



Indian Overseas Bank

Piler Branch: D. NO. 2-51/1 Sri Jhansi Hospital Complex, Tirupathi Road, Piler
517214, Andhra Pradesh

Phone 8925953384, Email: iob3384@iob.in

Dated: 21.08.2026

SALE NOTICE OF IMMOVABLE SECURED ASSETS Issued under Rule 8(6) and 9(1)
of the Security Interest (Enforcement) Rules 2002 Annexure 15

To

The Borrower/Guarantor/mortgagor

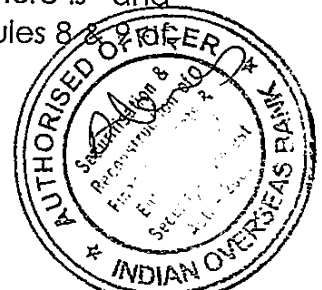
S No	Borrower(s)
1.	Mr. T Ramakrishna s/o CHinna Venkataswami 2-725 SKD Nagar Piler Chittoor -517214(Borrower/Mortgagor)
2.	Mrs. T Vineela D/o T Ramakrishna 2-725 SKD Nagar Piler Chittoor -517214(Borrower)

Sir,

1. This has reference to recovery actions initiated against you under the provisions of the SARFAESI Act 2002.

2. Please refer to the possession notice dated 22.07.2026 issued to you regarding taking possession of the secured assets at morefully described in the schedule below and the publication of the said possession notice in Hindu news paper (daily) and Sakshi news paper (daily) on 24.07.2026 by the undersigned for the purpose of realization of the secured assets in exercise of the powers conferred on the bank as Secured Creditor under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act,2002 and the Rules there under.

3. You the above named borrowers / mortgagors / guarantors have failed to pay the dues in full save and except payments amounting to Rs. 13,69,807.76 after issuance of demand notice dated 13.11.2025 Hence it is proposed to sell the secured assets mentioned in the Schedule below on "as is where is" and "as it is what is" condition under Sec 13(4) of the Act read with Rules 8 & 9 of the Security Interest (Enforcement) Rules, 2002.



4. After appropriating the aforesaid repayments, the dues in the loan account as on 20.08.2026 (date) is Rs.14,48,824.83 along with further interest at contractual rates and rests, besides costs / charges incurred till the date of repayment in full.

5. We hereby give you notice of 30 days that the below mentioned secured assets shall be sold by the undersigned on 24.09.2026 between 10.00 AM and 01.00 PM hours with auto extension of 05 minutes through e auction using <https://www.baanknet.com>

6. A copy of the E-auction notice inviting offers for e-auction setting out the terms & conditions of sale such as particulars of the secured asset, the dues of the Bank, reserve price, earnest money deposit, date and time fixed for inspection, last date for submission of offers and date, time of sale etc is enclosed for your ready information. Please also be advised that the said sale notice will also be published in Hindu English news paper (daily) and Sakshi telugu news paper (daily) shortly. A copy of the proposed paper publication is also enclosed.

Schedule of Secured Assets

Nature of Security (Hypothecation / Mortgage etc.,)	Particulars of Securities								
1. Hypothecation	---								
2. Mortgage	Vacant Site and further development thereon situated at Chittoor District at present Annamayya District, Piler Sub District, Piler Mandal, Piler Village & Panchayat, Ward No. 2, RTC Nallagutta Residential Area Old. D. No. 2-229/10 House Nearby. Situates in Survey No. 119-B3 Extent: 175 sq. yards site pura. Boundaries: <table border="1"> <tr> <td>North</td><td>Road</td></tr> <tr> <td>South</td><td>Road</td></tr> <tr> <td>East</td><td>Bandi Chinnakka Site</td></tr> <tr> <td>West</td><td>Shaik Amzadpeer Site</td></tr> </table>	North	Road	South	Road	East	Bandi Chinnakka Site	West	Shaik Amzadpeer Site
North	Road								
South	Road								
East	Bandi Chinnakka Site								
West	Shaik Amzadpeer Site								

Yours Faithfully
For INDIAN OVERSEAS BANK

Authorised Officer / Authorised Officer
श्री. का. तिरुपति / R.O. TIRUPATI

Encl: 1. E-auction notice containing terms and conditions

2. Proposed paper publication of E-auction notice



PAPER PUBLICATION FORMAT OF E- AUCTION NOTICE FOR SALE OF IMMOVABLE PROPERTIES



INDIAN OVERSEAS BANK

Piler Branch, Piler Branch: D. NO. 2-51/1 Sri Jhansi Hospital Complex, Tirupathi Road, Piler 517214, Andhra Pradesh, Ph No: 8925953384, Email: iob3384@iob.in

