बैंक ऑफ़ बड़ौदा Bank of Baroda

// By Registered Post with Acknowledgement Due //

NOTICE TO BORROWERS

(Under Sub-Section (2) of Section 13 of the SARFAESI Act, 2002)

Date: 12-01-2026

To,

1. **Mrs.RACHAPUDI SERENE SWAPNA**
   W/o RACHAPUDI SAMPATH KUMAR,
   ,Plot no :373.SOUTH SIDE PART ,SY NO .103/1,
   DINNEDEVARAPADU VILLAGE ,NEAR MARUTHI,
   SUZIKI SERVICE CENTER ,NH-44 RAOD.
   KURNOOL CITY AND DISTRICT ,PINCODE-518002

2. **Mr.RACHAPUDI SAMPATH KUMAR**
   S/o RACHAPUDI RICHARD,
   ,Plot no :373.SOUTH SIDE PART ,SY NO .103/1,
   DINNEDEVARAPADU VILLAGE ,NEAR MARUTHI,
   SUZIKI SERVICE CENTER ,NH-44 RAOD.
   KURNOOL CITY AND DISTRICT ,PINCODE-518002.

Sir/Madam,

Re: Credit facilities with our KURNOOL Branch, Bank of Baroda

We refer to our sanction dated 13/02/2024 conveying sanction of various credit facilities and the terms of sanction to Mrs.. **Mrs.RACHAPUDI SERENE SWAPNA** And Mr. **Mr.RACHAPUDI SMAPATH KUMAR** Pursuant to the above said sanctions, you have availed and started utilizing 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	Sanctioned Limit	O/s Balance as on 12-01-2026
LA110 - HSG-LN-EI-NON CAPITALISE AC NO :24210600006326	Rs. 27,50,000.00/-	Rs. 26,70,239.00/- Plus Unapplied interest and other charges from 08-01-2026
LA236 - BARODA HOME SUVIDHA PERSONAL AC NO . 24210600006342	Rs. 2,08,914.00/-	**Rs. 2,03,133.00 /-** Plus unapplied Interest and other charges from 08-01-2026

Description & Area of Property proposed to be mortgaged with Boundaries and Measurements

Newly constructed Residential house constructed in Plot No.373 Part (Southern side portion) in Sy.No.103/1 (L.Dis.No.4/65), to the extent of 70.125 sq yards or 631.125 sq feet, situated in Thirumal Nagar within the Dinnedevarapadu Village & Gram Panchayat Limits, Kurnool Mandal & District, Sub-Registration and District Registration Kurnool.

Boundaries:

BANK OF BARODA KURNOOL

East: Land in Sy.No.108

West: 20 Feet wide Road

North: Remaining site in Plot No.373

South: Plot No.374

Total Extent of Plot No.373 Part (Southern side portion):

70.125 sq yards or 631.125 Sq. Feet

3. As you are aware, you have committed defaults in payment of interest/installments of Overdraft A/c which has fallen due for payment for the quarter ended 31-12-2025 and thereafter.

4. Consequent upon the defaults committed by you, the above said loan accounts have been classified as N**on-Performing Assets on 08-01-2026** in accordance with the Reserve Bank of India directives and guidelines. In spite of our repeated requests and demands you have not repaid the overdue loans including interest thereon.

5. 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 Securitization 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 to **Rs.28,73,372/-** Plus Unapplied Interest and other charges if any from 31-12-2025, 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 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.

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

7. We invite your attention to Sub-Section 13 of 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.

8. 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.



9. 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.

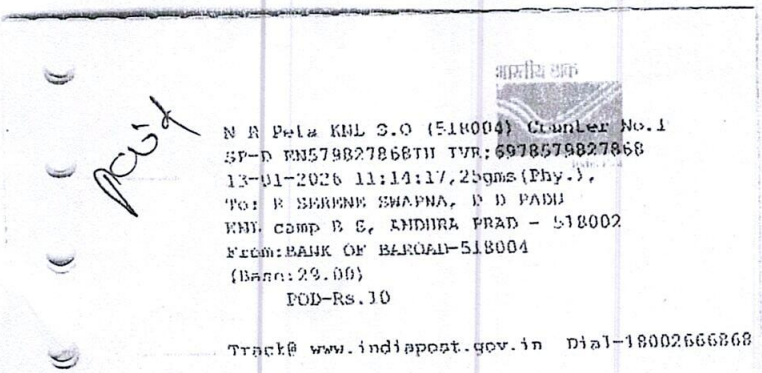
Yours faithfully,

For BANK OF BARODA
Authorised Officer
Chief Manager

(UMESHA NAIKA)
Chief Manager and Authorized Officer under SARFAESI Act, 2002

Received
R. Sampath
13/1/2026.

BANK OF BARODA KURNOOL-518004



N R Pete KNL S.O (518004) Counter No.1
SP-D EN579827868IN TVR:697857982786S
13-01-2026 11:14:17,25gms(Phy.),
To: R SERENE SWAPNA, P O PADU
KNL comp B S, ANDHRA PRAD - 518002
From:BANK OF BARODA-518004
(Base:29.00)
POD-Rs.10

Track@ www.indiapost.gov.in Dial-18002666868