DEMAND NOTICE TO THE BORROWER/CO-BORROWER
BY REGISTERED POST WITH ACK. DUE

Date:-21.03.2025

To
1.Mr. Anandrao Raghunath Salunkhe (Borrower) (Deceased) through legal heirs Mr. Rohit Anandrao Salunkhe
Address- 103 Shivleela Apartment, Chandan Nagar, Satara, Maharashtra, Pophali, 415004.

2.Mr. Rohit Anandrao Salunkhe (Co-borrower)
Address- 103 Shivleela Apartment, Chandan Nagar, Satara, Maharashtra, Pophali, 415004.

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 his 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, Sulaksha Plaza First Floor 52/53 Ravivar Peth Near Gite Building Powai Naka Satara Dist. Satara 415001 financial assistance detailed columns 2 to 3 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 28.02.2025** 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 columns 4 to 9 in **Schedule A** hereto. The total amount due against you being the sum total of all the amounts due under various financial facilities, detailed in columns 4 to 9 in schedule A hereto, comes to **Rs. 3530196.22/- (Rupees Thirty Five Lakh Thirty Thousand One Hundred Ninety Six and Twenty two Paisa Only)** and 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 to Rs. 3530196.22/- (Rupees Thirty Five Lakh Thirty Thousand One Hundred Ninety Six and Twenty two Paisa Only) with further interest at the applicable rate/s of interest mentioned in the Schedule A from the date of Notice till the date of full and final payment along with incidental expenses, charges and costs recoverable from you as per terms of contract and/or as per law, within sixty days from the date of this notice.

Saived Divini, 1st floor, Plot No 44, Vishal Nagar, Jule Solapur, Opp. To V.G. Shivdare Jr. College Medical Collage, Solapur (MH) Pin: 413001 E-mail : recvsolaro@centralbank.co.in

Rohit S

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If you fail to repay to the Bank the total dues which you have been called upon to pay here in above the Bank will exercise all or any of the rights available to it under the provisions of the SARFAESI Act read with the Rules framed thereunder.

You are also put on notice that in terms of Section 13(13), you are legally bound not to transfer the secured assets detailed in **Schedule 'C'**, by way of sale, or otherwise, without obtaining prior written consent of the bank.

Your attention is also drawn to Section 29 of SARFAESI Act which provides that any contravention of provisions of this SARFAESI Act amounts to an offence punishable with imprisonment up to one year or fine or both.

This notice of demand is issued without prejudice to and shall not be construed as waiver of any other rights or remedies which the bank has already exercised and/ or may exercise, including any legal action for recovery of the said dues and also for further demands for the sum that may be found /fall due and payable by you to us.

Your attention is drawn to the provisions of Section 13(8) of the SARFAESI Act, 2002 in respect of time available to you to redeem the secured assets.

AUTHORISED OFFICER/CHIEF MANAGER

Schedule-'A'

Details of financial facilities sanctioned and availed AND the details of the amount due

Sr. No.		A/C No. **5382180423**
1	Type of financial facility sanctioned and availed	Term Loan-Cent Home Loan
2	Amount of the financial facility sanctioned	Rs. 30,00,000/-
	Rate of Interest (RoI) As per Sanction letter	6.50 (Repo Rate) + 2.30(Spread)= 8.80 % Floating
3	Total amount of ledger balance outstanding on the date of notice	Rs. 3460375.22/-
4	The date upto which the interest has been charged in the ledger	**28.11.2024**
5	Amount of interest EXCLUDING PENAL INTEREST, if any, from the date the interest was last charged in the ledger... to the date of notice	Rs.69821/-
6	Rate of interest with periodicity of compounding at which amount in column (6) has been calculated	**8.80% (Floating)**
7	Amount of penal interest charged without compounding from the date the penal interest was last charged up to date of notice	NIL
8	incidental expenses, charges, and costs , if any, as per law/terms of sanction	NA
9	Total amount due up to the date of noticed	**Rs. 3530196.22/-**

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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	Equitable mortgage EM No 431/2023 dated 19.04.2023, Notice of Intimation NOI Filing-SLR2-376-2025 dated 11.03.2025

Schedule-'C'

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

Immovable asset

DESCRIPTION OF THE PROPERTY

Immovable property all part and parcel of Register .Survey no. 34/1/2, Admeasuring area 1714 Sq.mtr Plot No. 1 Admeasuring area 988 Sq.mtr constructed Building "Samarth Residency", 5th Floor Flat no 507. Admeasuring Carpet Area 31.47 Sq.mtr Saleable area 56.68 Sq. Mtr within the village limits of mouje Jakat wadi Taluka Satara and registration Sub-District Satara and Registration District Satara Situated at Satara 415003. there about together with building, and fixed structures etc. constructed / erected / installed thereon owned by **Mr. Anandrao Raghunath Salunkhe & Mr. Rohit Anandrao Salunkhe**

Boundaries of Flat

On or towards the North by : Flat No. 506
On or towards the South by : Flat No. 508
On or towards the East by : Open to Sky
On or towards the West by : Lift And Staircase

Solapur Regional Office

AUTHORISED OFFICER/CHIEF MANAGER

Enclosed: Statement of Account

Date:-21.03.2025
Place:-Solapur

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