Indian Overseas Bank

HYDERABAD-SRINAGAR COLONY BRANCH
No. 8-3-952/10 Ground Floor, Satya Enclave, Srinagar Colony Hyderabad
Ph:040 23421542,Email id: iob1890@iob.in

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

Date: 16.05.2026

To,

Sl.No		
1	**M/s Crystal Management Services**	…………….. **Borrower**
	Prop **Smt Mada Lakshmi Madhavi** W/O MADA CHAKRADHAR PLOT 55 NEW PRASANTH NAGAR MIYAPUR HYDERABAD-500049	Business Address: **Prop Smt Mada Lakshmi Madhavi** F NO 102 AND 104 SRI MANI SAI KALYAN ARCADE MIYAPUR X ROADS MIYAPUR. HYDERABAD-500049 TELANGANA
2	Guarantor: MADA CHAKRADHAR S/O KOTESWARA RAO PLOT 55 NEW PRASANTH NAGAR MIYAPUR HYDERABAD-500049	MADA CHAKRADHAR S/O KOTESWARA RAO Flat No 404, Vijaya Sai Durga Residency, Sai Ram Nagar Colony, Miyapur, Hyderabad 500 049

Dear Sir/s

Re.: Your Credit facilities with Indian Overseas Bank, HYDERABAD – SRINAGAR COLONY Branch

1. You, the above named borrowers & Guarantors of our bank have availed the following credit facilities from our HYDERABAD – SRINAGAR COLONY Branch:

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

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सरफेसी अधिनियम 2002
Securitisation & Reconstruction Of Financial Assets & Enforcement Of Security Interest Act 2002
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इंडियन ओवरसीज़ बैंक Indian Overseas Bank

l.No	Nature of Facility	Limit	Rates of Interest (including overdue interest) & rests	Last Interest Debit Date(Mandatory)	Total dues* as on 15/05/2026 (in Rs.)
1.	CCMSM	3,50,00,000/-	13.25%	30.04.2026	3,54,48,217
2.	R Push – Car Loan	14,00,000/-	10.80%	28.04.2026	6,31,242
	Total				3,60,79,459

* 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.No 2 had 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 3,54,48,217.00 together with agreed interest, charges etc.

The credit facilities were secured by the assets mentioned below by way of mortgage/ hypothecation/ (as applicable) standing in the name of 1 & 2 above. They were also secured by mortgage of properties in the name of borrower / mortgagor mentioned in Sl.No 1 and 2 above.

The guarantors mentioned under Sl. No 2 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:

Nature of security	Particulars of securities
Hypothecation (for CCMSM)	Hypothecation of entire current asssets including stocks & Book Debts (Present & future) on pari pasu basis with SBI.
Mortgage	**Schedule : 1** All that piece and parcel of Plot No 44/1, admeasuring 450 sq yards or 376.20 sq mts in Sy Nos. 196/B & 197/A situated at Madeenaguda Village, Serilingampally Mandal and municipality, Rangareddy District, Telangana in the name of M.Chakradhar Rao S/O M Koteswara Rao Bounded by: North : 40 ft wide Road South : Neighbor's land East : Plot No. 44 West : Plot NO. 44/2

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<table>
<tr><td></td><td>Schedule : 2
All that Residential House in Plot No. 55 admeasuring 247 sq yards or 206.49 sq mts in Sy No. 130 to 133 situated at rest of the area in block no 1 of Miyapur Village, Serilingampally mandal in GHMC, Rangareddy District in the name of Mrs.M Lakshmi Madhavi W/O Chakradhar and Mr M.Chakradhar S/O M Koteswara Rao

North : Plot No. 56
South : 40 ft wide road
East : Plot NO. 58
West : 30 ft wide Road</td></tr>
<tr><td>Hypothecation</td><td>R Push – Car Loan is secured by Hypothecation of
KIA SELTOS D 1.5 CRDI VGT6ATHTK PLUS BS VI
bearing Registration No. TS 07 JS 1866</td></tr>
</table>

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 14.05.2026 (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, 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.No 1, 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. 3,60,79,459/- as detailed in para 1 above, with further interest @ 9.10 % 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 terms of the guarantee, the amounts due to the Bank as per the loan / credit facilities aggregating to Rs Rs,3,54,48,217.00 together with further interest as mentioned above 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, 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.

Banojjioti Biswas

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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 dues are not 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 including seizure and sale of hypothecated stocks & Vehicle as per terms of contract as well as our right to make further demands in respect of sums due and payable by you.

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.

Please also note that this notice is issued in Supersession of notice dated 15.05.2026 which is hereby withdrawn due to typographic errors in the same.

Yours faithfully,
Banojini Biswal
(BANOJINI BISWAL)
Authorized Officer

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