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Kotak Mahindra Bank

Speed Post

Dated: 21.10.2026

1. **Mr. Manish Kapoor** **(Borrower)**
   S/o Mr. Krishna Gopal Kapoor

2. **Mrs. Jaipreet Kapoor** **(Co-Borrower)**
   W/o Mr. Manish Kapoor
   Both At:
   MIG-12, SBI Colony, Barra-3,
   Kanpur Nagar, Uttar Pradesh-208027

   Both Also At:
   Flat No. D-6 SF, 117/N/76, Kakadeo
   Kanpur-208027

Dear Sir/Madam,

Sub: Notice for Sale of the Mortgaged Property

1. We refer to Demand Notice dated **15.09.2021** issued by Fullerton India Home Finance Company Limited (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.610507510453358 wherein we had called upon you to pay the dues of **Rs.21,54,027.05/- (Rupees Twenty One Lakh Fifty Four Thousand Twenty Seven and Five Paisa Only)** outstanding as on **09.09.2021** with further interest applicable from **10.09.2021** until payment in full **(hereinafter referred as the "Outstanding Amount")** and payable by you 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 the rights, title, security interests, benefits, financial documents, in the facility(ies) granted by FIHFCL with other incidental right thereto including the assignment of the said facility 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 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. KMBL has become the absolute owner of the said account(s) and all rights, title and interest in respect of outstanding amount pertaining to above said account(s) 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 the FIHFCL has taken possession of the property described herein below in **Annexure "A"** (and referred hereinafter as **"Secured Asset")** on 24.01.2022 in exercise of the powers conferred on him under Section 13(4) of the said Act read with Rule 8 & 9.

KOTAK MAHINDRA BANK LTD.

Serial Number: 503105072026F003992

Kotak Mahindra Bank Ltd.
CIN L65110MH1985PLC038137
Plot No.7, Sec. 125, Noida, District Gautam Budh Nagar, UP-201313. Extn no. 0120 6173062
www.kotak.bank.in
Registered Office: 27 BKC, C-27, 'G' Block, Bandra Kurla Complex, Bandra East, Mumbai-400 051, Maharashtra India.

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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 the report of the valuer, the Reserve Price of the secured asset is fixed at Rs.20,00,000/- (Rupees Twenty Lakh 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 the Bank now proposes to sell the secured asset 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.39,00,050/- (Rupees Thirty Nine Lakh Fifty Only)** outstanding as on **16.10.2026** with further interest applicable from **17.10.2026** 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 the present notice. Please note 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	01.12.2026
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	30.11.2026 UP TO 6:00 P.M (IST)
4	PLACE OF SUBMISSION OF DOCUMENTS	Kotak Mahindra Bank Ltd, Speed Building 3, Shahnazaf Road, La Place, Hazratganj, Lucknow - 226001
5	MODE OF AUCTION	E-auction through website **HTTPS://BANKAUCTIONS.IN/**

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.

KOTAK MAHINDRA BANK LTD.

Serial Number: 503105072026F003993

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.

10. Should you have any representation to be made in response to this notice, please mark the same Mr. Ritesh Chauhan (Mob No. +917355036788) at 7th Floor, Plot No. 7, Sector-125, Noida, Uttar Pradesh – 201313, E-mail ID– rard.customercare@kotak.com only, in order to enable us to respond in time. Please note that we shall not be responsible for not responding to any of your representations made in response to this notice if the same is addressed to any other person or place.

For Kotak Mahindra Bank Limited

Authorized Officer

Serial Number: 503105072026F003994

ANNEXURE – "A"

Name of the Borrowers & Loan Account No.	
Name of the borrowers	1. Mr. Manish Kapoor 2. Mrs. Jaipreet Kapoor
Loan account no.	610507510453358

Amount outstanding
Rs.39,00,050/- (Rupees Thirty Nine Lakh Fifty Only) outstanding as on 16.10.2026 with further interest applicable from 17.10.2026 along with all cost, charges & expenses until payment in full.

Description of the Mortgaged property
All that part and parcel of Flat No. D-6, situated on the Second Floor of Multi-Storied Building bearing Premises No. 117/N/76, constructed on Plot No. 388, Block No. 96, Scheme No. 1, Kakadeo, Kanpur Nagar, Uttar Pradesh, admeasuring approximately 50.676sq. mtr., together with proportionate undivided share in the land admeasuring 13.776 sq. metres, along with common passage and staircase rights. Boundaries: East: Plot No.75 West: Flat No.D-5 North: Flat No.D-7 South: Open to the sky **Name of the mortgagor**: Mr. Manish Kapoor

Reserve Price (in INR) & EMD (in INR)	
Reserve price:	Rs.20,00,000/- (Rupees Twenty Lakh Only)
EMD:	Rs.2,00,000/- (Rupees Two Lakh Only)

List of Encumbrance (if any): Nil

KOTAK MAHINDRA BANK LTD.

Serial Number: 503105072026F003995