ఇండియన్ ఓవర్సీస్ బ్యాంక్
इंडियन ओवरसीज बैंक
Indian Overseas Bank

E-mail: iob1890@iob.bank.in
IFSC: IOBA0001890
Tele: 89259-51890

నెం. 8-3-952/10, శ్రీనగర్ కాలనీ శాఖ, గ్రౌండ్ ఫ్లోర్, సత్యా ఎన్‌క్లేవ్, శ్రీనగర్ కాలనీ,హైదరాబాద్, తెలంగాణ పిన్ 500029
नं 8-3-952/10, श्रीनगर कॉलोनी शाखा, ग्राउंड फ्लोर, सत्या एन्क्लेव, श्रीनगर कॉलोनी,हैदराबाद, तेलंगाना पिन: 500029
No. 8-3-952/10, Srinagar colony branch,Ground Floor, Satya Enclave,Srinagar Colony,Hyderabad,Telangana PIN: 500082

Date: 06.11.2026

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES
[Under Provision to Rule 8(6) of Security Interest (Enforcement) Rules]

"APPENDIX- IV-A"

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor/Indian Overseas Bank the Symbolic possession of which has been taken by the Authorised Officer of Indian Overseas Bank/ Secured Creditor, will be sold on **"As is where is"** and **"As it is what is"" Whatever there is"** and **Without Recourse basis"** on **05.11.2026 is Rs.1,07,00,995.08(Rupees one crore seven lakhs nine hundred and ninety five and eight paise only)** due to the Indian Overseas Bank, Secured Creditor from Borrowers, **M/S CRYSTAL MANAGEMENT SERVICES.** The reserve price will be **Rs.2,04,55,000/- (Rupee Two Crore Four Lakh Fifty five Thousand only)** and the earnest money deposit will be **Rs.20,45,500/- (Rupees Twenty Lakh Forty five Thousand five Hundred Only)**

Schedule of Secured Assets

SCHEDULE OF PROPERTIES ALONG WITH BOUNDARIES.

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 Maddenaguda Village, Serilingampally Mandal in GHMC, Rangagreddy Disrict, Telangana in the name of M.Chakradhar S/O M Koteswara Rao

Boundaries of the property

East - Plot No.44
West - Plot No.44/2
North -40 ft Wide Road
South -Neighbour's land

The reserve price is Rs.2,04,55,000/- and the earnest money deposit will be Rs.20,45,500/-

Last date of submission of bid with EMD: 26.11.2026 till 12.59 p.m.

AUTHORISED OFFICER
वित्तीय आस्तियों का प्रतिभूतिकरण एवं पुनर्गठन और प्रतिभूति हित का प्रवर्तन अधिनियम 2002
Securitisation & Reconstruction Of Financial Assets & Enforcement Of Security Interest Act 2002
भारतीय ओवरसीज बैंक Indian Overseas Bank

Date of Bidding 26.11.2026 11.00AM to 01.00PM.

For detailed terms and conditions of the sale, please refer to the link provided in Indian Overseas Bank, Secured Creditor's website i.e. www.iob.in/e-Auctions.aspx and also https://baanknet.com

This may also be treated as a Notice under Rule 8(6)/ Rule 9(1) of Security Interest (Enforcement) Rules, 2002 to the borrower/s and guarantor/s of the said loan about holding of e-auction on the above-mentioned date.

Date: 06.11.2026
Place: Hyderabad

Authorised Officer

ఇండియన్ ఓవర్సీస్ బ్యాంక్
ఇండియన ఓవరసీజ బేంక
Indian Overseas Bank

E-mail: iob1890@iob.bank.in
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నెం. 8-3-952/10, శ్రీనగర్ కాలనీ శాఖ, గ్రౌండ్ ఫ్లోర్, సత్యా ఎన్‌క్లేవ్, శ్రీనగర్ కాలనీ,హైదరాబాద్, తెలంగాణ పిన్ 500029
नं 8-3-952/10, श्रीनगर कॉलोनी शाखा, ग्राउंड फ्लोर, सत्या एन्क्लेव, श्रीनगर कॉलोनी,हैदराबाद, तेलंगाना पिन: 500029
No. 8-3-952/10, Srinagar colony branch,Ground Floor, Satya Enclave,Srinagar Colony,Hyderabad,Telangana PIN: 500082

Date: 06.11.2026

SALE NOTICE OF IMMOVABLE SECURED ASSETS
ISSUED UNDER RULE 8(6) AND 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002

To
The Borrower/Guarantor/Mortgagor

1	**M/S CRYSTAL MANAGEMENT SERVICES** **Business Address:** Prop Smt Mada Lakshmi Madhavi F NO 102 AND 104 Sri Mani Sai Kalyan Arcade Miyapur x roads, Miyapur. Hyderabad-500049 Telangana Communication Address: Prop Smt Mada Lakshmi Madhavi Plot 55 New Prasanth Nagar Miyapur Hyderabad-500049 Telangana **(Borrower/Mortgagor)**
2.	**MADA CHAKRADHAR** Address 1: S/O Koteswara Rao Flat No 404, Vijaya Sai Durga Residency, Sai Ram Nagar Colony, Miyapur, Hyderabad 500049 Telangana Address 2: Plot 55 New Prasanth Nagar Miyapur Hyderabad-500049 Telangana **(Guarantor/Mortgagor)**

Madam/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 **16.07.2026** issued to you regarding taking possession of the secured assets at more fully described in the schedule below and the publication of the said

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Indian Overseas Bank

possession notice in **Mana Telangana** (daily) and **Business Standard** (daily) on **17.07.2026** 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 after issuance of demand notice dated 16.05.2026. 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"" Whatever there is"**and **Without Recourse basis"** condition under Sec 13(4) of the Act read with Rules 8 & 9 of the Security Interest (Enforcement) Rules, 2002.

