

REGISTERED AD/BY HAND
(DEMAND NOTICE UNDER SECTION 13(2) OF THE SARFAESI ACT, 2002)

SRGHFL/LEGAL/RJ/SAR/2025/Apr/7108

DATE -: 28-April-2025

TO,

Mr MAN SINGH MEENA S/O CHATARA MEENA

GRAM -BHILWARA TEHSIL - Jahazpur

DISTRICT - BHILWARA-311201 (Rajasthan)

MOB. NO. - 7878565773

(BORROWER)

Mrs SANJU DEVI W/O MAN SINGH MEENA

GRAM -BHILWARA TEHSIL - Jahazpur

DISTRICT - BHILWARA-311201 (Rajasthan)

MOB. NO. - 6376472431

(CO-BORROWER-1)

Mr HARI SINGH MEENA S/O RAMDAYAL MEENA

GRAM -BHILWARA TEHSIL - Jahazpur

DISTRICT - BHILWARA-311201 (Rajasthan)

MOB. NO. - 9571515117

(GUARANTOR-1)

REF: NOTICE AGAINST SRGHFL LOAN ACCOUNT NO. - HLR00000000018062

SUB: NOTICE U/S 13(2) OF SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (HEREINAFTER REFERRED TO AS "ACT") READ WITH SECURITY INTEREST (ENFORCEMENT) RULES, 2002 (HEREINAFTER REFERRED TO AS "RULES") AS AMENDED FROM TIME TO TIME.

Sir/Madam,

At your request, the **SRG Housing Finance Limited (SRG HFL) (CIN: L65922RJ1999PLC015440)** is a housing finance company incorporated under The Companies Act 1956, registered with National Housing Bank (N.H.B.) and regulated by Reserve Bank Of India (R.B.I.) and/or National Housing Bank (N.H.B.), through its registered office, **321 S.M. Lodha Complex, Near Shastri Circle, Udaipur - 313001 (Rajasthan)** and is a **notified company under the SARFAESI ACT, 2002 by Ministry Of Finance on December 18, 2015**, and is engaged inter-alia in the business of rendering finance/loan facilities, to the intending borrowers, primarily against the security of 'immovable property' from time to time, have granted you credit facility by way of financial assistance against assets creating a security interest in favor of the **SRG Housing Finance Limited**. The relevant particulars of the total outstanding liabilities stated in **SCHEDULE 'A'** and the said credit facilities and the security agreement(s)/ document(s) executed by you are stated in **SCHEDULE 'B'**. You have been availed of the financial assistance with an undertaking for repayment of the said financial assistance in terms of the said agreement(s) / document(s).

You the above-named addressee borrower/co-borrower(s) and guarantor(s) (Hereinafter all the above-named addressee be collectively referred as “**Borrowers**”).

You have also created mortgage by way of deposit of title deeds and/or registered mortgages creating a security interest in favor of **SRG Housing Finance Limited**. The documents relating to such Mortgage is also stated in **SCHEDULE ‘B’** and the relevant particulars of the secured assets are specifically stated in **SCHEDULE ‘C’**.

We hereby inform you the above-named addresses that SRGHFL is the secured creditor, and the debt owing to SRGHFL is a secured debt inter-alia on the said secured asset, which is a secured asset of SRGHFL. The term borrower has been defined under section 2(f) of the SARFAESI Act, 2002 and means any person who has been granted financial assistance by Bank/Financial Institution or who has given any guarantee or created any mortgage/created charge as security for the said financial assistance granted by the Bank/Financial Institution. Hence, all and each of the borrowers/guarantors of SRGHFL, who are under a liability to SRGHFL, have made default in payment of secured debt including interests in respect thereof.

We hereby inform you that you the above-named addressee have committed breach of the terms and conditions of the said loan agreement and other documents executed in relation thereto by the inter alia defaulting in payment of installments due and payable by you to SRGHFL, under said loan agreement.

You have also acknowledged subsistence of the liability in respect of the aforesaid credit facilities by executing documents mentioned in **SCHEDULE ‘B’**. The operation and conduct of the above said financial assistance /credit facilities have become irregular and the debt has been classified as Non-Performing Assets (NPA) on **28-April-2025** under the directives/guidelines related to asset classification issued by the National Housing Bank (N.H.B.), New Delhi and/or the Reserve Bank of India (R.B.I), consequent to the default committed by you in repayment of principal debt and interest thereon.

Therefore, the **SRG HFL** hereby calls upon your u/s 13(2) of the said ACT by issuing this notice to discharge in full your liabilities stated hereunder to the **SRG HFL within 60 days from the date of this notice**. Your outstanding liabilities (in aggregate) due and owing to the SRG HFL is in the sum of **Rs. 0.00 /- (RUPEES Only) 28-April-2025** and you are also liable to pay future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges, Penal interest, etc., w.e.f **29-April-2025**.

