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: 30-03-2026

To,

1. Mr. VANGALA VIJAY BHASKAR REDDY
2. Mrs. VANGALA SUJATHA REDDY

Residing at
FLAT NO 201, CPR HILL RIDGE
MADHURANAGAR, LEELA MAHAL JUNCTION
TIRUPATI, AP - 517502

Sir/Madam,

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

We refer to our sanction letters # Retail-00001998061-LMS dated 02-08-2023, Retail-00002024442-LMS dated 04-08-2023 & Retail-00002030776-LMS dated 09-08-2023 conveying sanction of various credit facilities and the terms of sanction to Mr. VANGALA VIJAY BHASKAR REDDY & Mrs. VANGALA SUJATHA REDDY. 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	Rates of Interest	O/s Balance as on 30.03.2026
Term Loan-1 (Home Loan) A/c No. 81180600001867	Rs.50,00,000/-	8.55%	Rs. 46,96,258/-
Term Loan-2 (Top-up) A/c No. 81180600001875	Rs.14,00,000/-	9.05%	Rs. 13,15,494/-
Term Loan-3 (Suvidha) A/c No. 81180600001876	Rs.4,83,000/-	9.25%	Rs .4,54,731/-
Total	Rs.68,83,000/-		Rs. 64,66,483/- Plus unapplied Interest and other charges

BANK OF BARODA TIRUMALA 517 504

MedaramittaBarnch, Medaramitta, Tirumala,
ChittorDistrcit, Andhra Pradesh 517504.
E Mail: vjtima@bankofbaroda.com www.bankofbaroda.com

बैंक ऑफ़ बड़ौदा
Bank of Baroda

Security Agreement with Brief Description of Securities

Equitable Mortgage residential property

SCHEDULE-A

situated at Tirupati District, Tirupati R.D, Tirupati Sub District., Tirupati Urban Mandal, Tirupati Municipal Corporation, previously No.9 Thambuvanigunta Village Accounts, now Akkarampalli Village Accounts, Revenue Survey No.5/2, 5/3, 5/4, 5/5A, 5/6A,Tirupati Town, Tirupati Municipal Corporation Limits, Ward No.18, Madhura Nagar Residential Area, site formed after demolition of Houses with Door No.18-8-43E, 18-4-43F, 18-4-43G and 18-8-40/A Newly constructed apartment named **"CPR BOLIGALA HOMES"** with following measurements and boundaries.

Item No.1

Measurements

East-West on Northern side: 283 feet (86.315 mts),
East-West on Southern side: 293 ¼ feet (89.441 mts)
North –South on Eastern side : 159 ¼ feet (47.122 mts)
North –South on Western side : 162.2 feet (49.4588 mts)
Total extent : 46316.09 Sq. ft. or 5,146.23 Sq yards vacant site.

Boundaries:

East : Municipal Road
West : Site belonging to B Gunasekhar and others
North : 20 feet wide road
South : Site belonging to Kola Reddeppa

Item No.2

Measurements

East-West: 23 feet (7.015 mts),
North-South: 139 1/2 feet (42.547 mts)
Total extent : 3208.50 Sq. ft. or 356.50 Sq. yards vacant site.
Item No. 1 and Item No. 2 Total are comprising 49,524.59 Sq. feet or 5,502.73 Sq. yards (4,873.73 Sq. yards after all road widening permitted by TUDA and Municipal corporation)

Boundaries:

East : Item-1
West : Site sold by B Gunasekhar and others
North : Site belonging to B Gunasekhar and others
South : Site sold by B Gunasekhar and others

BANK OF BARODA TIRUMALA-517 504

MedaramittaBarnch, Medaramitta, Tirumala,
ChittorDistrcit, Andhra Pradesh 517504.
E Mail: vjtima@bankofbaroda.com www.bankofbaroda.com

बैंक ऑफ़ बड़ौदा
Bank of Baroda

SCHEDULE-B

Proportionate undivided share and interest in aforesaid premises described in Schedule-A, an extent of 71 Sq. yards out of 4873.73 Sq. yards after all road widening permitted By TUDA and Tirupati Municipal Corporation with right to use, enjoy common areas, amenities etc. pertaining to the flat in **"CPR Boligala Homes which is mentioned in the brochure of CPR Hill Ridge Apartment Homes.**

SCHEDULE-C

Flat No.201 as per DAGPA (Flat No.215 as per TUDA and Tirupati Municipal Corporation Approval) 2nd floor of **CPR Boligala Homes which is mentioned in brochure of CPR Hill Ridge Apartment Homes,** Tirupati Municipal Assessment No.**1012066165,D.No.18-8-43/E/201,Flat No.201,** admeasuring 1555 Sq. feet including Plinth and common area in the apartment Known as CPR Boligala Homes which is mentioned in brochure of CPR Hill Ridge Apartment with Doors, Door Frames, Windows, Ventilators, Current Service No. 5534100157814, Common rights, car parking, right in common area,.i.e. Passage, Stair case, bore well, over head water tank, water supply, lift and common passage of this Flat in Stilt Floor together with parking area.

Boundaries of the flat:

East : Open to sky
West : Common Corridor
North : Open to sky
South : Open to sky

Property registered in the name of Mrs. VANGALA SUJATHA REDDY

3. As you are aware, you have committed defaults in payment of installments of term loan which has fallen due for payment on **10-06-2025** and thereafter.

4. Consequent upon the defaults committed by you, the above said loan accounts have been classified as **Non-Performing Assets on 08.09.2025** 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.64,66,483/- as on Dt: 30.03.2026** Plus Unapplied Interest and

MedaramittaBarnch, Medaramitta, Tirumala,
ChittorDistrcit, Andhra Pradesh 517504.
E Mail: vjtima@bankofbaroda.com www.bankofbaroda.com

बैंक ऑफ़ बड़ौदा
Bank of Baroda

other charges if any, 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,

कृते बैंक ऑफ़ बड़ौदा
For BANK OF BARODA

अधिकृत हस्ताक्षरकर्ता Authorised Signatory

Chief Manager and Authorized Officer

BANK OF BARODA

MedaramittaBarnch, Medaramitta, Tirumala,
ChittorDistrcit, Andhra Pradesh 517504.
E Mail: vjtima@bankofbaroda.com www.bankofbaroda.com