

शाखा कूट- 0340  
राम जानकी काम्प्लेक्स,  
पहला तल, बिग बज़ार के सामने,  
हॉट चिप्स के पास,  
कॉलेज रोड,  
नासिक- 422 005



कापोरेशन बैंक

**CORPORATION BANK**

सार्वजनिक क्षेत्र का अग्रणी बैंक A premier Public Sector Bank

**नासिक मुख्य शाखा NASIK MAIN BRANCH**

**BRANCH CODE- 0340**  
RAM JANAKI COMPLEX,  
FIRST FLOOR, OPPT. BIG  
BAZAR, BESIDE HOT  
CHIPS, COLLEGE ROAD,  
NASIK, - 422 005

BY: R.P.A.D.

Date: 05/10/2019

TO :

1. THE BORROWER/S

1 a) M/S VIBHUTI TAILORING AND GENERAL STORES  
PROP. SUNITA M JAIN

**ADDRESS:** SHOP NO 13, BHARAT APARTMENT,  
OPPOSITE SAINT LOWRANCE SCHOOL,  
ASHWIN NAGAR, CIDCO, NASHIK-422009

2. THE GUARANTOR/S

2 a) MITHALAL KISANLAL JAIN

**ADDRESS:** SHOP NO 13, BHARAT APARTMENT,  
OPPOSITE SAINT LOWRANCE SCHOOL,  
ASHWIN NAGAR, CIDCO, NASHIK-422009

Dear Sir,

**Notice under Sec.13 (2) read with Sec.13 (3) of Securitisation and  
Reconstruction of Financial Assets and Enforcement of  
Security Interest Act, 2002.**

1. No.1 of you, are enjoying the following credit limits with our Bank.

Sl No	Nature of Limit	Limit Sanctioned (Rs in lakhs)	Outstanding Balance (Rs in Lakhs)
1.	TLS/01/160005	13.00	11.23

2. In view of your failure to pay the dues/operate the accounts satisfactorily as is required, we have, in terms of the RBI guidelines as to the Income Recognition and Prudential Accounting Norms, your account/s has/have been classified as Non-Performing Asset as on 27/07/2019.

दूरभाष Tel: 0253-2579226/ 2579963  
मेल E-mail : cb0340@corpbank.co.in

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3. We have charged/are entitled to charge interest at the rate specified in terms of RBI directives and/or as per the lending rate determined by us in terms of discretion vested in us as per RBI directives and/or in terms of security documents executed by you in our favour in respect of the aforesaid facilities. We have charged/entitled to charge overdue interest at the rate of 2% over and above the normal rate of interest in respect of overdue amounts and/or accounts.

The various rates of interest charged to the account as per the books of account is as under:-

From	To	Floating ROI rate of Interest Linked to Bank's Base Rate / MCLR	Rate of OD	Aggregate
<b>TLS/01/160005</b>				
11.08.2016	31.08.2016	11.35% p.a.	2.00%	13.35% p.a.
01.09.2016	04.08.2017	11.05% p.a.	2.00%	13.05% p.a.
05.08.2017	11.08.2017	11.10% p.a.	2.00%	13.10% p.a.
12.08.2017	12.08.2018	10.30% p.a.	2.00%	12.30% p.a.
13.08.2018	TILL DATE	10.40% p.a.	2.00%	12.40% p.a.

4. The particulars of amount due to the Bank from No.1 of you in respect of the aforesaid account/s are as under:

(a)	Balance outstanding in the TLS account as per books of account inclusive of interest debited till 27/09/2019	Rs. 11,20,879.00
(b)	Interest accrued but not debited from 28/09/2019 * till date of this notice	Rs. 2,280.00
(c)	Overdue interest Rs 0.00	Rs 0.00
(d)	Total amount due to the Bank as on date of this notice(a)+(b)+(c)	Rs 11,23,159.00

दूरभाष Tel: 0253-2579226/ 2579963  
ईमेल E-mail : cb0340@corpbank.co.in

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Grand Total of all the claim as above

Facility	Total Claim
TLS	Rs 11,23,159.00
Grand Total	Rs 11,23,159.00

5. To secure the repayment of the monies due or the monies that may become due to the Bank, you have executed documents on 11.08.2016 and created security interest in our favour by way of EQUITABLE MORTGAGE

