SBI	HOME LOAN CENTRE-HIMAYATNAGAR 2nd Floor, HNo. 3-6-263, 264, CCPL Sterling Building, Himayatnagar,Main Road, Hyderabad – 500029 Email.id: sbi.17894@sbi.co.in

DEMAND NOTICE TO BORROWER

Home Loan A/c No: 40402677466
Suraksha Loan A/c No: 40402639293

Date: 27.04.2026

To,
Sri.Rachamalla Siva Kumar
S/o. Rachamalla Mallikarjunaiah

Residency Address:
H No: 3-4-39/A/1, Netaji Nagar, Ramanthapur
Amberpet, Near Water Tank,
Uppal Mandal, Medchal – Malkajgiri District,
Telangana – 500013

Property Address:
Flat No: 305 in 3rd Floor, D No 7-93/3/1/305,
Kala & Jaya Nilayam Apartment, Plot No 3 & 4, in Sy No 76,
Situated at Ward No 26, Block No 7, Shankar Nagar,
Peerzadiguda Village and Minicipality, Medipally Mandal,
Medchal-Malkajgiri District, Telangana State
Pin Code: 500039.

SUB: NOTICE UNDER SECTION 13 (2) OF SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (HEREINAFTER CALLED "ACT")

Dear Sir(s) / Madam (s)

At your request, you have been granted by the Bank, through its **MALKPET - HYDERABAD BRANCH (20061)** from time to time, various credit facilities by way of financial assistance against various assets creating security interest in favour of the bank. The relevant particulars of the said credit facilities and security agreement(s) / document(s) executed by you are stated in Schedule 'A' and 'B' respectively excluding pledge of movables, you have availed the financial assistance with an undertaking for repayment of the said financial assistance in terms of said agreement(s) document(s).

2. You have also created mortgage by way of deposit of title deeds/ Registered mortgages creating security interest in favour of the Bank. The documents relating to such mortgage are also stated in Schedule 'B'.

3. The relevant particulars of the secured assets are specifically stated in Schedule 'C'.

4. You have also acknowledged subsistence of the liability in respect of the aforesaid credit facilities by executing confirmation of balances and revival letters and other documents from time to time. The operation of and conduct of the above said financial assistance/credit facilities have become irregular and the debt has been classified as Non-Performing Assets on **25.04.2026** in accordance with the directives/guidelines relating to asset classifications issued by the Reserve Bank of India consequent to the default committed by you in repayment of principal debt and interest thereon.

5. The said financial assistance is also secured by personal guarantee of _NIL_. Despite repeated requests, you have failed and neglected to repay the said dues / outstanding liabilities.

6. Therefore, the Bank hereby calls upon you u/s 13(2) of the said Act by issuing this notice to discharge in full your liabilities stated hereunder to the Bank within 60 days from the date of this notice. Your outstanding liabilities (in aggregate) due and owing to the Banks is the sum of **Rs.27,32,327/- (Rupees Twenty – Seven Lakhs Thirty – Two Thousand Three Hundred Twenty- Seven Only) as on 27.04.2026.** You are also liable to pay future interest at the contractual rate on the aforesaid amount together with incidental expenses, costs, charges, etc.

7. If you fail to repay to the Bank the aforesaid sum **Rs.27,32,327/- (Rupees Twenty – Seven Lakhs Thirty – Two Thousand Three Hundred Twenty- Seven Only) as on 27.04.2026** with further interest and incidental expenses, costs as stated above in terms of this notice u/s 13(2) of the Act, the Bank will exercise all or any of the rights detailed under Sub-Section (4) of Section 13 and under other applicable provisions of the said Act.

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8. You are also put on notice that in terms of Sub-Section 13 of Section 13 you shall not transfer by sale, lease or otherwise the said secured assets detailed in Schedule 'C' of this notice without obtaining written consent of the Bank.

9. We invite your attention to the provisions of sub-section (8) of Section 13 of the SARFAESI Act which speaks about the time available to the borrower/guarantor to redeem the secured assets.

10. The Bank reserves its rights to call upon you to repay the liabilities that may arise under the outstanding Bills Discounted, Bank Guarantees and Letter of Credit issued and established on your behalf as well as other contingent liabilities.

11. This notice is without prejudice to the Bank's right to initiate such other actions or legal proceedings, as it deems necessary under any other applicable provisions of Law.

