



Kotak Mahindra Bank

THROUGH SPEED POST/RPAD

To,

Date: 27/04/2024

Mr. Mukesh Kumar Barhaiya, (Borrower)

Mrs. Nisha Barhaiya (Co-Borrower)

Both having Address: LIG 90 Vaishali Nagar,
Ward No. 10, Supela Bhilai Durg CG 490023.

Mortgage over following properties:

All the piece and parcel of the Immovable property being Residential property land area of 1566 Sq. Ft. and constructed portion of 1600 Sq. Ft. at LIG 90, Housing Board Vaishali Nagar Bhilai Ward No. 10, Supela Bhilai Durg Pin Code 490023. Boundary: East: LIG 60, West: Rasta, North: LIG 91, South: LIG 89, Owned By Mr. Mukesh Kumar.

Subject: Notice of 30, days under the provisions of the Security Interest (Enforcement) Rules, 2002, for 1st Auction cum sale of Mortgaged Property / Secured Asset of which all the piece and parcel of the immovable property description is given above under the Loan Account No. RHB-531275 and RHB-482460 CRN No. 900044300.

Dear Sir/ Madam,

The Authorized Officer of Kotak Mahindra Bank Ltd. the Secured Creditor, had issued Demand Notice dated 17TH August 2018, to You the above mentioned addressees Borrower(s)/ Co-Borrower(s)/ Guarantor (s) under Section 13 (2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (the "Act"), calling upon you the Borrower(s)/ Co-Borrower(s)/ Guarantor(s) to repay the entire dues showing outstanding in the Loan Account lying with the Secured Creditor and discharge the entire liability of the loan agreement in full within the period stipulated therein. As you the Borrower(s)/ Co-Borrower(s)/ POA Holder of Borrower(s)/ Mortgagor(s) / Guarantor (s) above named failed and/or neglected to comply with the said notice within the period stipulated therein, the Authorized Officer has taken over possession and control of the aforesaid mortgaged property/secured asset under Section 13(4) of the Act read with Rule 8 of Security Interest (Enforcement) Rules, 2002, (The Rule). Thereafter the Secured Creditor had moved application under Sec-14 of the act in the Case of **Mukesh Kumar Barhaiya** in before the Hon'ble District Magistrate Durg and by virtue of Order Dated 06TH December 2023 and took the physical possession of the common mortgaged property on 14TH February 2024.

Notice is hereby given to you all that the Authorized Officer of Bank shall now proceed to sell the said Secured Asset by adopting any of the following methods mentioned in Rule 8 (5) of the Rule namely:

(a) By obtaining quotations from the persons dealing with similar secured assets or otherwise Interested in buying such assets, OR (b) By inviting tenders from the public; OR (c) By holding public auction, OR (d) By private

Kotak Mahindra Bank Ltd.
CIN: L65110MH1985PLC038137

2nd Floor, Metro Tower
Vijay Nagar
Near Square AB Road
Indore - 452 010
Madhya Pradesh

www.kotak.com

Registered Office:
27 BKC, C 27, G Block,
Bandra Kurla Complex,
Bandra (E), Mumbai 400051,
Maharashtra, India.



As such, you all are hereby advised, in your own interest, to obtain or cause to obtain offers either from the parties dealing in such secured assets or otherwise interested in buying the secured asset at a price beyond which, they may not be interested to quote and submit the same together with their entire offer amount/s by Demand Draft / Pay Order drawn in favor of "Kotak Mahindra Bank Ltd" payable at par, positively within 30 days from the date of this Notice.

Alternatively, you the Borrower(s)/ Co-Borrower(s)/ POA Holder of Borrower(s)/ Mortgagor(s) / Guarantor (s) may pay the entire outstanding dues of Bank and redeem the mortgage within the time limit specified hereinabove in which event, possession of the secured asset in question shall be restored to you the Borrower(s)/ Co-Borrower(s)/ POA Holder of Borrower(s)/ Mortgagor(s) / Guarantor (s). Please be noted that the outstanding in your Loan Account no RHB-531275 and RHB-482460, (Common CRN No. 900044300), as on dated 17-08-2018, is amounting to Rs. 41,23,099.98/- (Rupees Forty One lakhs Twenty Three Thousand Ninety Nine and Ninety Eight Paise only), together with further interest and other charges thereon at the contractual rates upon the footing of compound interest from 18-08-2021, until payment/realization. This amount of outstanding of Loan will be recalculated /generated through system on the date of Payment, if you are making payment of entire outstanding as full and final to redeem the mortgage property within time limit specified herein above.