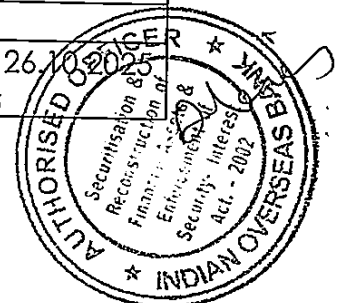
PUBLIC NOTICE FOR E- AUCTION FOR SALE OF IMMOVABLE PROPERTIES

Sale of immovable property /ies mortgaged to Bank under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (No.54 of 2002) whereas, the Authorized Officer of Indian Overseas Bank has taken possession of the following property/ies pursuant to the notice issued under Section 13(2) of the Security Interest (Enforcement) Rules 2002 in the following loan account with right to sell the same on „AS IS WHERE IS BASIS" and „AS IS WHAT IS BASIS" for realization of Bank's dues plus interest & costs as detailed hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under Section 13(4) of the said Act proposes to realize the Bank's dues by sale of the said property/ies. The sale will be done by the undersigned through e auction platform provided at the Web Portal <https://www.baanknet.com>

Name & address of the Mortgagors/ Borrowers:

S No	Borrower(s)
1.	Mr. T Ramakrishna s/o CHinna Venkataswami 2-725 SKD Nagar,Piler Chittoor -517214(Borrower/Mortgagor)
2.	Mrs. T Vineela D/o T Ramakrishna 2-725 SKD Nagar,Piler Chittoor -517214(Borrower)

Date of NPA	26.07.2025
Date of Demand notice	13.11.2025
Dues claimed in Demand Notice	13,69,807.76 as on 26.10.2025 with further interest and costs
Date of Possession Notice	22.07.2026
Dues claimed in Possession Notice	Rs.13,69,807.76 P as on 26.10.2025 with further interest & costs



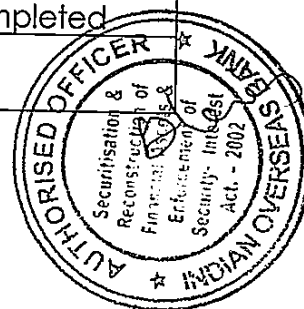
*Outstanding dues of Local Self Government (Property Tax, Water sewerage, Electricity Bills etc)	To be ascertained by the bidders and to be paid by the successful bidder
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DESCRIPTION OF THE IMMOVABLE PROPERTY

Nature of Security (Hypothecation / Mortgage etc.,)	Particulars of Securities								
1. Hypothecation	---								
2. Mortgage	Vacant Site and further development thereon situated at Chittoor District at present Annamayya District, Piler Sub District, Piler Mandal, Piler Village & Panchayat, Ward No. 2, RTC Nallagutta Residential Area Old. D. No. 2-229/10 House Nearby. Situates in Survey No. 119-B3 Extent: 175 sq. yards site pura. Boundaries: <table border="1"> <tr> <td>North</td><td>Road</td></tr> <tr> <td>South</td><td>Road</td></tr> <tr> <td>East</td><td>Bandi Chinnakka Site</td></tr> <tr> <td>West</td><td>Shaik Amzadpeer Site</td></tr> </table>	North	Road	South	Road	East	Bandi Chinnakka Site	West	Shaik Amzadpeer Site
North	Road								
South	Road								
East	Bandi Chinnakka Site								
West	Shaik Amzadpeer Site								

Reserve price; Rs.35,91,000/- Date 24.09.2026 & Time 11.00 am to 1.00 pm of auction: EMD: 359,100/-

Date and time of E-Auction	24.09.2026 & 11.00 AM TO 1.00 PM
EMD Remittance	The intending bidders/purchasers are requested to register on portal https://www.bnanknet.com using their mobile number and email-id. Further they are requested to upload requisite KYC Documents. Once the KYC documents are verified by E-Auction service provider (may take 2 working days), the intending bidder/purchaser has to transfer the EMD Amount USING ONLINE MODE IN HIS GLOBAL emd WALLET ACCOUNT BY 24.09.2026 BEFORE 1.00 PM. Intending bidders shall have a valid email address and should register their name/account by login to website of the aforesaid service provider
Bid increase Amount	Mentioned above
Auto extension time	5 minutes for each property till sale is completed
Known encumbrance if any	NIL