**Mortgage of immovable property described herein below:**

EMG OF SHOP NO 13, AREA ADMEASURING 20.45 SQ MTRS, ON GROUND FLOOR, ON "BHARAT APARTMENT" CONSTRUCTED ON PLOT NO 7+8, TOTAL AREA ADMEASURING 684.101 SQ MTRS, IN SECTOR C-1, BHADRAPAD, CIDCO, NEW NASHIK, Taluka & District Nashik within the Nashik Municipal Corporation and within the limits of registration and sub registration nashik with following boundaries:

Towards east: 15 MTRS ROAD

Towards west: PLOT NO 9

Towards south: 15 MTRS ROAD

Towards north: BLOCK "D"

6. Please take note that after the receipt of this Notice, you shall not transfer any of the secured assets referred to above by way of sale, lease or otherwise without our prior consent in writing in terms of Sec.13(13) of the Act.

7. Please note that No.1 of you, the Borrower, is liable to our Bank, the AUTHORISED OFFICER, as aforesaid besides future interest. You, No.1, as Borrower and you, No.2, as Guarantor/s, are hereby called upon to pay the aforesaid liabilities together with future interest thereon at the rate of 12.40% p.a. compounded with monthly rests and costs of this Notice to our Bank within 60 days from the date of this notice failing which, the Bank, AUTHORISED OFFICER, shall be entitled to exercise all or any of the rights under Sec.13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of

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Security Interest Act 2002 and the rules there under. This statutory notice is being issued as is required in terms of Sec.13 (2) for exercising our right under Sec.13 (4) of the aforesaid Act.

8.While we call upon you to discharge your liability as above by payment of the entire dues to the Bank together with applicable interest, all costs, charges and expenses incurred by the Bank till repayment and redeem the secured assets, within the period mentioned above, please take note that as per section 13(8) of the SARFAESI Act, the right of redemption of secured assets will be available to you only till the date of publication of notice for public auction or inviting quotations or tender from public or private treaty for transfer by way of lease, assignment or sale of the secured assets.

  
[Signature]  
AUTHORISED OFFICER



Nashik

शाखा  
BRANCH

**COVERING SCHEDULE FOR LOAN DOCUMENTS**

ऋण सं. Loan No.	दिनांक Date	फाइल सं. File No.
PLS/01/160005	11 08 2016	
ऋणकर्ता का नाम Name of the Borrower : M/s Ushanti Tailoring and General stores		
राशि Amount ₹ 1300000/-	किसके अंतर्गत ऋण वर्गीकृत है Loan Classified Under Priority	

**क.आ. प्राप्त दस्तावेजों की सूची LIST OF DOCUMENTS OBTAINED**

(अग्रिम देते समय प्राप्त सभी दस्तावेजों की सूची) (List of all documents obtained at the time of granting the advance)

क्र.सं. Sl. No. (1)	संक्षिप्त विवरण Brief Particulars (2)
1.	Application
2.	CSI
3.	DD. 891 Letter of Proprietorship
4.	DD 13001 Letter of Indenturing / Declaration from the borrowers.
5.	DD 12010 Memorandum of deposits of title deeds
6.	DD 12013 Agreement for Term loan
7.	DD 12001 Guarantee Agreement
8.	Appendix 45 CPA .

PC: 22972,  
229321  
23008  
CBCA/m/312  
Sec: 3109,  
3110

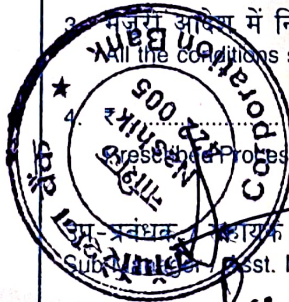
1. उपर्युक्त दस्तावेजों का हमने विधिवत् सत्यापन किया है और हम प्रमाणित करते हैं कि दस्तावेज हर दृष्टि से पूर्ण और सक्रम है ।  
The documents listed above have been duly verified by us and we certify that the documents are complete and in order in all respects.