Please note that this Notice should not be construed as constituting any commitment on the part of Bank or the Authorized Officer/s to accept the offer(s) brought in by you or given at your instance and that Bank reserves its right to reject any or all of them without assigning any reason whatsoever.

Auction process for sale of the secured Asset is initiated, a copy of its notification is attached herewith for your ready reference in the event you fail and/or neglect to submit any firm and/or valid offer(s) for the secured asset in question within 30 days from the date of this notice or Bank were to reject the offer/s made by you or by the third party(ies) at your instance, then Bank shall proceed further for sale of the secured asset in question as envisaged under the Act and the Rules framed thereunder, without any further intimation/notice to you in terms of the attached notification. Where the proceeds of such sale does not cover the entire outstanding dues of Bank together with further interest thereon, cost, charges, expenses, etc. incurred on that account till the date of payment and/or realization thereof, then, you all shall be jointly and/or severally liable to pay the amount that falls short of the total dues as and when demanded by Bank.

Please further note that in the event of your failure to pay the shortfall, Bank reserves its right to proceed against you for recovery of the shortfall as per law.

This Notice is issued to you under the provisions of the Security Interest (Enforcement) Rules, 2002.

Yours faithfully,

For Kotak Mahindra Bank Ltd.

Authorized Officer



Enclose - Publication of Sale cum Auction Notice.

FROM THE FRONT PAGE

SC 'no' to 100% verification...

"While maintaining a balanced perspective... SC 'no' to 100% verification..."

The bench also asked the EC to examine the EVM for... SC 'no' to 100% verification..."

SC verdict on EVMs tight...

The Opposition will bring... SC verdict on EVMs tight..."

However, they criticised the... SC verdict on EVMs tight..."

Over 63% turnout in...

Thimur, Union Minister... Over 63% turnout in..."

If Chhattisgarh's voter... Over 63% turnout in..."

Police Minister Mahendra... Over 63% turnout in..."

An estimated 71.81 per... Over 63% turnout in..."

GBI's search operation in...

It is a relative of Shobhan... GBI's search operation in..."

On January 5, an ED team... GBI's search operation in..."



Vice President Jagdeep Dhankhar with the Chief Justice of India and other officials.

People tasted 'real democracy' under PM Modi: Jitendra Singh

THE people of the country... People tasted 'real democracy' under PM Modi: Jitendra Singh

... People tasted 'real democracy' under PM Modi: Jitendra Singh

PM Modi working round the clock to make India a developed country by 2047: Vaishnav

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Firing outside Salman's residence: 2 men nabbed from Punjab sent to police custody till April 30

A MUMBAI court on Friday... Firing outside Salman's residence: 2 men nabbed from Punjab sent to police custody till April 30

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Uproar in MCD House over postponement of mayoral polls in Delhi

THE MCD House was in... Uproar in MCD House over postponement of mayoral polls in Delhi

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Omar, Mehbooba ask EC not to postpone polls in Anantnag-Rajouri LS seat

NC leader Omar Abdullah... Omar, Mehbooba ask EC not to postpone polls in Anantnag-Rajouri LS seat

... Omar, Mehbooba ask EC not to postpone polls in Anantnag-Rajouri LS seat

Over 600 Tripura tribal voters boycott polls over bad road

MORE than 600 voters of... Over 600 Tripura tribal voters boycott polls over bad road

... Over 600 Tripura tribal voters boycott polls over bad road

SC decision on EVMs exposes I.N.D.I.A. bloc parties that tried to defame EC: Meghwal

NEW DELHI, Apr 26 (PTI) Union Law Minister Arjun...

"The Supreme Court in its decision said that the EVM..."

... SC decision on EVMs exposes I.N.D.I.A. bloc parties that tried to defame EC: Meghwal

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KOTAK MAHINDRA BANK LTD. PUBLIC NOTICE FOR A DEPOSIT OR SAVING BANK ACCOUNT. Includes details of account types, interest rates, and terms of service.

