बैंक ऑफ़ बड़ौदा
Bank of Baroda

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

Place: Hindupur
Date : 23.02.2026

To,

1.M/s.Kavitha Powerlooms (Proprietor: Kavitha D)
Dno:27-8-2027,Mudireddipalli
Hindupur,Sri Satya Sai Dist
Andhra Pradesh-515201.
Mobile:7207373406.

2.Mrs.Kavitha D W/o D Suresh.
Dno:27-8-2027,Mudireddipalli
Hindupur,Sri Satya Sai Dist
Andhra Pradesh-515201.
Mobile:7207373406.

2. Mr.D Suresh S/o Late D Somanna (Guarantor).
Dno:27-8-2027,Mudireddipalli
Hindupur,Sri Satya Sai Dist
Andhra Pradesh-515201.
Mobile:7207373406.

Dear Sir/Madam,

Re: Credit facilities with our HINDUPUR Branch

1. We refer to Cash credit facilities sanction letter dated 14.12.2022 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 21.02.2026** **(inclusive of interest up to Dt:31.01.2026)**
Cash Credit for Working Capital Requirements & Account Number: 41740500001590	Rs.17,00,000/-	11.10% (At the time of Sanction)	Rs.17,26,236.69 Plus interest and other charges if any from 31.01.2026.

Security agreement with brief description of securities

As per Registered Partition deed in document No.3070/2020 dt.07-11-2020.

All that piece and parcel of Residential House, in KOTNUR Village field locally called as water Tank Road, Muddireddypalli area, in Municipal ward No.27 in Hindupur Municipality, in RD and SRD of Hindupur, (Previously RD of Anantapur).

BABU S. No.
Govt.Dry 364-7 out of it Ac.0-21 Cents out of it Measuring

East to West – 23 ½ feet OR 7.162 Maters,
North to South: 36 ¼ Feet OR 11.049 Meters,
i.e., 94.65 Sq. yards plot with Residential House bearing old D.No.27-8-702/1 new D.No.27-8-701/1-1 constructed in it Measuring
East to West – 18 feet,
North to South: 36 Feet,
i.e., 648 Sq. Feet
Bounded by
East : House of Kummaresha.
West : Road,
North : Road,
South : House sold to Dasari Sreenivas by the applicant in same Sy.No.

With RCC Roof, TWO doors facing East,
Municipal Assessment No.1004015480.
Electricity Service No.49561.
Water Tap No.1004006367

Above mentioned property Stands in the name of . Mr.D Suresh S/o Late D Somanna (Guarantor).

2. As you are aware, you have defaulted in payment of installments of cash credit which have fallen due for payment on 24.11.2025 and thereafter.

3. Consequent upon the defaults committed by you, your loan account has been classified as non-performing asset on **22.02.2026** 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.17,26,236.69 (Rupees Seventeen Lakh Twenty Six Thousand Two Hundred thirty Six rupees and Paise Sixty Nine only) as on Dt:22.02.2026**, 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.

बैंक ऑफ़ बड़ौदा हिंदूपुर शाखा
Hindupur Br.
BANK OF BARODA

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***.

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

मुख्य प्रबंधक / Chief Manager
हिन्दुपुर शाखा / HINDUPUR BRANCH.

बैंक ऑफ बड़ौदा हिन्दुपुर शाखा Hindupur Br. BANK OF BARODA

(ANNEPU RAMBABU)
Authorized Officer under SARFAESI Act 2002

RAMBABU ANNEPU
कृते बैंक ऑफ़ बड़ौदा / For BANK OF BARODA
EC No. 158734
Chief Manager
मुख्य प्रबंधक / Chief Manager
हिन्दुपुर शाखा / HINDUPUR BRANCH.

Place: Hindupur
Date: 23.02.2026.