Indian Overseas Bank

HYDERABAD-ADARSH NAGAR Branch
(Address: HYDERABAD-ADARSH NAGAR, 5-9-305A BASHEER BAGH,
HIMAYATHNAGAR, TELANGANA-500029
Phone No: 89259 51301 & Email id: iob1301@iob.in)

Demand notice to Borrowers / Mortgagors/Guarantors Under Sub-section (2) of section 13 of the SARFAESI Act, 2002

Place: 5-9-305A BASHEER BAGH, HIMAYATHNAGAR, TELANGANA -500029
Date: 31/01/2026

To,

Sl.No	Borrower
1	GUNDEBOINA SARITHA, Permanent Address: Plot No: 8, Sarithadevi Nilayam, Brindavan Colony, Sy Nos. 175/Part, 176 Part, Situated Near Aluri Colony Bus Stop, Anamgal Hayathnagar [Vill], Hayathnagar [Mdl], Under GHMC, Ranga Reddy [Dist] – 501505, Telangana, Communication Address: H. No. 6-8-2/2, Ravindra Nagar, Near Chinna Venkat Reddy Function Hall, Nalgonda - 508001, Office Address: Govt Junior College, Ibrahimpatnam - 501506
2	GUNDEBOYINA SREENIVAS, Permanent Address: Plot No: 8, Sarithadevi Nilayam, Brindavan Colony, Sy Nos. 175/Part, 176 Part, Situated Near Aluri Colony Bus Stop, Anamgal Hayathnagar [Vill], Hayathnagar [Mdl], Under GHMC, Ranga Reddy [Dist] – 501505, Telangana, Communication Address: H. No. 6-8-2/2, Ravindra Nagar, Near Chinna Venkat Reddy Function Hall, Nalgonda - 508001, Office Address: Govt Junior College, KPM Boys Nalgonda, Nalgonda – 508001

AUTHORISED OFFICER
Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest Act 2002
Indian Overseas Bank

Dear Sir/s

Re.: Your Credit facilities with Indian Overseas Bank, HYDERABAD-ADARSH NAGAR Branch

1. You, the above-named borrowers of our bank have availed the following credit facilities from our HYDERABAD-ADARSH NAGAR Branch:

The details of credit facilities with outstanding dues are as under:

Sl.No	Nature of Facility	Limit	Rates of Interest (including overdue interest) rests interest rests)	Last Interest Debit Date(Mandatory)	Total dues* as on 31/01/2026 (in Rs.)
1.	RSUBH	7350000.00	9.75%	31/01/2026	7343545.40
	Total	7350000.00			7343545.40

* With further interest from last interest debit date at contractual rates/rests will become payable from the date mentioned above till date of payment.

The Above named guarantors referred under Sl.Nos have executed guarantee and thereby guaranteed payment on demand of all moneys and discharge all obligations and liabilities then or at any time thereafter owing or incurred to Indian Overseas Bank by the borrowers for the aggregate credit limits of **Rs 7350000.00** together with agreed interest, charges etc.

The credit facilities were secured by the assets mentioned below by way of mortgage/ hypothecation/ hire purchase/ lease (as applicable) standing in the name of the borrower Nos 1, 2,. They were also secured by mortgage of properties in the name of borrower / mortgagor mentioned in Sl.No 1,2,. They were also secured by mortgage of properties in the name of mortgagor / guarantor Nos herein above.

The guarantors mentioned under Si. Nos of you have given personal guarantee for the credit facilities as given above.

You have acknowledged from time to time the liabilities mentioned herein above through various documents executed by you.

2. The details of securities in favour of the Bank for the aforesaid credit facilities are:

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Nature of security	Particulars of securities
1.Mortgage	All that the Piece and Parcel of the Newly Constructed House, Constructed on Plot No. 8 admeasuring 167 sq. yds or its equivalent to 139.62 sq mtrs having Plinth area of 979 sq ft, with RCC Roof in Survey Nos. 175 Part and 176 Part situated at Anmagal, Hayathnagar Village, Hayathnagar Revenue Mandal, Ranga Reddy District, Under Ward No.4, Block No.11 of GHMC Limits, Hayathnagar Circle, Telangana 501505 and bounded by. Boundaries: North : 30' wide road South : Neighbours land East : Plot No. 9 West : Plot No. 7

** The Bank reserves its right to proceed against the agricultural land security Nos. 6 above through other available legal course of action.

3. Consequent upon defaults committed by the above named borrowers in payment of the principal debt / interest as per agreed terms, loan account mentioned above have been classified as Non-Performing Asset on **28/01/2026** (date of classification as NPA) as per Reserve Bank of India guidelines and directives. Despite our reminders for regularization of your account, you have not repaid the overdue loans including interest thereon.

4. Since you the above named borrowers referred under Sl. Nos 1, 2, have failed to meet the liabilities in respect of the credit facilities duly secured by various securities mentioned above and upon classification of your account as a Non-Performing Asset, we hereby recall our advances to Sl.Nos 1,2, of you and 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 to **Rs 7343545.40**, as detailed in para 1 above, with further interest @ **9.75%** compounded with monthly/ half yearly as agreed, from the date mentioned above, within 60 days from the date of receipt of this notice.

