



UMFB AHMEDABAD Branch, Asha Arcade,
Opp Gandhigram Railway Station Ellisbridge, Ahmedabad – 380 009

DEMAND NOTICE UNDER SEC. 13 (2)

To,
THE BORROWER

1. **Astron Paper & Board Mill Ltd**
Registered Address: Office: D-702, Ganesh Meridian, Opp. High Court, SG Highway, Ahmedabad – 380060
Unit Address : Survey No.52/1-2, 53/1-2 Village Sukhpar, Viramgam Halvad Highway, Taluka Halvad, Dist. Morbi 363330
Unit Address : Survey No. 64/1, Village: Chubadak, Taluka: Bhuj, Dist. Kutchh 370 105

2. **THE GUARANTOR/S**

(a) - **Shri Kirithhai G Patel**,
C-7, Sentossa Green Land, S P Ring Road, Ranakpur, Gandhinagar Gujarat 380060

(b) - **Shri Ramakant K Patel**
C-25, Sentossa Green Land, Science City Road, Ranakpur, Gandhinagar Gujarat 382721

(c) - **Shri Karsanbhai H Patel**
01.Gokuldharam, Daramali, Idar Sabarkantha, Gujarat 383 110
Sir/Madam,

Notice under Sec.13 (2) read with Sec.13 (3) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
You the addressee No 1 & 2 herein have availed the following credit facilities from our **UMFB Ahmedabad Branch** and failed to pay the dues/installment/ interest / operate the accounts satisfactorily and hence, in terms of the RBI guidelines as to the Income Recognition and Prudential Accounting Norms, your account/s have been classified as Non-Performing Asset as on 19/12/2024. As on 20/12/2024 a sum of Rs.27,68,47,082 (Rupees Twenty Seven Crores Sixty Eight Lakhs Forty Seven Thousand Eighty Two) is outstanding in your account/s.

The particulars of amount due to the Bank from No 1 & 2 of you in respect of the aforesaid account/s are as under:

Type of Facility	Limit Sanctioned	Account No	Outstanding amount as on date of NPA i.e. as on 19.12.2024	Un applied interest w.e.f 01.12.2024 to 19.12.2024	Penal Interest (Simple)	Cost/ Charges incurred by Bank.	Total dues
Cash Credit Facility	17,00,00,000.00		16,99,96,331.00	14,73,549			17,14,69,880
Letter of Credit and Bank Guarantee (devolved/ invoked)	20,00,00,000.00	312807030001543	50,51,336	35,096			50,86,432
		312807030001544	54,46,683	53,168			54,99,851
		312807030001545	54,32,720	50,262			54,82,982
		312807030001546	24,67,505	20,292			24,87,797
		312807040000018	60,33,076	1,51,790			61,84,866
		312807040000020	1,78,05,600	1,67,743			1,79,73,343
		312807040000022	19,31,410	18,711			19,50,121
		312807040000023	1,28,91,909	1,24,912			1,30,16,821
		312807040000024	57,03,844	37,785			57,41,629
		312807040000025	1,81,18,378	83,018			1,82,01,396
		312807040000026	51,25,551	5,162			51,30,713
		312807040000027	1,16,01,026	1,12,596			1,17,13,622
		312807040000028	43,56,459	42,309			43,98,768
		312807040000030	24,84,620	24,241			25,08,861
		Total Dues					27,68,47,082

2. To secure the repayment of the monies due or the monies that may become due to the Bank, **Astron Paper & Board Mill Ltd.** had executed documents on 05.05.2022/11.05.2022 & 11.05.2022 (mortgage) and created security interest by way of Mortgage of Hypothecation and Mortgage:

Mortgage of immovable property described herein below on Pari Passu basis

i. Plot of land at Survey No.55, Village Sukhpar, Viramgam Halvad Highway, Taluka Halvad, Dist. Surendranagar, admeasuring 11028 SqMtrs. owned by the company East: By Kharabla land, West: By Survey No. 54, North: By Kharabla land, South: -Road

ii. Plot of land at Survey No.54, Village Sukhpar, Viramgam Halvad Highway, Taluka Halvad, Dist. Surendranagar, admeasuring 12950 SqMtrs., owned by the company East: By Survey No.55, West: By Kharabla land, North: -Road

iii. L&B at Survey No.52/1, 52/2, 53/1,53/2/3 Village Sukhpar, ViramgamHalvad Highway, Taluka Halvad, Dist. Surendranagar, admeasuring 45224 SqMtrs., owned by the company, **Boundary of Survey No 52/1** East-By road of Sukhpar and Chandigarh, West- By land survey No. 52/2, North -By Kharabla land, South -By Kharabla land, **Boundary of Survey No 52/2** East- By land survey no 52/1, West- By land survey No. 53/1, North - By Kharabla land, South - By Kharabla land, **Boundary of Survey No 53/1** East- By land survey no 52/2, West- By land survey No. 53/2, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/2**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/3**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/4**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/5**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/6**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/7**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/8**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/9**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/10**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/11**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/12**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/13**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/14**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/15**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/16**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/17**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/18**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/19**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/20**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/21**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/22**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/23**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/24**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/25**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/26**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/27**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/28**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/29**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/30**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/31**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/32**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/33**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/34**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/35**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/36**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/37**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/38**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/39**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/40**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/41**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/42**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/43**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/44**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/45**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/46**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/47**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/48**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/49**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/50**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/51**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/52**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/53**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/54**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/55**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/56**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/57**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/58**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/59**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/60**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/61**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/62**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/63**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/64**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/65**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/66**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/67**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/68**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land, **Boundary of Survey No 53/69**, East- By land survey no 53/1, West- By Kharabla land, North - By land survey no 55 after vankalo, South - By Kharabla land,