Inspection Date & Time	22.08.2026 onwards with prior appointment from Bank
Aubmission of online Application for BID with EMD	22.08.2026 onwards
Last date for submission of online Application for BID with EMD	24.09.2026 before 1.00 PM
Outstanding dues of Local self Govt (Property tax,water sewerage,Electricity Bills etc)	To be ascertained by the bidders and to be paid by the successful bidder

***Bank"s dues have priority over the Statutory dues**

For detailed terms and conditions of the site please refer to the link provided in service provider's website:

1.<https://www.baanknet.com>

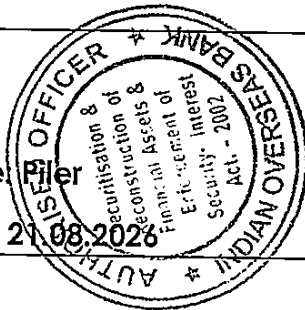
2.Bank's website www.job.in

Further details please contact

Bank	Service provider
Indian Overseas Bank Piler Branch: D. NO. 2-51/1 Sri Jhansi Hospital Complex, Tirupathi Road, Piler 517214, Andhra Pradesh	M/s PSB Alliance having registered office at Unit1,3 rd floor,VIOS Commercial tower, Near Wadala Truck terminal,Wadala east.Mumbai-400 037 Email: support.BAANKNET@psballiance.com Help Desk: +91 829 12 20220

Place: Piler

Date: 21.08.2026



कृते इण्डियन ओवरसीज बैंक
For INDIAN OVERSEAS BANK

Authorised Officer
प्राधिकृत अधिकारी / Authorised Officer
Indian Overseas Bank
21, THE TIRUPATI ROAD, KRUPATI



INDIAN OVERSEAS BANK

Piler Branch, Piler Branch: D. NO. 2-51/1 Sri Jhansi Hospital Complex, Tirupathi Road, Piler 517214, Andhra Pradesh, Ph No: 8925953384, Email: job3384@iob.in

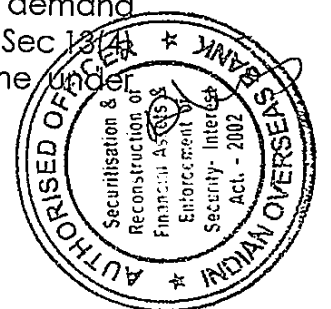
E-Auction Notice

SALE OF IMMOVABLE PROPERTY MORTGAGED TO THE BANK UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002

Whereas M/s.T Ramakrishna & T Vineela has borrowed monies from Indian Overseas Bank against the mortgage of the immovable properties more fully described in the schedule hereunder and on upon classification of the account as NPA, the Bank has issued a demand notice under Section 13(2) of the SARFAESI Act, 2002 (Act) on **13.11.2025** calling upon the borrowers M/s. T Ramakrishna & T Vineela having registered Address 2-725 SKD Nagar, Piler, Chittoor dt-517214 to pay the amount due to the Bank, being Rs. **13,69,807.76p** (Thirteen Lkhs Sixty Nine Thousand eight Hundred Seven Rupees and Seventy Six Paise) as on **26.10.2025** (date) payable together with further interest at contractual rates and rests alongwith costs, charges etc till date of repayment within 60 days from the date of receipt of the said notice.

Whereas the borrowers & guarantors having failed to pay the amount dues in full to the Bank as called for in the said demand notice, the Bank has taken **possession** of the secured assets more fully described in the schedule hereunder on **22.07.2026** under Section 13 (4) of the Act with the right to sell the same in "As is where is" and "As is what is" basis under Section 13(4) of the Act read with Rules 8 & 9 of the Security interest (Enforcement) Rules, 2002 for realization of Bank's dues. The dues to the bank as on the date of taking possession was intimated as Rs. **13,69,807.76p** (Thirteen Lakhs Sixty Nine Thousand eight Hundred Seven Rupees and Seventy Six Paise) as on 26.10.2025 (date) payable together with further interest at contractual rates and rests alongwith costs, charges etc till date of repayment, after reckoning repayments, if any, since the date mentioned in the demand notice.

