- (Rupees Twenty Six Lakh Fifty Thousand Only).
5. This is to inform you all, that all the requisitions under the provisions of SARFAESI Act and The Security Interest (Enforcement) Rules, 2002 have been complied with and Bank now proposes to sell the secured asset as mentioned in **Annexure "A"** by public auction and/or any other methods as prescribed under the provisions of Rule 8(5) of Security Interest (Enforcement) Rules, 2002 after a period of 30 (Thirty) days from the date of this notice **along with the existing encumbrances if any on 'as is where is basis & As is what is basis & whatever there is basis'**, unless the bank receives the entire outstanding amount i.e., Rs.43,39,879/- (Rupees Forty Three Lakh Thirty Nine Thousand Eight Hundred Seventy Nine Only) outstanding as on 12.03.2024 with further interest applicable from 13.03.2024 until payment in full and other charges as demanded in the said demand notice, within the statutory period of 30 (Thirty) days from the date of present notice. Please take notice that if in case auction scheduled herein fails for any reason whatsoever then the bank may again enforce the security interest by putting the said Secured asset on sale through public auction or private treaty as per its discretion. Please also note that you are further liable to make good the loss incurred after sale of the secured asset, if any.
6. The sale of the secured asset will be through an Online E-Auction at the reserve price more particularly detailed in "Annexure A" as per the below schedule:-

S.NO.	PARTICULARS	DETAILS
1	DATE OF AUCTION	23.04.2024
2	TIME OF AUCTION	12:00 P.M. TO 01:00 P.M WITH UNLIMITED EXTENSION OF 5 MINUTES
3	LAST DATE OF SUBMISSION OF EMD WITH KYC IS	22.04.2024 UP TO 6:00 P.M (IST)
4	PLACE OF SUBMISSION OF DOCUMENTS	KOTAK MAHINDRA BANK LTD, Plot No. 7, 7 th floor, Sector- 125, Noida, U.P- 201313
5	MODE OF AUCTION	E-AUCTION THROUGH WEBSITE HTTPS://BANKAUCTIONS.IN/





Kotak Mahindra Bank

7. Please treat this notice as Notice under Rule 8 Clause (5) read with proviso to Rule 8 Clause (6) of the Security Interest (Enforcement) Rules, 2002 providing the addressee, a notice of 30 (Thirty) days for sale of the secured asset.
8. Post the expiration of the said 30 (Thirty) days, the Bank shall be entitled to sell the said secured asset by any of the methods as provided under Rule 8 clause (5) of the Security Interest (Enforcement) Rules, 2002, as the case may be.
9. The Borrower's attention is invited to the Provisions of the subsection 8 of section 13 of the Act, in respect of the time available to redeem the secured asset.

For Kotak Mahindra Bank Limited

Authorized Officer



Kotak Mahindra Bank Ltd.

CIN: L65110MH1985PLC038137

7th Floor, Plot No.7

Sector-125, Noida

Uttar Pradesh - 201 313

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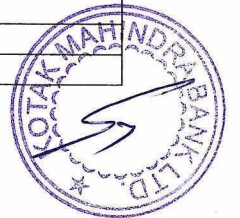
Bandra Kurla Complex,

Bandra (E), Mumbai 400051,

Maharashtra, India.

ANNEXURE - "A"

Name of the Borrowers & Account No.	
Name of the borrowers	1. Mrs. Sunita Pratap Singh 2. Mr. Pratap Singh
Loan account no.	609108810588838
Amount outstanding	
Rs.43,39,879/- (Rupees Forty Three Lakh Thirty Nine Thousand Eight Hundred Seventy Nine Only) outstanding as on 12.03.2024 with further interest applicable from 13.03.2024 along with all cost, charges & expenses until payment in full.	
Description of Mortgaged property	
ALL THAT PIECE AND PARCEL OF FREE HOLD BUILT UP PROPERTY BEARING RZ-P-127, THIRD FLOOR EASTERN SIDE, PVT FLAT NO.302, WITHOUT ROOF/TERRACE RIGHTS, AREA MEASURING 90 SQ.YDS, I.E 75.25 SQ.METERS, OUT OF TOTAL LAND AREA MEASURING 150 SQ.YDS, I.E 125.415 SQ.METERS, KHASRA NO.43/5 SITUATED IN THE REVENUE ESTATE OF VILLAGE PALAM COLONY KNOWN AS RAJ NAGAR-II, PALAM COLONY, NEW DELHI- 110077, DULY FITTED WITH ELECTRIC, WATER AND SEWER FITTINGS IN RUNNING CONDITION WITH PROPORTIONATE SHARE (22.50 SQ.YARDS) IN THE LAND UNDERNEATH THE SAID PROPERTY, ALONG WITH COMMON SHARE IN PARKING SPACE FOR ONE SMALL CAR IN STILT FLOOR, STAIRCASE, PASSAGE, ENTRY GATE AND IN OTHER COMMON FACILITIES.	
BOUNDARIES:	
EAST : ROAD 18 FT.WIDE	
WEST : OTHER FLAT THEREAFTER GALI 8'FT.	
NORTH : OTHER'S PROPERTY	
SOUTH : OYHER'S PROPERTY	
Name of the Mortgagor(s):	
MRS. SUNITA PRATAP SINGH	
Reserve Price Fixed (Rs.) & EMD (Rs.)	
Reserve price:	Rs. 26,50,000/- (Rupees Twenty Six Lakh Fifty Thousand Only)
EMD:	Rs. 2,65,000/- (Rupees Two Lakh Sixty Five Thousand Only)





RL 1100550168 <110055>
 RL A RDX057240X35IN
 Counter Nos1,(P-Code:001
 To:SLNITA,
 DELHI GPO, PIN:110006
 From:KOTAK MAHINDRA BANK LTD , Noida
 Wt:40grams,
 PS:32.00 , 13/03/2024 ,11:21
 <<Track on www.indiapost.gov.in>>



RL 1100550168 <110055>
 RL A RDX05724099IN
 Counter Nos1,(P-Code:001
 To:SLNITA,
 DELHI GPO, PIN:110006
 From:KOTAK MAHINDRA BANK LTD , Noida
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 <<Track on www.indiapost.gov.in>>



RL 1100550168 <110055>
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 From:KOTAK MAHINDRA BANK LTD , Noida
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 <<Track on www.indiapost.gov.in>>



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 To:PRATAP,
 DELHI GPO, PIN:110006
 From:KOTAK MAHINDRA BANK LTD , Noida
 Wt:40grams,
 PS:32.00 , 13/03/2024 ,11:22
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