Indian Overseas Bank

Vijaya Nagar Colony Branch (CODE -1071)
(Address: Door No- 10-3-761/7/2, Vijayanagar Apts, Vijayanagar Colony, Hyderabad – 500 057.
Phone No: 89259-51071 & Email id: iob1071@iob.in)

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

Place: Vijaya Nagar Colony
Date: 12.08.2026

To,

Sl.No	Borrower (s)
1	**Mr. Bodasu Ramanujam,** Permanent Address: Flat No. 301, in Third Floor, of Skywards One" Bearing Plot Nos. 53/ Part (North Side) & 54, Lies in Sy Nos. 206,207, 209, 210 / Part, 211, 212,213 & 214/A Covered under Block No. 8, Situated at Mahanagar Estates, Near Rukmini Estates & Suchitra X Roads, Jeedimetla [VIII], Quthbullapur [Mdl], Under GHMC Circle, Medchal – Malkajgiri [Dist] – 500055, Telangana, India. Communication Address: Flat No. 301, in Third Floor, of Skywards One" Bearing Plot Nos. 53/ Part (North Side) & 54, Lies in Sy Nos. 206,207, 209, 210 / Part, 211, 212,213 & 214/A Covered under Block No. 8, Situated at Mahanagar Estates, Near Rukmini Estates & Suchitra X Roads, Jeedimetla [VIII], Quthbullapur [Mdl], Under GHMC Circle, Medchal – Malkajgiri [Dist] – 500055, Telangana, India. Office Address: N/A
2.	**Mrs. Bodasu Vanitha** Permanent Address: Flat No. 301, in Third Floor, of Skywards One" Bearing Plot Nos. 53/ Part (North Side) & 54, Lies in Sy Nos. 206,207, 209, 210 / Part, 211, 212,213 & 214/A Covered under Block No. 8, Situated at Mahanagar Estates, Near Rukmini Estates & Suchitra X Roads, Jeedimetla [VIII], Quthbullapur [Mdl], Under GHMC Circle, Medchal – Malkajgiri [Dist] – 500055, Telangana, India.

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Indian Overseas Bank

Bangjini Biswal

	Communication Address: Flat No. 301, in Third Floor, of Skywards One" Bearing Plot Nos. 53/ Part (North Side) & 54, Lies in Sy Nos. 206,207, 209, 210 / Part, 211, 212,213 & 214/A Covered under Block No. 8, Situated at Mahanagar Estates, Near Rukmini Estates & Suchitra X Roads, Jeedimetla [VIII], Quthbullapur [Mdl], Under GHMC Circle, Medchal – Malkajgiri [Dist] – 500055, Telangana, India. Office Address: N/A

Dear Sir/s/ Madam,

Re.: Your Credit facilities with Indian Overseas Bank, VIJAJA NAGAR COLONY Branch

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

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

Sl.No	Nature of Facility	Loan in Rupees	Rate of Interest	Last Interest Debit Date(Mandatory)	Total dues* as on 12/08/2026 (in Rs.)
1	Housing Loan under Subhagruha Scheme(Hl No-107103464000035)	46,00,000/-	9.75% p.a at present	12.08.2026	46,14,500/-
	Total	46,00,000/-			**46,14,500/-**

* 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 credit facilities were secured by the assets mentioned below by way of mortgage 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 herein above.

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

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

Nature of security	Particulars of securities
Residential House	All that the part and parcel of Flat No. 301, in Third Floor, with built up area of 1170.00 Sq . Ft.along with an undivided share of land admeasuring to an extent of 40.9 Sq. yards of Skywards One"constructed on Plot Bearing Nos. 53/ Part (North Side) & 54, Lies in Sy Nos. 206,207, 209, 210 / Part, 211, 212,213 & 214/A in the approved Layout Plan Sanction in the File No. 4688/MP2/HUDA/2000, Covered under Block No. 8, Situated at Mahanagar Estates, Near Rukmini Estates & Suchitra X Roads, Jeedimetla [VIII], Quthbullapur [Mdl], Under GHMC Circle, Medchal – Malkajgiri [Dist] – 500055, Telangana, India. Boundaries for the Plot Nos. 53/Part (North side) & 54, Total admeasuring : 409.44 Sq. Yards:- NORTH: Plot No. 55 SOUTH: Plot No. 53/ Part EAST: 40' Wide Road WEST: Plot No. 71 Boundaries of the Flat:- NORTH: Open to Sky SOUTH: Corridor, Staircase & Lift EAST: Open to Sky WEST: Open to Sky

3. Consequent upon defaults committed by the above-named borrowers under S.No. 1 & 2 in payment of the principal debt / interest as per agreed terms, loan account mentioned above have been classified as Non-Performing Asset on 11/08/2026 (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 S. 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 S. Nos 1& 2, of you and give you notice under sub-section (2) of section 13 of the Securitization 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

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aggregating to **Rs. 46,14,500/- (Rupees Forty Six Lacs Fourteen Thousand Five Hundred Only)**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 under S.No 1 &2 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. 46,14,500/- (Rupees Forty Six Lacs Fourteen Thousand Five Hundred Only)**, 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.

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

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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.

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,

Banojini Biswal

Authorized Officer

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