Yours faithfully,

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STATE BANK OF INDIA

SCHEDULE "A"

Name of Borrowers: Sri Rachamalla Siva Kumar S/o. Rachamalla Mallijarjunaiah

Sl. No	Nature of Facility	Outstanding Amount as on 27.04.2026 (Outstanding Net of Unrealized Interest URI/URIPY) reversed as per RBI guidelines)	Un applied interest as on 27.04.2026 to (Inclusive of Unrealized interest (URI/URIPY)	Enhanced Interest (Simple)	Cost/ Charges incurred by Bank.
1	Home Loan Ac No: 40402677466	Rs.26,17,652/-	Rs.49,030/-	NIL	NIL
2	Suraksha Loan Ac No: 40402639293	Rs.65,272/-	Rs.373/-	NIL	NIL
	Aggregate Outstanding	**Rs.26,82,924/-**	**Rs.49,403/-**	**NIL**	**NIL**

SCHEDULE "B"

List of Documents (Details of Security Documents including all supplementary documents & Documents evidencing creation of mortgage)

Sl. No	Name of the Document	Nature of Security	Date of Execution	Amount Secured (Rs.)
1.	Arrangement Letter (Home Loan – HL for Individuals)	Loan Arrangement Letter	31.08.2021	Rs.29,70,000/- + Interest +Charges+ Legal/ other expenses if any.
2.	Memorandum of loan agreement for Housing loan Granted to Public	Loan agreement document	31.08.2021	Rs.29,70,000/- + Interest +Charges+ Legal/ other expenses if any.
3	Deed of Undertaking	Deed of Undertaking	31.08.2021	Rs.29,70,000/- + Interest +Charges+ Legal/ other expenses if any.
4	Agreement of Mortgage	Agreement of Mortgage	31.08.2021	Rs.29,70,000/- + Interest +Charges+ Legal/ other expenses if any.
5	Memorandum of Deposit (Borrower's Property at RACPC / RCPC/RASMECCC/HOME Branch)	Mortgage by Deposit of Title Deeds	09.09.2021	Rs.29,70,000/- + Interest +Charges+ Legal/ other expenses if any.
8	Letter of Confirmation for Creation of Mortgage by Deposit of Title Deeds	Mortgage Confirmation letter	21.06.2022	Rs.29,70,000/- + Interest +Charges+ Legal/ other expenses if any.

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SCHEDULE 'C'

Part – I

(Hypothecation of Movable Properties)

NIL

Part – II

(Equitable Mortgage of Immovable properties)

SCHEDULE OF THE PROPERTY

All that the Residential Flat bearing No. 305, in Third Floor, having Municipal Door No 7-93/3/1/305 (Assessment No. 1198005042), in KALA & JAYA NILAYAM, having Plinth area 1017 Sq. Feet., (including Common areas) and car parking area 80Sft., in Stilt Floor, together with undivided share of land admeasuring 33.33 Sq. Yards, or 27.86 Sq. Mtrs., Out of total land admeasuring 801.12 Sq. Yards., or 669.73 Sq. Mrts., constructed on Plot bearing Nos. 3 & 4, in Survey No.76, situated at Ward No.26, Block No 7, Shankar Nagar, Peerzadiguda Village, under Peerzadiguda Municipal Corporation, Medipally Mandal, Medchal-Malkajgiri District, Telangana State and bounded entire property 801.12 Sq. Yds., is as Follows:-

BOUNDARIES OF THE PROPERTY:

NORTH	: Plot Nos.1 & 2	SOUTH	: Plot No 5
EAST	: Neighbour's Land	WEST	: 20" Wide Road

FLAT BEARING NO 305, IN THIRD FLOOR IS BOUNDED BY:

NORTH	: Open to Sky	SOUTH	: Corridor
EAST	: Open to Sky	WEST	: Corridor

Property belonging to Sri Rachamalla Siva Kumar S/o Sri. Rachamalla Mallikarjunaiah vide Sale Deed No. 14057/2021 Date. 03.09.2021, Registered at SRO Uppal.

Date : 27.04.2026
Place : Hyderabad

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Important Information

Please not that you have also availed Insta Topup loan from State Bank of India Vide Account No 42387172830. Any surplus receipt upon sale / auction of schedule mortgage property under SARFAESI Act-2002 would be subject to depositing such proceeds to Insta Topup Loan Account No 42387172830.