2. प्रलेखीकरण गाइड के अनुसार निर्धारित सभी दस्तावेज प्राप्त किए गए हैं ।  
All the documents stipulated as per documentation guide are obtained.

3. मंजूरी अधिसूचना में निर्धारित सभी शर्तों का ऋण के संविदापत्र में पूर्णतः पालन किया गया है ।  
All the conditions stipulated in the sanction order are complied before disbursing the loan.

**For CORPORATION BANK**

4. प्रसंस्करण प्रभार / प्रारंभिक प्रभार ..... को वसूल किया गया ।  
Processing Charges / Upfront Fees of ₹ ..... Collected on .....



सहायक प्रबंधक  
Sub-Manager

नाम Name

क.सं. E. No.

दिनांक Date

मुख्य प्रबंधक / Chief Manager  
Nashik 422 005.

नाम Name

क.सं. E. No. :

दिनांक Date :

Rohit Chavre  
18413  
11/08/2016

Arathi  
Arathi Ranjan  
13662  
11/08/2016



ADVOCATE

**Rajesh A. Junnare**

B.Com., LL.B., D.B.M., G.D.C. & A.

ADVOCATE

Offi.: 4, Second Floor, Lele Complex, Opp. Hotel Vaishali / Manali, Post Office / L. I. C. Road, Gole Colony, Opp. Meher Signal, Nasik 422 002  
Email : adv. rajesh.junnare @gmail. com \*\*\* Mob. 9822791870

**LEGAL OPINION**

To,  
**The Chief Manager**  
Corporation Bank,  
Nasik City Branch, College Road, Nasik.

**1 Name, Father's Name & address of the title holder :**  
**Smt. Sunita Mithalal Jain**  
R/o. : Gala No. 13, Bharat Apartment, CIDCO - Ambad Link Road, Nasik - 8.

**2 Description of the property:**  
Shop No. 13 area adm. 20.45 Sq. Mtrs. on Ground floor in "Bharat Apartment"  
Constructed on Plot No. 7 + 8, Total area adm. 684.101 Sq. Mtrs. in Sector C - 1, Bhadrapad,  
CIDCO, New Nasik, Tal. & Dist. Nasik.

Boundaries of	Plot No. 7 + 8	Shop No. 13
On or Towards East :	15 Mtrs. Road	Parking Space
On or Towards West :	Plot No. 9	Shop No. 12
On or Towards South :	15 Mtrs. Road	Marginal space
On or Towards North :	Block "D"	Staircase

**Document Studied**

- 1) Copy of Allotment letter of Plot No. 7 & 8.
- 2) Copy of Agreement to lease dated 7 / 3 / 2000.
- 3) Copy of Possession receipt dated 7 / 3 / 2000.
- 4) Original Agreement for sale Sr. No. 5296/02 dated 10 / 10 / 2002.
- 5) Copy of Apartment Declaration deed Sr. No. 1951/07 dated 13 / 3 / 2007
- 6) Copy of lease deed Sr. No. 2989/12 dated 9 / 4 / 2012 .
- 7) Original Deed of Apartment Sr. No. 2990/12 dated 9 / 4 / 2012.

**If original of the deeds / documents have not been produced  
reasons therefore**

Original document Produced found in order **4**

**5 Tracing of the title of 25-30 years next before scrutiny (As per document provided by Bank)**

City & industrial Development corporation of Maharashtra Ltd. is incorporated under the Indian Companies Act. 1956 having it's Registered office at Nirmal, Second floor, Nariman Point, Mumbai having its administrative office at CIDCO, New Nasik main object of the corporation is to develop the lands and avail the tenements, flats plots to the needy persons.

As per the motive of the corporation they requested the Govt. of Maharashtra for acquisition of the lands, As per the request, government acquired the land's out of various villages of Nasik Taluka i.e. Ambad, Satpur, Pathardi, Chunchale and handed over to the CIDCO, New Nasik after that CIDCO prepare various layout also allotted various plots to various persons on certain terms & condition on lease basis.

In year 1997 CIDCO allotted Plot No. 7 & 8 out of in Sector C - 1, Bhadrapad, CIDCO to Mr. Ratilal Arjunbhai Patel, Mr. Kanjibhai Devjibhai Patel, Mr. Ishwarbhai Kanjibhai Patel on lease basis.

