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: 38881078788
Home Topup Loan A/c No: 38909654361

Date: 22.05.2026

To

1. Mrs. Manda Nirmala Jyothi
W/o. Manda Jaya Raju

2. Mr. Manda Jaya Raju
S/o. Manda Rama Rao

Residency Address:
 # D No 16-11-20/6/3, Flat No 302, VRK Apartments,
Saleem Nagar Colony, Beside Sai Baba Temple,
Malakpet, Amberpet, Hyderabad
Telangana – 500036.

Property Address:
Residential house on Plot No 28, in Sy Nos 137 & 138,
Situated at Sai Madhav Enclave, in Anmagal Hayat Nagar Village,
Ward No.4, Block No. 11 of GHMC, Hayat Nagar Circle,
Hayat Nagar Mandal, Ranga Reddy District.
Telangana - Pin Code: 501505.

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 **AGAPURA BRANCH HYDERABAD BRANCH (01979)** 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 **21.05.2026** 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.94,01,321/- (Rupees Ninety-Four Lakhs One Thousand Three Hundred Twenty One Only) as on 22.05.2026.** You are also liable to pay future interest at the contractual rate on the aforesaid amount together with incidental expenses, costs, charges, etc.

AUTHORISED OFFICER
Securitisation & Reconstruction of Financial assets & Enforcement of Security Interest Act 2002
STATE BANK OF INDIA

7. If you fail to repay to the Bank the aforesaid sum **Rs.94,01,321/- (Rupees Ninety Four Lakhs One Thousand Three Hundred Twenty One Only) as on 22.05.2026** 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.

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,

AUTHORISED OFFICER Securitization & Reconstruction of Financial assets & Enforcement of ... Act. 2002 STATE BANK OF INDIA

AUTHORISED OFFICER

SCHEDULE "A"

Name of Borrowers: 1. Mrs. Manda Nirmala Jyothi W/o. Manda Jaya Raju
2. Mr. Manda Jaya Raju S/o. Manda Rama Rao

Sl. No	Nature of Facility	Outstanding Amount as on 22.05.2026 (Outstanding Net of Unrealized Interest URI/URIPY) reversed as per RBI guidelines)	Un applied interest as on 22.05.2026 to (Inclusive of Unrealized interest (URI/URIPY)	Enhanced Interest (Simple)	Cost/ Charges incurred by Bank.
1	Home Loan Ac No: 38881078788	Rs.67,29,674/-	Rs.1,48,114/-	NIL	NIL
2	Home Top-up Loan Ac No: 38909654361	Rs.24,92,998/-	Rs.30,535/-	NIL	NIL
	Aggregate Outstanding	**Rs.92,22,672/-**	**Rs.1,78,649/-**	**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	Loan Arrangement Letter	30.10.2019	Rs.50,26,000/- + Interest +Charges+ Legal/ other expenses if any.
2.	Memorandum of loan agreement for home loan granted to public	Loan agreement document	30.10.2019	Rs.50,26,000/- + Interest +Charges+ Legal/ other expenses if any.
3.	Agreement to Mortgage	Agreement to Mortgage document	30.10.2019	Rs.50,26,000/- + Interest +Charges+ Legal/ other expenses if any.
4.	Deed of Undertaking	Deed of Undertaking	30.10.2019	Rs.50,26,000/- + Interest +Charges+ Legal/ other expenses if any.
5.	Affidavit	Affidavit	30.10.2019	Rs.50,26,000/- + Interest +Charges+ Legal/ other expenses if any.
6.	Memorandum of Deposit of Title Deed	Memorandum of Deposit of Title Deed	11.11.2019	Rs.50,26,000/- + Interest +Charges+ Legal/ other expenses if any.
7.	Confirmation of Mortgage by Deposit of Title Deeds	Confirmation letter	12.11.2019	Rs.50,26,000/- + Interest +Charges+ Legal/ other expenses if any.
8	Arrangement Letter (Home Top-up Loan)	Arrangement Letter	08.11.2019	Rs.24,00,000/- + Interest +Charges+ Legal/ other expenses if any.
9	Loan Agreement Home Top-up Loan	Loan Agreement Document	08.11.2019	Rs.24,00,000/- + Interest +Charges+ Legal/ other expenses if any.
10	Memorandum for Recording Extension of Mortgage by Deposit of Title Deeds	Extension of Memorandum of Deposit of Title Deed	11.11.2019	Rs.24,00,000/- + Interest +Charges+ Legal/ other expenses if any.
11	Confirmation for Extension of Mortgage by Deposit of Title Deeds	Confirmation of Extension of Mortgage	12.11.2019	Rs.74,26,000/-+ Interest +Charges+ Legal/ other expenses if any.

SCHEDULE 'C'
Part – I
(Hypothecation of Movable Properties)

NIL

Part – II
(Equitable Mortgage of Immovable properties)

SCHEDULE OF THE PROPERTY

All that piece and parcel of the residential house constructed on Plot No.28, admeasuring 233 Sq. Yds., or its equivalent to 194.78 Sq. Mtrs., having built up area 1825 Sq. Fts.,(With R.C.C. Roof), in Sy Nos. 137 and 138, Situated at SAI MADHV ENCLAVE, in ANMAGAL HAYAT NAGAR Village, Hayat Nagar Revenue Mandal, Ranga Reddy District, under Ward No. 4, Block No. 11 of GHMC, Hayat Nagar Circle, under registration Sub District Hayat Nagar, and bounded by

BOUNDARIES OF THE PROPERTY:

NORTH	: Plot No. 29	SOUTH	: Neighbours Plots
EAST	: Plot No. 39	WEST	: 30ft. wide Road

Property belonging to Smt. Manda Nirmala Jyothi W/o Manda Jaya Raju, vide Sale Deed No. 3607/2018 Date. 10.05.2015 Registered at SRO Hayat Nagar.

AUTHORISED OFFICER, STATE BANK OF INDIA
Securitization & Reconstruction of Financial assets & Enforcement of Security Interest Act, 2002

Date : 22.05.2026
Place : Hyderabad

AUTHORISED OFFICER
State Bank of India