If you fail to repay to the **SRG HFL** the aforesaid sum of **0.00 /- 28-April-2025** with future interest and incidental expenses, penal Interest, costs as stated above in terms of this notice u/s 13(2) of the ACT, the **SRG HFL** will exercise all or any of the rights detailed under Sub Section (4) of section 13, by taking possession of the property mentioned in **SCHEDULE ‘C’**. **SRG HFL** can exercise rights conferred under section 14 and any other rights mentioned in the said **ACT** for the enforcement of security interest. You are also put on notice in terms of Section 13(13) of the ACT that, you shall not transfer by the way of sale, lease, or otherwise of the said secured assets detailed in **SCHEDULE ‘C’** of this notice without obtaining the written consent of the **SRG HFL**. We may add that non-compliance with the above provision contained in Section 13(13) of the ACT, is an offence punishable under section 29 of the said Act.

Your attention is invited to the provision of Section 13(8) of the ACT, in respect of time available, to redeem the secured assets, As “ (8) If the dues of the secured creditor together with all costs, charges and expenses incurred by him are tendered to the secured creditor at any time before the date fixed for sale or transfer, the secured asset shall not be sold or transferred by the secured creditor, and no further step shall be taken by him for transfer or sale of that secured asset.” Please also note that if the entire number of outstanding dues together with the costs, charges and Expenses incurred by our company is not tendered before the events as mentioned above, you may not be entitled to redeem the secured asset(s) thereafter.

Please also note that this notice is sent to you without prejudice to the other rights and remedies available to **SRG HFL** including initiation of the appropriate legal proceedings before the appropriate courts and/or tribunal for recovery of the said outstanding amount. This notice is also without prejudice to **SRG HFL's** right to institute further proceedings as warranted under the law.

You are therefore called upon to comply with the demand under this notice and to avoid further action under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, read with Security Interest (Enforcement) Rules, 2002 which shall be at your costs and consequences, of which please take notice.

The said financial assistance is also secured by the personal guarantee and the same is forwarded to below stated guarantor/s: -

Mr HARI SINGH MEENA S/

GRAM BHILWARA- TEHSIL -Jahazpur

DISTRICT -BHILWARA - 311201 (Rajasthan)

(GUARANTOR-1)

Mobile No. - 9571515117

You are requested to make the payment of the amount mentioned in SCHEDULE 'A' enclosed in the notice in terms of the letter of guarantee and other documents executed by you.

Yours Faithfully

**Authorized Officer
SRG Housing Finance Limited,
Udaipur**

SCHEDULE ‘A’

LOAN ACCOUNT NO	DETAILED BREAKUP OF TOTAL OUTSTANDING AS ON 28-April-2025 {INCLUSIVE OF INTEREST UPTO		RUPEES (₹)	PAISA
HLR00000000018062	PRINCIPLE OUTSTANDING	₹	492060	00
	INSTALLMENT BALANCE	₹	-7	94
	INCIDENTAL CHARGES	₹	0	00
	OVERDUE CHARGES	₹	0	00
	INTEREST CHARGES	₹	0	00
	TOTAL OUTSTANDING	₹	492053	94
	TOTAL OUTSTANDING (ROUND DOWN)	₹	0	00
(IN WORDS)	₹ 0.00/- RUPEES RUPEES ONLY as on 28-April-2025 plus Future Interest, Incidental Expenses, cost, charges etc			

SCHEDULE ‘B’

(Details of Security Documents including all supplementary documents & Documents evidencing the creation of mortga

S. NO.	PARTICULAR OF DOCUMENTS	NATURE OF DOCUMENTS	DATE OF EXECUTION	AMOUNT

SCHEDULE ‘C’

PROPERTY DETAILS: (All piece and parcel of PLOT & BUILDING and made thereon)

DETAILS OF SECURED PROPERTY:

NAME OF OWENER(s) of IMMOVABLE PROPERTIES	Shri Man Singh Meena So Chatra Meena
IMMOVABLE PROPERTY DETAILS	
PROPERTY LOCATION	Patta No. 24,Village-Samel Ka Bhata, Sarsiya, Gram Panchayat -Sarsiya, Panchayat Samiti -Jahajpur,
TEHSIL	Jahazpur
DISTRICT	BHILWARA
STATE	Rajasthan
AREA OF LAND	2496 (Sq. Ft)
SURROUNDED BY	
EAST	House Of Chitar/Chatra Meena
WEST	House of Gopal/Santara Meena
NORTH	Common road
SOUTH	House Of Rameshwer Lal/Mishri Lal Meena