Branch Copy

इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

Notice under Sec. 13 (2) of The Securitizations and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002

Place: Ponnur
Date: 23.12.2025

By Register Post with AD

From
Mr. Kamal Senjeet Kumar
Authorised Officer/Chief Manager
Indian Bank,Door No.235/3,
JKC Road,Gujjanagundla,Guntur.

To

1.	**Mr. Kurapati Venkata Krishna (Borrower/Mortgagor)** S/o Siva sankara Rao 20-3-27/1, Itikampadu Road 25th ward Ponnur, Guntur Andhra Pradesh-522124	2.	**Mrs. Kurapati Harisha (Co-Borrower)** W/o Kurapati Venkata Krishna, 20-3-27/1, Itikampadu Road 25th ward Ponnur, Guntur Andhra Pradesh-522124

Sub: Your Home Loan (AP TIDCO) A/c. No.7472769546 with Indian Bank, Ponnur Branch - Reg.

The First of you is a Borrower and the Second of you is the co-borrower to the loan Housing loan accounts availed by the both of you.

The First of you is the mortgagor having offered your assets as security to the home loan account availed by both of you.

At the request of the both of you, in the course of banking business, the following facilities were sanctioned and were availed by both of you. The first of you is the mortgagor having offered your assets as security to the loan account availed by the both of you.

S.No.	Nature of facility	Limit (Rs. in lakhs)
1.	Home Loan **(AP TIDCO)** (7472769546)	315000

All of you have executed the following documents for the said facility:

Nature of the facility	Nature of the Documents
Home Loan	1. Demand Promissory Note Dt. 31.03.2023 2.Term Loan Agreement for Home Loan Dt. 31.03.2023 3. Letter from party confirming equitable Mortgage

The repayment of the said loans were secured by mortgage of property located at Guntur District registration, ponnur Sub registrar, with in the limit of Ponnur (Municipality/Municipal CORPORATION/Gram Panchayat) Nidubrolu area Sy.No. 322,323-1B,323-2B,337-3,338-4,339-2,356,357-1,358-1,358-2,359-1 comprising of total extent of Ac.21.61 cents of land.

You have acknowledged the indebtedness in respect of the aforesaid facilities from time to time.

Despite repeated requests calling upon you to pay the amounts together with interest, all of you and each of you who are jointly and severally liable have failed and committed default in repaying the amount due The Loan account has been classified as Non-Performing Assets since 06.12.2025 and in accordance with directions/guidelines relating to asset classifications issued by Reserve Bank of India.

Authorised Officer
Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002
INDIAN BANK

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The outstanding dues payable by you as on 23.12.2025 towards Home loan amounting to **Rs. 3,82,084/- (Rupees Three Lakh Eighty Two Thousand Eighty Four only)** and the said amount carry further interest at the agreed rate from 23.12.2025 to till date of repayment.

The term borrower under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 means any person who has been granted financial assistance by Bank or who has given any guarantee or created any mortgage / created charge as security for the said financial assistance granted by the Bank.

Therefore, both of you and each of you are hereby called upon to pay the amount due as on 23.12.2025 towards Home loan amounting to **Rs.3,82,084/- (Rupees Three Lakh Eighty Two Thousand Eighty Four only)**, together with interest from 23.12.2025 to till date of payment within 60 days from the date of this notice issued under Sec.13 (2) failing which Bank will be constrained to exercise its rights of enforcement of security interest without any further reference to you under the said Act. If you fail to discharge your liabilities in full within 60 days from the date of this notice, Bank shall be exercising its enforcement rights under Sec 13 (4) of the Act as against the secured assets given in the schedule hereunder.

On the expiry of 60 days from the date of this notice and on your failure to comply with the demand, Bank shall take necessary steps to take possession for exercising its rights under the Act.

Please note that as per the provisions of Sec. 13 (13) of the Act no transfer of the secured assets (given in the schedule hereunder) by way of sale, lease or otherwise, shall be made after the date of this notice without the prior written consent of the bank.
Needless to mention that this Notice is addressed to you without prejudice to any other remedy available to the Bank. Please note that this notice is issued without prejudice to
Bank's right to proceed with the proceedings presently pending before DRT/RO of DRT/DRAT/Court and proceed with the execution of order/decree obtained/to be obtained.
Please note that the Bank reserves its right to call upon you to repay the liabilities that may arise under the outstanding bills discounted, Bank guarantees and letters of credit issued and established on your behalf as well as other contingent liabilities.

The Undersigned is a duly Authorized Officer of the Bank to issue this Notice and exercise powers under Section 13 aforesaid.

"We draw attention to the provisions of Section 13(8) of the SARFAESI Act and the Rules framed there under which deals with your rights of redemption over the securities"

SCHEDULE

The specific details of the assets in which security interest is created are enumerated hereunder:
Mortgaged assets-

Schedule-A

Guntur District registration, ponnur Sub registrar, with in the limit of Ponnur (Municipality/Municipal CORPORATION/Gram Panchayat) Nidubrolu area Sy.No. 322,323-1B,323-2B,337-3,338-4,339-2,356,357-1,358-1,358-2,359-1 comprising of total extent of Ac.21.61 cents of land.

Schedule-B

Block No.B3 Flat No.T.F 4 in Third floor and measuring 365.sq,feet in the survey no. 337-3 of PMAY(U)-YAR-JAGANANNA NAGAR, Nidubrolu along with undivided share of land of 19 sq,yds out of total block area of 478.87 sq,yds bounded by

Block Boundaries:-

North: 9.00 MT Wide Road
West: Open Place

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East: 15.0 mt wide Road
South: Block No. B2

Flat Boundaries :-

North: Flat No TF-3 (B3 Block)
West: Flat No TF-1 (B3 Block)
East: Flat No TF-5 (B3 Block)
South: Block No. B2

Yours faithfully

Authorized Officer
Indian Bank

Authorised Officer
Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002
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