The dues of the borrower as on 21.08.2026 (date of sale notice) works out to Rs. 14,48,824.83 (Fourteen Lakh Forty Eight Thousand Eight Hundred Twenty Four rupees and Eighty Three Paise) after reckoning repayments, if any, amounting to Rs. 14,48,824.83 (Fourteen Lakh Forty Eight Thousand Eight Hundred Twenty Four rupees and Eighty Three Paise) subsequent to the Bank issuing demand notice. 74 The undersigned in exercise of the powers conferred under Sec 13(4) of the said Act proposes to realize the Bank's dues by sale of the under mentioned properties.



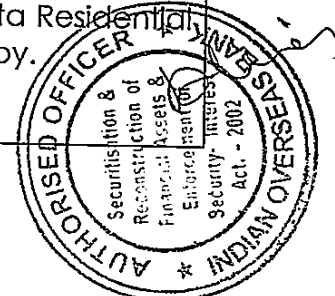
DESCRIPTION OF THE IMMOVABLE PROPERTY

Nature of Security (Hypothecation / Mortgage etc.,)	Particulars of Securities								
1. Hypothecation	---								
2. Mortgage	Vacant Site and further development thereon situated at Chittoor District at present Annamayya District, Piler Sub District, Piler Mandal, Piler Village & Panchayat, Ward No. 2, RTC Nallagutta Residential Area Old. D. No. 2-229/10 House Nearby. Situates in Survey No. 119-B3 Extent: 175 sq. yards site pura. Boundaries: <table border="1"> <tr> <td>North</td><td>Road</td></tr> <tr> <td>South</td><td>Road</td></tr> <tr> <td>East</td><td>Bandi Chinnakka Site</td></tr> <tr> <td>West</td><td>Shaik Amzadpeer Site</td></tr> </table>	North	Road	South	Road	East	Bandi Chinnakka Site	West	Shaik Amzadpeer Site
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Date of NPA	26.07.2025
Date of Demand notice	13.11.2025
Dues claimed in Demand Notice	13,69,807.76 as on 26.10.2025 with further interest and costs
Date of Possession Notice	22.07.2026
Dues claimed in Possession Notice	Rs.13,69,807.76 P as on 26.10.2025 with further interest & costs
*Outstanding dues of Local Self Government (Property Tax, Water sewerage, Electricity Bills etc)	To be ascertained by the bidders and to be paid by the successful bidder

DESCRIPTION OF THE IMMOVABLE PROPERTY

Nature of Security (Hypothecation / Mortgage etc.,)	Particulars of Securities
1. Hypothecation	---
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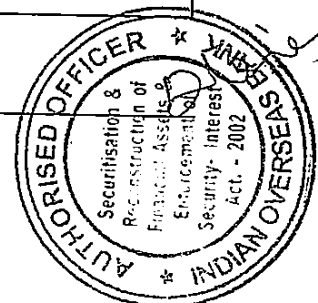


	Boundaries:	
	North	Road
	South	Road
	East	Bandi Chinnakka Site
	West	Shaik Amzadpeer Site

Reserve price; Rs.35,91,000/- Date 24.09.2026 & Time 11.00 am to 1.00 pm of auction: EMD: 359,100/-

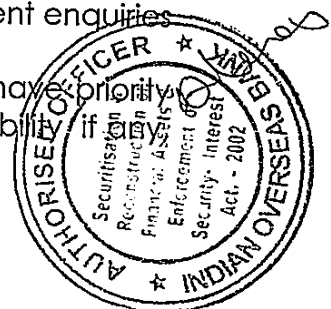
Date and time of E-Auction	24.09.2026 & 11.00 AM TO 1.00PM
EMD Remittance	The intending bidders/purchasers are requested to register on portal https://www.bnanknet.com using their mobile number and email-id. Further they are requested to upload requisite KYC Documents. Once the kyc documents are verified by E-Auction service provider (may take 2 working days), the intending bidder/purchaser has to transfer the EMD Amount USING ONLINE MODE IN HIS GLOBAL emd WALLET ACCOUNT BY 24.09.2026 BEFORE 1.00PM. Intending bidders shall have a valid email address and should register their name/account by login to website of the aforesaid service provider
Bid increase Amount	Mentioned above
Auto extension time	5 minutes for each property till sale is completed
Known encumbrance if any	NIL
Inspection Date & Time	22.08.2026 onwards with prior appointment from Bank
submission of online Application for BID with EMD	22.08.2026 ONWARDS
Last date for submission of online Application for BID with EMD	24.09.2026 before 1.00 PM
Outstanding dues of Local self Govt (Property tax, water sewerage, Electricity Bills etc)	To be ascertained by the bidders and to be paid by the successful bidder

