Pan IXPPS7295B

DEMAND NOTICE TO THE BORROWER

Date:-24.10.2025

To
Mrs. Yogita Makrand Sakunde

Address1:-Flat No4, Saraswati Complex,
Shukrwar Peth, Opposite Bodhe Hospital,
Satara (MH)-415002.

Address2:-Flat No F-33, Fifth Floor,
Sahyog Anand Apartment,
Shahunagar, Godoli Tal and Dist-Satara-415002.

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 18.10.2025** 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.4778680 (Rupees Forty Seven Lakhs Seventy Eight Thousands Six Hundred Eighty Only)** Plus further interest and other charges mentioned in the Schedule A from date of notice and minus amount paid from date of notice 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.4778680 (Rupees Forty Seven Lakhs Seventy Eight Thousands Six Hundred Eighty 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.

If you fail to repay to the Bank the total dues which you have been called upon to pay hereinabove 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.

Schedule-'A'

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

Loan Acct. No.	Account Type	Scheme	Sanctioned Limit & Date of Sanction (Amt. Rupees)	Total Dues As on. 24.10.2025 (Amt. Rupees) Plus further plus interest and other charges	Date of NPA	Applicable Rate of int. at present
5523311802	**Term loan**	**CENT HOME LOAN**	**Rs.4320000/- 13.12.2023**	**Rs.4778680/-**	**18.10.2025**	**7.5%**
TOTAL			**Rs.4320000/-**	**Rs.4778680/-**		

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 456/2024 dated 19.01.2024
2	6-Notice of intimation File No 67/2024 Dated 12.02.2024

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:

Flat No. F-33, Floor No-5, in " Sahyog Anand Apartment" constructed on Plot No 22+23+24, R.S.No. 162/2 Carpet area-47.96 Sqm. Open Balcony area-10.14 Sqm and Enclosed Balcony area-3.79 sq.m total admeasuring area-61.89 Sqm at Shahunagr, Godoli Tal And Dist.- Satara -415002 Owned by Mrs. Yogita Makrand Sakunde.

Boundaries of Flat:-

On or towards East- Duct, comman passage Flat No. F-34
On or towards West- Open Space of building
On or towards South- Duct staircase & Flat No F-38
On or towards North- Open Space of building

For, Central Bank Of India
कृते, सेन्ट्रल बैंक ऑफ इंडिया

Authorized Officer/Chief Manager
(Authorised Officer)
(प्राधिकृत अधिकारी)

Date:-24.10.2025
Place:-Sholapur