



NOTICE TO BORROWER

(UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT, 2002)

To,

Mr.CHEKKA MURALI KESAVAKRISHNA (Borrower) S/o CHEKKA VARA PRASAD RAO Door No : 49-4-14/2 1 ST LINE, SHIRDI SAI NAGAR, NEAR INDIRA FOODS MACHAVARAM GUNADALA VIJAYAWADA Mobile No : 9000392394	Mrs.CHEKKA NAGA SWATHI (Co- Borrower) W/O CHEKKA MURALI KESAVAKRISHNA Door No : 49-4-14/2 1 ST LINE, SHIRDI SAI NAGAR, NEAR INDIRA FOODS MACHAVARAM GUNADALA VIJAYAWADA
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Dear Sir,

Re: Credit facilities with our Uppaluru Branch.

1. We refer to our letter No.Retail-0000**2507360**-LMS dated **29-03-2024** conveying sanction of Baroda Home Loan vide account number **16760600018231** and the terms of sanction to **Mr. CHEKKA MURALI KESAVAKRISHNA S/O CHEKKA VARA PRASAD RAO AND Mrs.CHEKKA NAGA SWATHI** Pursuant to the above sanction you have availed and started utilising the credit facilities after providing security for the same, as hereinafter stated. The present outstanding in various loan/credit facility accounts and the security interests created for such liability are as under:

Nature and type of facility	Limit (Rs)	Rates of Interest	O/s as on (inclusive of interest upto 09-10-2025
Term Loan – Baroda Home loan - 16760600018231	38,00,000/-	7.85%	Rs.36,10,277.00 /- + 23,304.31 (unapplied interest) + 73,808.84 (unserved interest) + 932(Compounding Interest) and interest thereon from 10-10-2025 + other charges if any till realization Total Aggregating: Rs. 37,08,322.15/-



ఉపపరిశ్రామ శాఖ, పోస్టాఫీసు దగ్గర, మెయిన్ రోడ్, ఉప్పలూరు, కాంకిపాడు మండలం, కృష్ణా జిల్లా, ఆంధ్రప్రదేశ్-521151
Uppaluru Branch, Near Post Office, Main Road, Uppaluru, Kankipadu Mandal, Krishna District, Andhra Pradesh-521151

Phone No: 0866-2862212/13 ,Email: Uppalu@bankofbaroda.com ,Web:www.bankofbaroda.co.in



The details of security agreement and details of mortgaged property including total area and boundaries given below :

All that part and parcel of the property Situated at NTR District erstwhile Krishna district Patamata SRO, Dr YSR Tadigadapa Municipal Area, RS No.55/2, in the extent of 57.09 Sq Yds or 47.73 Sq Mts of undivided and unspecified share out of 3614.08 Sq Yds or 3021.81 Sq Mts. of house site being bounded by

A-Schedule:

East : Property of Manne Leelavathi and others

South : Property of Chadalavada Venkata Narayana and others and property of Yalavarthi Veerendra

West : Property of Chadalavada Venkata Narayana and others

North : Donka Road

With in boundaries, an extent of 57.09 Sq. yds or 47.73 Sq Mts of undivided and unspecified share out of 3614.08 Sq Yds or 3021.81 Sq Mts. of house site with all easement rights

B-Schedule:

An Apartment complex constructed in total A-Schedule property in the name and style of Sri Mahalakshmi Heights, 2st Floor, Flat No. SF-5 being bounded by

East : Common Corridor and Open to sky

South : Open to Sky

West - Open to Sky

North - Open to Sky

As per Doc: With Plint area 1375 sft (110 sft plinth + 275sft Common area) & 200 sft Car Parking Area

As per Plan : 1064 sft Plint Area and carpet area 904 sft (approx.)

2. As you are aware, you have also defaulted in payment of instalments of term loan/demand loans which have fallen due for payment on **21-07-2025** and thereafter.

3. Consequent upon the defaults committed by you, your loan account has been classified as non-performing asset on **08-10-2025** in accordance with the Reserve Bank of India directives and guidelines. Inspite of our repeated requests and demands you have not repaid the overdue loans including interest thereon.

