बैंक ऑफ़ बड़ौदा
Bank of Baroda

NOTICE TO BORROWER
(UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT, 2002)

Place: Hindupur
Date: 10.12.2025

To,

1. **Mrs.Nischitha K W/o Mr.H V Kiran Kumar**
   Dno:7-3-152,Main Bazar
   Hindupur,Sri Satya Sai Dist
   Andhra Pradesh-515201.

2. **Mr.H V Kiran Kumar**
   Dno:7-3-152,Main Bazar
   Hindupur,Sri Satya Sai Dist
   Andhra Pradesh-515201.

Dear Sir/Madam,

Re: Credit facilities with our HINDUPUR Branch

1. We refer to term loan (Home Loan) sanction letter dated 13.01.2023 conveying sanction of various credit facilities and the terms of sanction. Pursuant to the above sanction, 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	**Limit (Rs.)**	**Rate of Interest**	**O/s as on 08.12.2025** **(inclusive of interest up to Dt:08.12.2025)**
Term Loan (HOME LOAN) 41740600015507	Rs.36,00,000/-	9.10% (At the time of Sanction)	**Rs.37,31,729.88** Plus interest and other charges if any from 08.12.2025

Security agreement with brief description of securities

As per Regd. Sale Deed No.483/2023 dated 19.01.2023.

Equitable Mortgage of RCC Roofed residential building situated at Sri satya Sai Dist, Hindupur Town and municipal area, Pandu Ranga Nagar ,having Ward no-9 ,LP No 3/88 and approved Layout approved by the Director of town and country planning Hyderabad, Sy.No.74-2B, Plot No.23, Nearest Dno.9-1-57 and Total Extent of Site is 90.22 Sq yds ,Build Up area of Ground Floor is 812.00 Sq ft with following measurements and boundaries:

Site measurements:

East to West – 58 feet or 17.690 Meters,

North to South- 14 feet or 4.267 Meters

Bank of Baroda, Hindupur Branch, Dno:18-1-141,MF Road,Hindupur-515201
Land Line: 08556-220757,Mobile: Email:HINDUP@bankofbaroda.com
Website: www.bankofbaroda.com

BANK OF BARODA Hindupur Br. बैंक ऑफ़ बड़ौदा

Total Extent: 90.22 Sq yards Plot and House.
Boundaries:
East : 33 feet wide Road.
West : Open site in Plot No 24.
North : House of H.K.Nischitha in same plot No.23.
South : Open site of Ediga Prabhakar Gowdu and others.
Standing in the name of Mr.H.V.Kiran Kumar.

2. As you are aware, you have defaulted in payment of installments of term loan which have fallen due for payment on 10.09.2025 and thereafter.

3. Consequent upon the defaults committed by you, your loan account has been classified as non-performing asset on **09.12.2025** in accordance with the Reserve Bank of India directives and guidelines. Despite our repeated requests and demands you have not repaid the overdue loans including interest thereon.

4. 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 Securitisation 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 **Rs.37,31,729.88 (Rupees Thirty Seven Lakh Thirty One Thousand Seven Hundred Twenty Nine and Paise Eighty Eight only) as on Dt: 09.12.2025**, plus interest and other charges if any thereon, 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.

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

6. 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.

7. ***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.***

BANK OF BARODA Hindupur Br.

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Land Line: 08556-220757,Mobile: Email:HINDUP@bankofbaroda.com
Website: www.bankofbaroda.com

8. 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

(ANNEPU RAMBABU)
Authorized Officer under SARFAESI Act 2002

Chief Manager
हिन्दुपुर शाखा / HINDUPUR BRANCH

BANK OF BARODA Hindupur Br.

Place: Hindupur
Date: 10.12.2025

RAMBABU ANNEPU
EC No. 158734
Chief Manager