DEMAND NOTICE TO THE BORROWER

Date:-15.05.2025

To
Mrs. Yogita Swapnil Potadar &
Mr. Swapnil Dilip Potadar

A/P malgaon Tal- Satara
Dist-Satara-**413304**

Sir / Madam,

Sub: Demand Notice under Section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002 to the borrower.

The undersigned holding the post of **Chief Manager** in her capacity of the Authorized Officer of Central Bank of India under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest , 2002 (hereinafter called the 'SARFAESI Act', for the sake of brevity) hereby issues this notice to you as follows:

You are aware that at your request, you have been granted by Central Bank of India hereinafter called 'Bank', through its **SATARA** Branch, financial assistance as detailed of **Schedule A** hereto.

The said financial assistance was sanctioned , inter alia, against security interest created in favour of Bank by executing, inter alia, security documents in the manner as detailed/mentioned in **Schedule 'B'** along with details of property.

That you did not operate the account and did not repay the dues of bank as per the terms of sanction and consequently, your account was classified a non performing asset **w.e.f 20/04/2025** in accordance with the applicable guidelines issued by Reserve Bank of India from time to time. In spite of repeated requests by Bank, you have failed to repay the dues of bank

The facility wise details of the amount due from you are mentioned in **Schedule A** hereto. The total amount due against you being the sum total of all the amounts due under various financial facilities, as detailed in schedule A hereto, comes to **Rs.3156436.39 (Rupees Thirty One Lakhs Fifty Six Thousands Four Hundred Thirty Six Rupees and Thirty Nine Paisa Only)** Plus further interest and other charges mentioned in the Schedule A from date of NPA and minus amount paid from date of NPA you have defaulted in repayment of the entire said amount.

Therefore, you are hereby called upon under Section 13(2) of SARFAESI Act, to discharge your liabilities in full by paying the entire amount due being Rs.3156436.39 (Rupees Thirty One Lakhs Fifty Six Thousands Four Hundred Thirty Six Rupees and Thirty Nine Paisa Only) with further interest at the applicable rate/s of interest mentioned in the Schedule A from the date of NPA till the date of full and final payment along with incidental expenses, charges and costs

Schedule-'B'

(Details of Security Documents executed by the borrower)

Date and nature of document (mortgage deed/ deeds /hypothecation deed/deeds etc.) by which the assets mentioned in Column 2 of this table are secured. In case of equitable mortgage, give particulars of EM.

	Name of Document
1	EM NO 347/2022 Deed No 3862/2022 dated 11/07/2022

Schedule-'C'

(Detailed description of the secured asset/ Mortgaged Property/ Hypothecated Goods)

Immovable asset

Complete detailed description of Immovable property Land & Building and details of title deed with its boundaries

Collateral Security:
Survey No-377/1C/1D Plot No-13/14C Row House No 03 Land Area-40.25 Sq.M Area of Constructed Property 48.300Sq.M in the Name of Swapnil Dilip Potadar and Yogita Swapnil Potadar at A/P- Karne Turf Satara Tal & Dist- Satara

BOUNDRIES OF OF SAIF FLAT-
On or towards East- 6M Road
On or towards West- - Survey No 371/2
On or towards South- Row House No- 2
On or towards North- Row House No- 4

Date:-15.05.2025
Place:-Sholapur

For, Central Bank Of India
कृते, सेंट्रल बैंक ऑफ इंडिया
(Authorised Officer)
(प्राधिकृत अधिकारी)

सेंट्रल बैंक ऑफ इंडिया क्षेत्रिय कार्यालय सोलापुर Solapur Regional Office Central Bank of India