4. Having regard to your inability to meet your liabilities in respect of the credit facilities duly secured by various securities mentioned in para 1 above, and classification of your account as a non-performing asset, we hereby give you notice under sub-section (2) of section 13 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and call upon you to pay in full and discharge your liabilities to the Bank aggregating **Rs. 37,08,322.15/-** as on **09-10-2025** and interest thereon from **10-10-2025** + charges if any till realization as stated in para 1 above, within 60 days from the date of this notice. We further give you notice that failing payment of the

ఉప్పలూరు బ్రాంచ్, పోస్టాఫీసు దగ్గర, మెయిన్ రోడ్, ఉప్పలూరు, కంకిపాడు మండలం, కృష్ణా జిల్లా, ఆంధ్రప్రదేశ్-521151
उपलुरु शाखा, डाकघर के पास, मेन रोड, उप्पलुरु, कांकीपाडु मंडल, कृष्णा जिला, आंध्र प्रदेश-521151
Uppaluru Branch, Near Post Office, Main Road, Uppaluru, Kankipadu Mandal, Krishna District, Andhra Pradesh-521151

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above amount with interest till the date of payment, we shall be free to exercise all or any of the rights under sub-section(4) of section 13 of the said Act, which please note.

5. Please note that, interest will continue to accrue at the rates specified in para 1 above for each credit facility until payment in full.

6. We invite your attention to sub-section 13 of the said Act in terms of which you are barred from transferring any of the secured assets referred to in para 1 above by way of sale, lease or otherwise (other than in the ordinary course of business), without obtaining our prior written consent. We may add that non-compliance with the above provision contained in section 13(13) of the said Act, is an offence punishable under section 29 of the Act.

7. We further invite your attention to sub section (8) of section 13 of the said Act in terms of which you may redeem the secured assets, if the amount of dues together with all costs, charges and expenses incurred by the Bank is tendered by you, at any time before the date of publication of notice for public auction/inviting quotations/tender/private treaty. Please note that after publication of the notice as above, your right to redeem the secured assets will not be available.

8. Please note that this demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which we may have, including without limitation, the right to make further demands in respect of sums owing to us.

Yours faithfully,

For Bank of Baroda
N. Narayana
Authorised Officer
Bank of Baroda



ఉప్పలూరు బ్రాంచ్, పోస్టాఫీసు దగ్గర, మెయిన్ రోడ్, ఉప్పలూరు, కంకిపాడు మండలం, కృష్ణా జిల్లా, ఆంధ్రప్రదేశ్-521151
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For Bank of Canada
Authorized Officer



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Bank of Baroda



POSSESSION NOTICE

(For Immovable property only)
(Under Rule-8(1) of Security Interest (Enforcement) Rules, 2002)

Whereas,

The undersigned being the Authorized Officer of the Bank of Baroda, **Uppaluru** Branch under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated **14-10-2025** calling upon the **Borrower: Mr.Chekka Murali Kesavakrishna (Borrower), S/O Chekka Vara Prasad Rao, Door No : 49-4-14/2, 1st Line, Shirdi Sai Nagar, Near Indira Foods, Machavaram, Gunadala, Vijayawada - 520013** and **CO-Borrower: Mrs.Chekka Naga Swathi (Co-Borrower), W/O Chekka Murali Kesavakrishna, Door no : 49-4-14/2, 1st line, Srdisai Nagar, Near Indira Foods, Machavaram, Gunadala, Vijayawada - 520013** to repay the amount mentioned in the notice being **Rs. 37,08,322.15/- (Rupees Thirty Seven Lakh Eight Thousand Three Hundred Twenty Two Rupees Fifteen Paise only) + Unapplied interest from 10-10-2025 and other charges within 60 days from the date of receipt of the said notice.**

The Borrower, Co-Borrower and Mortgagor having failed to repay the amount, notice is hereby given to the Borrower and Mortgagor the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of section 13 of the said Act read with rule 8 of the Security Interest Enforcement Rules, 2002 on this **6th day of January month of the year 2026.**

The borrower, Co-Borrower and Mortgagor in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property/ies will be subject to the charge of the Bank of Baroda, **Uppaluru** Branch for an amount of **Rs. 37,08,322.15/- (Rupees Thirty Seven Lakh Eight Thousand Three Hundred Twenty Two Rupees Fifteen Paise only) and other charges till realization.**

The Borrower's and Mortgagor's attention is invited to provision of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

Description of the Immovable Property

All that part and parcel of the property Situated at NTR District erstwhile Krishna district Patamata SRO, Dr YSR Tadigadapa Municipal Area, RS No.55/2, in the extent of 57.09 Sq Yds or 47.73 Sq Mts of undivided and unspecified share out of 3614.08 Sq Yds or 3021.81 Sq Mts. of house site being bounded by

A-Schedule:

East : Property of Manne Leelavathi and others
South : Property of Chadalavada Venkata Narayana and others and property of Yalavarthi Veerendra
West : Property of Chadalavada Venkata Narayana and others
North : Donka Road

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उप्पलुरु शाखा, डाकघर के पास, मेन रोड, उप्पलुरु, कंकीपाडु मंडल, कृष्णा जिला, आंध्र प्रदेश-521151
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As per Doc: With Plint area 1375 sft (110 sft plinth + 275sft Common area) & 200 sft Car Parking Area

As per Plan : 1064 sft Plint Area and carpet area 904 sft (approx.)