5. The above named mortgagor / guarantor Nos have given undertaking for repayment / guarantee for the credit facilities taken by the borrowers and have also mortgaged the properties herein mentioned to secure the above said credit facilities. Since the borrowers have committed defaults in repayment, the mortgagors/guarantors have become liable to pay to us in

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terms of the guarantee, the amounts due to the Bank as per the loan / credit facilities aggregating to **Rs 7343545.40**, together with further interest @ **9.75%** compounded with monthly/ half yearly as agreed and we hereby invoke the guarantee against the mortgagors / guarantors who have given non-agri securities enforceable under the SARFAESI Act namely of you and call upon you to pay the said amount within sixty days from the date of receipt of this notice. Please be advised that the Guarantors liability is co-extensive with the liability of the borrowers.

6. We further give notice to the borrowers namely 1,2, and mortgagors / guarantors who have given non-agri securities enforceable under the SARFAESI Act namely that failing payment of the above amount in full with interest and charges etc till the date of payment, we shall be exercising all or any of the rights vested on us, under sub-section (4) of section 13 of the said Act.

7. Please note that in law the borrowers and guarantors are jointly and severally liable to repay the dues with further interest and charges etc.

8. Please note that interest will continue to accrue at the rates and rests as agreed for each credit facility until full repayment.

9. Your attention is also invited to sub-section (13) of section 13 of the said Act in terms of which you are restrained from transferring/alienating/shifting any of the secured assets referred to above by way of sale, lease or otherwise, without obtaining our prior written consent. Please also note that non-compliance / contravention of the provisions contained in the said Act or Rules made thereunder, is an offence which is punishable with imprisonment and/or fine as provided under section 29 of the Act.

10. The guarantors referred under Sl.Nos have given personal guarantee to secure the loans of the said borrowers and as such we advise you to prevail upon the borrowers to repay the dues as per our demand since we have the right to initiate action against you simultaneously in accordance with law, for recovery of our dues based on your personal guarantee.

11. We also put all of you on notice that if the account is not regularized/ repaid within the stipulated time and in case of the Bank classifying you as a willful defaulter as per RBI Guidelines, the Bank reserves its rights to publish your photograph in newspaper(s) with your name, address, details of default, dues etc., in accordance with RBI Guidelines besides initiating all recourses available to the Bank for recovery.

12. We also advise you that this demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which we have for recovery of the above said dues as well as our right to make further demands in respect of sums due and payable by you.

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13. Further, your attention is invited to provisions of Sub-section (8) of the Section 13 of the Act, in respect of time available to you, to redeem the secured assets.

Yours faithfully,

Authorized Officer

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Indian Overseas Bank

G. S.
31/01/2026

31/01/2026

Borrower ACK.
P.T.O

o/c

Indian Overseas Bank,
Adarsh Nagar Branch
5-9-305A, Paiga Plaza Building, Basheer Bagh,
Hyderabad 500029 (TS)
Email: iob1301@iob.bank.in

(APPENDIX IV)
POSSESSION NOTICE (for immovable property) [(Rule 8(1)]

Whereas

The undersigned being the Authorised Officer of the Indian Overseas Bank under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated **31.01.2026** calling upon the borrowers **SMT. GUNDEBOINA SARITHA W/O GUNDEBOYINA SREENIVAS and SRI. GUNDEBOYINA SREENIVAS S/O SRI GUNDEBOYINA VENKATESHAM,** resident of Plot No: 8, Sarithadevi Nilayam, Brindavan Colony, Sy Nos. 175/Part & 176 Part, Situated Near Aluri Colony Bus Stop, Anamgal Hayathnagar [Vill], Hayathnagar [Mdl], Under GHMC, Ranga Reddy [Dist] – 501505, Telangana, (TS), (hereinafter referred as 'borrowers/mortgagors') to repay the amount mentioned in the notice being **Rs. 7343545.40** as on 31.01.2026 with further interest at contractual rates and rests, charges etc till date of realization within 60 days from the date of receipt of the said notice.

(1) The borrowers having failed to repay the amount, notice is hereby given to the borrowers and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/ her under Section 13(4) of the said Act read with Rule 8 of the said Rules on this **20th day of April of the year 2026.**

(2) The borrowers in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Indian Overseas Bank for an amount of **Rs. 74,35,732.40** as on 19.04.2026 with interest thereon at contractual rates & rests as agreed, charges etc., from the aforesaid date mentioned in the demand notice till date of payment less repayments, if any, made after issuance of Demand Notice. The dues payable as on the date of taking possession is **Rs. 74,35,732.40** payable with further interest at contractual rates & rests, charges etc., till date of payment.

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(3) The borrowers' attention is invited to provisions of Sub-section (8) of the Section 13 of the Act, in respect of time available to them, to redeem the secured assets.

Description of the Immovable Property

All that the Piece and Parcel of the Newly Constructed House, Constructed on Plot No. 8 admeasuring 167 sq. yds or its equivalent to 139.62 sq mtrs having Plinth area of 979 sq ft, with RCC Roof in Survey Nos. 175 Part and 176 Part situated at Anmagal, Hayathnagar Village, Hayathnagar Revenue Mandal, Ranga Reddy District, Under Ward No.4, Block No.11 of GHMC Limits, Hayathnagar Circle, Telangana 501505 and bounded by.

Boundaries:
North : 30' wide road
South : Neighbours land
East : Plot No. 9
West : Plot No.7

Date: 20-04-2026
Place: Hyderabad

Authorised Officer
Indian Overseas Bank

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24/04/26