करीमनगरशाखा
KARIMNAGAR BRANCH
3-5-335, गांधीरोडGandhi Road
फोनPhone: 0878-2260086, 9948125184
करीमनगर KARIMNAGAR - 505001
इमेलE mail: karimnagar@indianbank.co.in

इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

Date: 15.07.2026

Demand Notice

Notice under Sec.13 (2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002

"By Registered Post with Acknowledgement Due"

From

Chief Manager
Authorized Officer
Indian Bank,
Karimnagar

To:

Borrower/ Mortgagor	**Co- borrower/Borrower:**
1.**Mr. Gouda Venkateshwalu** **S/o Mr. Gouda Veeresham** Address1 : **H.No. 5-40, Durshed, Karimnagar District, Telangana** **PIN- 505001**	**2. Mrs. Gouda Jyothi** **W/o Mr. Gouda Venkatesharlu** Address1 : **H.No. 5-40, Durshed, Karimnagar District, Telangana** **PIN- 505001**

Sir / Madam,

Sub: Issue of Demand Notice on **Your Loan No. 6624875392(HL), 7615433539 (CC) and 7744003663(VL) with Indian Bank, Durshed Branch (CBS code 2922)-Reg**

The 1st and 2nd of you is an borrower and Co borrower and the first of you is the mortgagor having offered assets as security to the loan accounts availed by the 1st and 2nd of you.

At the request of the **1st** and **2nd** of you, in the course of banking business, the following facilities were sanctioned and were availed by **1st** and **2nd** of you:-

Nature of facility	Limit
HOME LOAN Ac no **6624875392** - MR. GOUDA VENKATESHWARLU	19.00
MSME-CC-GST ADVANTAGE-REPO ac no **7615433539** - M/S NEW YAHOVA CEMENT AGENCIES PROP.GOUDA VENKATESHWARLU	15.00

For INDIAN BANK
Authorised Officer

VEHICLE LOAN Ac no **7744003663** MRS.GOUDA JYOTHI	10.00

The first and second of you have executed the following documents for the said facility:

Nature of facility	Nature of documents
1. HOME LOAN	DEMAND PROMISSORY NOTE Term Loan Agreement, Memorandum of Deposit of Title Deeds

The first of you have executed the following documents for the said facility:

Nature of facility	Nature of documents
2. MSME-CC-GST ADVANTAGE-REPO	DEMAND PROMISSORY NOTE Agreement of Hypothecation of Movables Agreement for Open Cash Credit

The Second of you have executed the following documents for the said facility:

Nature of facility	Nature of documents
1. VEHICLE LOAN	DEMAND PROMISSORY NOTE Agreement of Hypothecation of Vehicle

The repayment of the said loan is secured by mortgage of property situated at The R.C.C roofed house bearing H No 5-40, with total area measuring 302.50 sq.yards in Sy No. 183 situated at Durshed Village of Karimnagar Mandal and Dist within the limits of Durshed Grampanchayath and under the judrisdiction of Sub Dist. And District Registration Karimnagar as given in schedule hereunder belonging to 1st of you. (as mentioned above).

You have acknowledged the indebtedness in respect of the aforesaid facilities from time to time. The last such acknowledgment issued in our favour for Rs.16,78,737/- (Home Loan only) dated 02/03/2024.

Despite repeated requests calling upon you to pay the amounts together with interest, all of you and each of you who are jointly and severally liable have failed and committed default in repaying the amount due. The said loan has been classified as Non-Performing Asset since 09/07/2026 in accordance with directions/guidelines relating to asset classifications issued by Reserve Bank of India.

The total outstanding dues payable by you as on 15/07/2026 is of Rs.39,89,096/- (Thirty Nine Lakhs Eighty Nine Thousand ninety six rupees only) pertaining to 1) Home Loan amount to Rs. 16,42,176/- (Rupees Sixteen lakhs Forty Two Thousand One hundred and Seventy Six rupees only) 2) MSME-CC-GST ADVANTAGE-REPO in the name of M/s New Yahova Cement Agencies amount to Rs. 15,35,940/- (Fifteen Lakhs Thirty Five Thousand nine hundred and forty rupees only) and 3) Vehicle Loan amounts to Rs. 8,10,980/- (Rupees Eight Lacs Ten Thousand nine Hundred and Eighty rupees Only) and the said amount carries further interest at the agreed rate from 15/07/2026 till date of repayment.

The term borrower under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 means any person who has been granted financial assistance by Bank

For INDIAN BANK

Authorised Officer

or who has given any guarantee or created any mortgage / created charge as security for the said financial assistance granted by the Bank.

Therefore, all of you and each of you are hereby called upon to pay the amount due as on date 13/07/2026 amounts to Rs. Rs.39,89,096/- (Thirty Nine Lakhs Eighty Nine Thousand ninety six rupees only) together with interest from this date till date of payment within 60 days from the date of this notice issued under Sec.13 (2) failing which Bank will be constrained to exercise its rights of enforcement of security interest without any further reference to you under the said Act. If you fail to discharge your liabilities in full within 60 days from the date of this notice, Bank shall be exercising its enforcement rights under Section 13(4) of the Act as against the secured assets given in the schedule hereunder.

On the expiry of 60 days from the date of this notice and on your failure to comply with the demand, Bank shall take necessary steps to take possession by exercising its rights under the Act.

Please note that as per the provisions of Sec. 13 (13) of the Act, no transfer of the secured assets (given in the schedule hereunder) by way of sale, lease or otherwise, shall be made after the date of this notice without the prior written consent of the bank.

Needless to mention that this Notice is addressed to you without prejudice to any other remedy available to the Bank. Please note that this notice is issued without prejudice to Banks right to proceed with the proceedings presently pending before DRT/RO of DRT/DRAT/Court and proceed with the execution of order/decree obtained/to be obtained.

Please note that the Bank reserves its right to call upon you to repay the liabilities that may arise under the outstanding bills discounted, Bank guarantees and letters of credit issued and established on your behalf as well as other contingent liabilities.

"We draw attention to the provisions of Section 13(8) of the SARFAESI Act and the Rules framed there under which deals with your rights of redemption over the securities"

The Undersigned is a duly Authorized Officer of the Bank to issue this Notice and exercise powers under Section 13 aforesaid.

SCHEDULE OF PROPERTY

The specific details of the assets in which security interest is created are enumerated here under:

Mortgaged Assets	The R.C.C roofed house bearing H No 5-40, with total area measuring 302.50 sq.yards in Sy No. 183 situated at Durshed Village of Karimnagar Mandal and Dist within the limits of Durshed Grampanchayath and under the judrisdiction of Sub Dist. And District Registration Karimnagar and bounded by (as per Sale Deed) North : House of Nerella Komuraiah South : House of Gouda Srihari East :16 feet Wide Road West : Road

Yours faithfully,

For INDIAN BANK

Chief Manager
Authorized Officer

Authorised Officer