For Bank of Baroda

Authorized Officer

Name : Sandeep K. Deshetiwary
Chief Manager / Authorized officer

Date : 06-01-2026

Place : Uppaluru

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For Bank of Baroda

[Signature]

Authorized Officer

[Signature]



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CAUTION

"POSSESSION OF THIS PROPERTY HAS BEEN TAKEN BY BANK OF BARODA, UPPALURU BRANCH UNDER THE SARFAESI ACT ON 06-01-2026. PUBLIC IN GENERAL ARE HEREBY CAUTIONED NOT TO DEAL WITH THE PROPERTY AND DEALING WITH THE PROPERTY WITHOUT KNOWLEDGE OF THE BANK WILL BE AT THEIR OWN RISK & RESPONSIBILITY. TRESPASSERS WILL BE PROSECUTED"

For Bank of Baroda


Authorized Officer

**AUTHORISED OFFICER
BANK OF BARODA**

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For Bank of Montreal

Authorized Officer



बैंक ऑफ़ बड़ौदा Bank of Baroda



This Possession notice supersedes and relaces our earlier possession notice dated 06-01-2026

POSSESSION NOTICE

(For Immovable property only)
(Under Rule-8(1) of Security Interest (Enforcement) Rules, 2002)

Whereas,

The undersigned being the Authorized Officer of the Bank of Baroda, **Uppaluru** Branch under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated **14-10-2025** calling upon the **Borrower:** Mr.Chekka Murali Kesavakrishna (Borrower), S/O Chekka Vara Prasad Rao, Door No : 49-4-14/2, 1st Line, Shirdi Sai Nagar, Near Indira Foods, Machavaram, Gunadala, Vijayawada - 520013 and **CO-Borrower:** Mrs.Chekka Naga Swathi (Co-Borrower), W/O Chekka Murali Kesavakrishna, Door no : 49-4-14/2, 1st line, Srdi Sai Nagar, Near Indira Foods, Machavaram, Gunadala, Vijayawada - 520013 to repay the amount mentioned in the notice being **Rs. 37,08,322.15/- (Rupees Thirty Seven Lakh Eight Thousand Three Hundred Twenty Two Rupees Fifteen Paise only) + Unapplied interest from 10-10-2025 and other charges within 60 days from the date of receipt of the said notice.**

The Borrower, Co-Borrower and Mortgagor having failed to repay the amount, notice is hereby given to the Borrower and Mortgagor the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of section 13 of the said Act read with rule 8 of the Security Interest Enforcement Rules, 2002 on this **21st day of January month of the year 2026.**

The borrower, Co-Borrower and Mortgagor in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property/ies will be subject to the charge of the Bank of Baroda, **Uppaluru** Branch for an amount of **Rs. 37,08,322.15/- (Rupees Thirty Seven Lakh Eight Thousand Three Hundred Twenty Two Rupees Fifteen Paise only) and other charges till realization.**

The Borrower's and Mortgagor's attention is invited to provision of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

Description of the Immovable Property

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West : Property of Chadalavada Venkata Narayana and others
North : Donka Road

With in boundaries, an extent of 57.09 Sq. yds or 47.73 Sq Mts of undivided and unspecified share out of 3614.08 Sq Yds or 3021.81 Sq Mts. of house site with all easement rights

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East : Common Corridor and Open to sky
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As per Doc: With Plint area 1375 sft (110 sft plinth + 275sft Common area) & 200 sft Car Parking Area

As per Plan : 1064 sft Plint Area and carpet area 904 sft (approx.)

