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ShiO  
29/11/24

Kotak Mahindra Bank

Registered Post

Dated: 29.01.2024

1. **MR. SHRIKANT DIXIT**  
**S/O MR. MADAN KISOR** (BORROWER)
2. **MRS. ILU SHARMA**  
**W/O MR. SHRIKANT DIXIT** (CO-BORROWER)

**BOTH AT:**

L-129 HARILOK COLONY,  
JWALAPUR, NEAR ARORA CONFECTIONOR,  
HARIDWAR, UTTARAKHAND- 249401

**BOTH ALSO AT:**

PART OF PLOT NO. 341A,  
KHASRA NO.349 GRAM  
JWALAPUR PARGANA,  
JWALAPUR TEHSIL &  
DISTRICT HARIDWAR- 249401

Dear Sir/Madam,

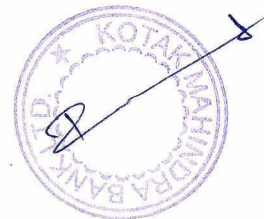
**Sub: Notice for Sale of the Mortgaged Property**

1. We refer to Demand Notice dated **23.11.2021** issued by Fullerton India Home Finance Company Ltd (hereinafter referred to as "**FIHFCL**") 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. 611707210540276 wherein FIHFCL had called upon you to pay the dues of Rs. **Rs.13,03,975.32/- (Rupees Thirteen Lakh Three Thousand Nine Hundred Seventy Five and Thirty Two Paise Only)** and payable as on **16.11.2021** along with future interest applicable from **17.11.2021** until payment in full (hereinafter referred as the "**Outstanding Amount**") and payable by you all under the facilities granted by 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 its rights, title, interests, benefits 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, the Bank has become full and absolute owner and as such is legally entitled to receive the repayment of the financial facility 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 facility. The Bank has been subrogated in place of FIHFCL and all right, title and interest of FIHFCL in respect of Outstanding Amount is now vested with The 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 Authorised officer of KMBL has taken Physical possession of the property described herein below in Annexure "A" (and referred hereinafter as "**Secured Asset**") on 04.01.2024 in exercise of the powers conferred on him under Section 13 (4) of the said Act read with Rules 8 & 9 and in pursuance of order dated **09.03.2023** passed by Hon'ble District Magistrate, Haridwar under Section 14 of the said SARFAESI Act.

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.





- 4. After taking possession of the secured assets, inspection was carried out by approved valuer in compliance of Rule 8(5) of the Security Interest (Enforcement) Rules, 2002 and on the basis of report of valuer, auction of the Secured Assets as mentioned in Annexure "A" has now fixed at the Reserve Price of Rs. 9,50,000/- (Rupees Nine 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 KMBL now proposes to sell the secured asset as mentioned in **Annexure "A"** annexed herewith 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 "AS IS WHERE IS BASIS & AS IS WHAT BASIS & WHATEVER THERE IS BASIS"**, unless we receive the entire outstanding amount i.e **Rs.17,15,235 /-(Rupees Seventeen Lakh Fifteen Thousand Two Hundred Thirty Five Only)** as 15.01.2024 ALONG WITH FUTURE INTEREST APPLICABLE FROM 16.01.2024 until payment in full and other charges as demanded in the instant notice, within the statutory period of 30 (Thirty) days, from the date of present notice and please take notice that if in case auction scheduled herein fails for any reason whatsoever then secured creditor may enforce security interest by way of sale through private treaty, also 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".

S.NO.	PARTICULARS	DETAILS
1	DATE OF AUCTION	06-03-2024
2	TIME OF AUCTION	12:00 PM TO 1:00 PM WITH UNLIMITED EXTENSION OF 5 MINUTES
3	LAST DATE OF SUBMISSION OF EMD WITH KYC IS	05-03-2024 UP TO 6:00 P.M. (IST.)
4	PLACE OF SUBMISSION OF DOCUMENTS	KOTAK MAHINDRA BANK LTD., 7th Floor, Plot No.-7, Sector -125,Noida Uttar Pradesh-201313
5	MODE OF AUCTION	E-AUCTION THROUGH WEBSITE <a href="http://bankauctions.in/">HTTP://BANKAUCTIONS.IN/</a>