On 7 / 3 / 2000 CIDCO executed agreement to lease with Mr. Ratilal Arjunbhai Patel, Mr. Kanjibhai Devjibhai Patel, Mr. Ishwarbhai Kanjibhai Patel about Plot No. 7 & 8 out of in Sector C - 1, Bhadrapad, CIDCO.



On 7 / 3 / 2000 CIDCO given possession of Plot No. 7 & 8 out of in Sector C - 1, Bhadrapad, CIDCO to Mr. Ratilal Arjunbhai Patel, Mr. Kanjibhai Devjibhai Patel, Mr. Ishwarbhai Kanjibhai Patel by way of Possession receipt.

In this way Mr. Ratilal Arjunbhai Patel, Mr. Kanjibhai Devjibhai Patel, Mr. Ishwarbhai Kanjibhai Patel have acquire legal & valid lease hold rights on Plot No. 7 & 8, So in this capacity they started construction as per Sanctioned building plan by CIDCO & Right to sale constructed area to various intending purchaser.

On 10 / 10 / 2002 M/s. Bhagwati Builders through partner Mr. Ratilal Arjunbhai Patel, enter in to agreement for sale with Smt. Sunita Mithalal Jain about Shop No. 13 by which Smt. Sunita Jain agreed to purchase said property for consideration of Rs. 1,51,250/- out of that some amount paid agreed purchaser said agreement for sale was executed & Registered in the office of SRO Nasik - 4 at Sr. No. 5296/02 dated 10 / 10 / 2002.

On 13 / 3 / 2007 Mr. Ratilal Arjunbhai Patel, Mr. Kanjibhai Devjibhai Patel, Mr. Ishwarbhai Kanjibhai Patel executed Apartment declaration deed of "Bharat Apartment" by which they transfer all the rights of Plot & Construction the iron in favour of "Bharat Apartment" & their member said declaration deed was executed & Registered in the office of SRO Nasik - 3 at Sr. No. 1951/07 dated 13 / 3 / 2007.

On 9 / 4 / 2012 CIDCO executed Lease deed of Plot No. 7 & 8 in favour of Mr. Ratilal Arjunbhai Patel, Mr. Kanjibhai Devjibhai Patel, Mr. Ishwarbhai Kanjibhai Patel by which CIDCO Given said plot on lease basis for period of 70 years computed from 7 / 3 / 2000 said lease deed was executed & Registered in the office of SRO Nasik - 5 at Sr. No. 2989/12 dated 9 / 4 / 2012.

On 9 / 4 / 2012 Smt. Sunita Mithalal Jian purchased Shop No. 13 from Mr. Ratilal Arjunbhai Patel, Mr. Kanjibhai Devjibhai Patel, Mr. Ishwarbhai Kanjibhai Patel by way of Deed of Apartment which was executed & Registered in the office of SRO Nasik - 5 at Sr. No. 2990/12 dated 9 / 4 / 2012.

In this way Smt. Sunita Mithalal Jian have acquire ownership right & Possession on Shop No. 13.

6	Minor's claim / interest, if any in the property	No
7	Whether the latest Tax/ Land Revenue / Society charges paid Receipt has / have been produced.	Yes
8	Application of Land reforms Act. or any other law and its effect on title	N.A.
9	Whether Record or Rights / Patta Pass Book / Khata are maintained and if so, whether for the latest period has been produced	N.A.
10	Encumbrances As per document produce to me through Bank, I have not found Encumbrances & Charges on subject property.	
11	Application of any special enactment, if any, which is applicable to property and affecting the title	N.A.
12	Additional Documents	N.A.
13	Any other points / issues which in the opinion of the advocate are relevant	Nil
14	Final Opinion	

After perusal of all above mentioned papers produce before me through Bank & only relying that papers with presumption of all those documents is true correct & genuine, I am of the opinion that Subject property is Clear & Free from encumbrances. Considering papers, documents produce to me by Bank, I suggested to Bank to Execute Equitable mortgage of the subject property in favour of Bank & also note bank charge in CIDCO record) before distribution of any loan.