For Bank of Baroda

Date : **21-01-2026**
Place : **Uppaluru**

Name : **Authorized Officer**
Chief Manager / Authorized officer



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For Bank of Baroda


Authorized Officer



बैंक ऑफ बड़ौदा Bank of Baroda

Branch – Uppaluru Branch, Near Post Office, Main Road, Uppaluru Village, Kankipadu Mandal, Krishna District, Andhra Pradesh-521151

beanknet.com]

Sale Notice For Sale Of Immovable Properties

“APPENDIX- IV-A [See proviso to Rule 8 (6) and 9(1)]

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) and 9(1) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s), Mortgagor (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, possession of which has been taken by the Authorised Officer of Bank of Baroda, Secured Creditor, will be sold on “**As is where is**”, “**As is what is**”, and “**Whatever there is**” basis for recovery of dues in below mentioned account/s. The details of Borrower/s/Mortgagor/Guarantor/s/Secured Asset/s/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below -

Sr /Lot No	Name & address of Borrower/s / Guarantor/ Mortgagor s	Give short description of the immovable property with known encumbrance s, if any (Mortgaged by Mr. Chekka Murali Kesavakrishna)	Total Dues as on 08-03-2026	Date of e-Auction _____ Time of E-auction - Start Time _____ to End Time _____	1.Reserve Price- Rs.____/- 2.Earnest Money Deposit (EMD)- Rs.____/- 3.Bid Increase Amount Rs.____/-	Status of Possession (Constructive /Physical)	Property Inspection date & Time.
1	Borrower: Mr.Chekka Murali Kesavakrishna (Borrower), S/O Chekka	All that part and parcel of the property Situated at NTR District erstwhile Krishna district Patamata SRO, Dr YSR Tadigadapa Municipal Area,	Rs. 38,42,20 6.68/- (Rupees Thirty Eight Lakhs Forty	24-04-2026 2.00 PM To	1) Reserve price Rs.45,12,000 /- (Rupees Forty Five Lakhs Twelve thousand	Physical	17-04-2026 2.00 PM to 6.00 PM



Vara Prasad Rao, Door No : 49-4-14/2, 1st Line, Shirdi Sai Nagar, Near Indira Foods, Machavaram, Gunadala, Vijayawada - 520013 and CO-Borrower: Mrs.Chekkanna Naga Swathi (Co-Borrower), W/O Chekka Murali Kesava krishna, Door no : 49-4-14/2, 1st line, Srdi Sai Nagar, Near Indira Foods, Machavaram, Gunadala, Vijayawada - 520013	RS No.55/2, in the extent of 57.09 Sq Yds or 47.73 Sq Mts of undivided and unspecified share out of 3614.08 Sq Yds or 3021.81 Sq Mts. of house site being bounded by A-Schedule: East : Property of Manne Leelavathi and others South : Property of Chadalavada Venkata Narayana and others and property of Yalavarthi Veerendra West : Property of Chadalavada Venkata Narayana and others North : Donka Road With in boundaries, an extent of 57.09 Sq. yds or 47.73 Sq Mts of undivided and unspecified share out of 3614.08 Sq Yds or 3021.81 Sq Mts. of house site with all easement rights B-Schedule: An Apartment	Two Thousand d Two Hundred d Six and Sixty Eight Paise only) plus unappli ed interest from 09-03-2026 and other charges if any till realizati on	06.00 PM	Only) 2) EMD: 4,51,200/- (Rupees Four Lakhs Fifty one thousand two hundred only) 3) Bid increase amount Rs.50,000/- (Fifty thousand only)			
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		complex constructed in total A-Schedule property in the name and style of Sri Mahalakshmi Heights, 2st Floor, Flat No. SF-5 being bounded by East : Common Corridor and Open to sky South : Open to Sky West - Open to Sky North - Open to Sky As per Doc: With Plint area 1375 sft (110 sft plinth + 275sft Common area) & 200 sft Car Parking Area As per Plan : 1064 sft Plint Area and carpet area 904 sft (approx.)					
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The sale is subject to conditions /Rules/Provisions prescribed in the SARFAESI Act 2002 and Security Interest (Enforcement) Rules, 2002 Rules framed there under and the terms & conditions mentioned above. For more details if any prospective bidders may contact the authorized officer on Tel No. 0866-2862212 Mobile: 8333036011

Date: 17-03-2026

Place: Vijayawada



Bank of Baroda

जंक बडोदा / For BANK OF BARODA
Regards

प्रबंधक / Officer Manager
विजयवाड़ा मुख्य शाखा
Authorized Officer
Vijayawada Main Branch

1. Name - Mr. J. H. Smith
2. Address - 123 Main Street
3. City - New York
4. State - New York
5. Zip - 10001