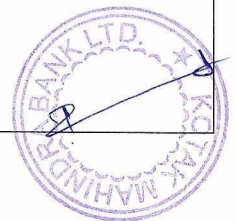
- 7. Please treat this notice as Notice under Rule 8(5) with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002 providing you the Borrowers, a notice of 30 (Thirty) days for sale of the secured asset.
- 8. Post the expiration of the said 30 (Thirty) days, KMBL shall be entitled to sell the 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 sub section 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**

**ANNEXURE - "A"**

NAME OF THE BORROWERS & ACCOUNT NO.	AMOUNT OUTSTANDING	DESCRIPTION OF THE MORTGAGED PROPERTIES	RESERVE PRICE FIXED (RS.) & EMD (RS.)
1. MR.SHRIKANT DIXIT  2.MS.ILU SHARMA   LOAN NO. 611707210540276	<b>Rs.17,15,235 /-(Rupees Seventeen Lakh Fifteen Thousand Two Hundred Thirty Five Only)</b> as 15.01.2024 ALONG WITH FUTURE INTEREST APPLICABLE FROM 16.01.2024 UNTIL PAYMENT IN FULL.	ALL THAT PIECE AND PARCEL OF PROPERTY HOUSE OVER PART OF PLOT NO. 341 A ADMEASURING EAST 32 FT. 6INCH, WEST 32 FT. 6INCH NORTH 14 FT. SOUTH 14 FT. TOTAL AREA 455 SQ.FT. BEARING ITS KHASRA NO. 349 SITUATED AT VILLAGE JWALAPUR PARGANA JWALAPUR TEHSIL & DISTRICT HARIDWAR  <b>THE SAID PROPERTY IS BOUNDED BY:</b> EAST :HOUSE OF OTHER PERSON, WEST : REMAINING PART OF PLOT NO.341A NORTH : LAND OF OTHER PERSON, SOUTH : PASSAGE 15 FEET WIDE  NAME OF THE MORTGAGOR: SHRIKANT DIXIT	RESERVE PRICE RS. 9,50,000/- (RUPEES NINE LAKH FIFTY THOUSAND ONLY)  EMD: RS. 95,000/- (RUPEES NINETY FIVE THOUSAND ONLY)



RL 1100950168 <110095>  
RL A RD00547830IN  
Counter No:1, DP-Code:001  
To:SHRIKANT DIXIT,  
HARIDWAR, PIN:249401  
From:KOTAK MAHINDRA BANK LIMITED , MOIDA 201313  
Wt:40grams,  
Amt:32.00 ,30/01/2024 ,10:50  
<<Track on [www.indiapost.gov.in](http://www.indiapost.gov.in)>>



RL 1100950168 <110095>  
RL A RD005478089IN  
Counter No:1, DP-Code:001  
To:ILU SHARMA,  
HARIDWAR, PIN:249401  
From:KOTAK MAHINDRA BANK LIMITED , MOIDA 201313  
Wt:40grams,  
Amt:32.00 ,30/01/2024 ,10:50  
<<Track on [www.indiapost.gov.in](http://www.indiapost.gov.in)>>



RL 1100950168 <110095>  
RL A RD005477962IN  
Counter No:1, DP-Code:001  
To:ILV SHARMA,  
HARIDWAR, PIN:249401  
From:KOTAK MAHINDRA BANK LIMITED , MOIDA 201313  
Wt:40grams,  
Amt:32.00 ,30/01/2024 ,10:50  
<<Track on [www.indiapost.gov.in](http://www.indiapost.gov.in)>>



RL 1100950168 <110095>  
RL A RD005477843IN  
Counter No:1, DP-Code:001  
To:SHRIKANT,  
HARIDWAR, PIN:249401  
From:KOTAK MAHINDRA BANK LIMITED , MOIDA 201313  
Wt:40grams,  
Amt:32.00 ,30/01/2024 ,10:51  
<<Track on [www.indiapost.gov.in](http://www.indiapost.gov.in)>>

