

To,  
DANIEL FRANCIS THOMAS  
PANNAMPILLY NAGAR, STATE BANK BHAVAN  
KOCHI 682036  
Phone: 8892817108

Date: 09.06.2026

**Letter from the Branch to Borrower/ Guarantor about engagement of Recovery Agent for repossession of vehicle.**

Dear Sir,

**REPOSSESSION OF VEHICLE -LOAN ACCOUNT NO. 43536506825**

Please refer to the notices requesting you to regularise your loan account.

2. It is noticed that despite our notice and requests, you have failed to repay the dues as mentioned in the said notice. As you have failed to repay the dues within the time period mentioned therein, the Bank has recalled the entire outstanding payable under the loan account. Besides, your account has been classified as non-performing asset with effect from 29.07.2025 in accordance with income recognition and prudential accounting norms prescribed by RBI for Banks.

3. Therefore, you are hereby called upon to repay the entire loan outstanding along with interest within 7 days from the date of this notice. In case of your failure to repay and close the account, the Bank shall repossess the vehicle hypothecated by you as security towards the loan through **Bank recovery agent** acting as Bank's authorised Recovery Agent for repossession/sale.

4. You are requested to co-operate with the said Recovery Agent and deliver possession of the vehicle together with all switch keys and other accessories, registration certificates, Insurance Policy or Policies to enable the Bank to sell or dispose of the same in any manner they think fit for the purpose of realisation of the due in the loan account. Please also note that the charges towards repossession and garage parking charges, if any, until the date of sale and realisation of the vehicle shall be charged and recovered from your loan account.

Yours faithfully

For **STATE BANK OF INDIA**

  
**Branch Manager / Authorised Officer**  
Home Loan Centre, Basavanagudi, Bengaluru-04