***Bank's dues have priority over the Statutory dues**



Terms and conditions

1. The property(ies) will be sold by e-auction through the Bank's approved service provider M/s <https://www.baanknet.com> under the supervision of the Authorized Officer of the Bank.
2. E-auction bid document containing online e-auction bid form, declaration, general terms and conditions of online auction sale are available in www.job.in website <http://www.baanknet.com>
3. Intending bidders shall hold a valid digital signature certificate and email address and should register their name / account by login to the website of the aforesaid service provider. They will be provided with user id and password by the aforesaid service provider which should be used in the e auction proceedings. For details with regard to digital signature, please contact the service provider at the below mentioned address/phone no/e mail.
4. Bids in the prescribed formats shall be submitted "online" through the portal <https://www.baanknet.com> alongwith the EMD & scanned copy of KYC documents including photo, PAN Card & address proof to the service provider and the Authorised Officer before 1.00PM hours on 21.09.2026 (Date).
5. The EMD and other deposits shall be remitted through EFT / NEFT / RTGS to the Bank account as specified above and the amount of EMD paid by the interested bidder shall carry no interest. The amount of EMD paid by the successful bidder shall be adjusted towards the sale price.
6. Bids without EMD shall be rejected summarily.
7. Online auction sale will start automatically on and at the time as mentioned above. Auction / bidding will initially be for a period of 120 Minutes with auto extension time of 05 minutes each till the sale is concluded.
8. The property shall be sold to the successful bidder. The successful bidder (purchaser) as declared by the Authorised Officer shall deposit 25% of the sale price (inclusive of the EMD) immediately on the same day and not later than the next working day. The balance amount of sale price shall be paid within 15 days from the date of confirmation of auction sale. Failure to remit the entire amount of sale price within the stipulated period will result in forfeiture of deposit of 25% of the bid price to the secured creditor and forfeiture of all claims over the property by the purchaser and the property will be resold.
9. The sale certificate will be issued in the name of the purchaser only, after payment of the entire sale price amount and other taxes/charges, if any.
10. The purchaser shall bear the charges/ fee payable for conveyance such as registration fee, stamp duty, etc., as applicable as per law.
11. The Authorized Officer has the absolute right to accept or reject any bid or postpone or cancel the sale, as the case may be without assigning any reason whatsoever.
12. The property is being sold on „as is where is" and „as is what is" basis. The Bank has disclosed only the known encumbrances, statutory liabilities, if any, as above and it is for the purchaser to make their own independent enquiries at their own costs before participating in the auction.
13. As regards the Statutory dues stated above, Bank dues will have priority over statutory dues. Without prejudice to the above, Statutory liability if any



shall be borne by the purchaser and the Bank assumes no responsibility in this regard.

14. Sale is subject to confirmation by the secured creditor.

15. EMD of unsuccessful bidders will be returned through EFT / NEFT / RTGS to the bank account details provided by them in the bid form and intimated via their e-mail id.

16. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation by the bank. The Authorised Officer/Secured Creditor shall not be responsible in any way for any third party claims / rights / dues.

17. * In compliance with Section 194 IA of the Income tax Act, 1961 income tax @ 1% on the Reserve Price shall be deducted and paid under the PAN Number of the Purchaser. Since the Tax has been calculated only on the Reserve Price, the bidder shall bear the 1% income tax on the bid multiplier amount and the Bank shall not take any responsibility for the same. *In case of any sale / transfer of immovable property of Rupees Fifty lakhs and above, the transferee has to pay an amount equal to 1% of the consideration as Income Tax. For further details regarding inspection of property / e-auction, the intending bidders may contact the Branch Manager, Indian Overseas Bank, Piler Branch, Piler Branch: D. NO. 2-51/1 Sri Jhansi Hospital Complex, Tirupathi Road, Piler 517214, Andhra Pradesh, Ph No: 8925953384, Email: iob3384@iob.in or the Bank's approved service provider M/s **M/s PSB Alliance** having registered office at Unit 1, 3rd floor, VIOS Commercial tower, Near Wadala Truck terminal, Wadala east. Mumbai-400 037

Email: support.BAANKNET@psballiance.com

Help Desk: +91 829 12 20220

कृते इण्डियन ओवरसीज बैंक
For INDIAN OVERSEAS BANK

प्राधिकृत अधिकारी
PLACE: Authorised Officer
R.O. TIRUPATI
DATE: 21.08.2028