4. The dues in the loan account as on **05.11.2026 is Rs.1,07,00,995.08(Rupees one crore seven lakhs nine hundred and ninety five and eight paise only)** 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 that the below mentioned secured assets shall be sold by the undersigned on **26.11.2026 between 11.00 AM and 01.00 PM hours** with auto extension of 5 minutes through e-auction using https://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 **Mana Telangana (daily) and Business Standard (daily)** shortly. A copy of the proposed paper publication is also enclosed.

Schedule of the Property

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 Maddenaguda Village, Serilingampally Mandal in GHMC, Rangagreddy Disrict, Telangana in the name of M.Chakradhar S/O M Koteswara Rao

Boundaries of the property

East - Plot No.44
West - Plot No.44/2
North -40 ft Wide Road
South -Neighbour's land

Reserve Price: Rs.2,04,55,000/- **EMD:** Rs.20,45,500/-

Yours Faithfully

Authorised officer

Encl:
1. E-auction notice containing terms and conditions
2. Proposed paper publication of E-auction notice

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प्रतिभूतिकरण एवं पुनर्निर्माण वित्तीय आस्तियों का प्रवर्तन एवं प्रतिभूति हित अधिनियम 2002
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ఇండియన్ ఓవర్సీస్ బ్యాంక్
ఇండియన ओవరసీజ బैंక
Indian Overseas Bank

E-mail: iob1890@iob.bank.in
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నెం. 8-3-952/10, శ్రీనగర్ కాలనీ శాఖ, గ్రౌండ్ ఫ్లోర్, సత్యా ఎన్‌క్లేవ్, శ్రీనగర్ కాలనీ,హైదరాబాద్, తెలంగాణ పిన్ 500029
नं 8-3-952/10, श्रीनगर कॉलोनी शाखा, ग्राउंड फ्लोर, सत्या एन्क्लेव, श्रीनगर कॉलोनी,हैदराबाद, तेलंगाना पिन: 500029
No. 8-3-952/10, Srinagar colony branch,Ground Floor, Satya Enclave,Srinagar Colony,Hyderabad,Telangana PIN: 500082

Date: 06.11.2026

E-AUCTION SALE 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 CRYSTAL MANAGEMENT SERVICES (Borrower/s).** has borrowed monies from Indian Overseas Bank against the mortgage of the immovable property 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 **16.05.2026** calling upon the borrower **Borrower/s) M/S CRYSTAL MANAGEMENT SERVICES** to pay the amount due to the Bank, being **Rs.3,60,79,459/- (Rupees Three Crores Sixty Lakhs Seventy Nine Thousand Four Hundred and Fifty Nine Only) as on 15.05.2026** payable together with further interest at contractual rates and rests along with costs, charges etc. till date of repayment within 60 days from the date of receipt of the said notice.

Whereas the borrower 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 **16.07.2026** under Section 13 (4) of the Act with the right to sell the same in **"As is where is"** and **"As it is what is"" Whatever there is"**and **Without Recourse basis"** under Section13(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 3,66,29,930.29/-(Rupees Three Crores Sixty Six Lakhs Twenty Nine Thousand Nine Hundred and Thirty And Twenty Nine Paise Only)** payable together with further interest at contractual rates and rests along with costs, charges etc. till date of repayment, after reckoning repayments, if any since the date mentioned in the demand notice.

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भारतीय ओवरसीज बैंक Indian Overseas Bank

Banojini Biswal

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 property.

SCHEDULE OF PROPERTIES ALONG WITH BOUNDARIES

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 Maddenaguda Village, Serilingampally Mandal in GHMC, Rangagreddy Disrict, Telangana in the name of M.Chakradhar S/O M Koteswara Rao

Boundaries of the property

East - Plot No.44
West - Plot No.44/2
North -40 ft Wide Road
South -Neighbour's land

Date and time of e-auction	**26.11.2026** between **11.00 AM** and **01.00 PM** hours with auto extension of **5 minutes** each till sale is completed
Reserve Price	**Rs.2,04,55,000/- (Rupees Two crore four lakhs fifty five thousand only)**
Earnest Money Deposit	**Rs.20,45,500/-(Rupees Twenty lakhs forty five thousand five hundred only)**
EMD Remittance	Deposit through EFT/NEFT/RTGS Transfer in favour of "Authorised Officer," to the credit of A/c No. 189001130350O1 Indian Overseas Bank, Branch Code: IFSC Code: IOBA0001890
Bid Multiplier	**Rs.1,00,000.00** (The amount in multiples of which the bid is to be increased)
Inspection of properties	Any working day with prior appointment till **25.11.2026** in working hours.
Submission of online application for bid with EMD starts from:	**07.11.2026** onwards
Last Date of submission of online application for BID with EMD	**26.11.2026**
Known Encumbrance if any	Not known
*Outstanding dues of Local Self-Government	No claim has been received by the Bank

*Bank's dues have priority over the statutory dues.

Terms and Conditions

1. The property will be sold by e-auction through the Bank's approved service provider https://baanknet.com under the supervision of the Authorized Officer of the Bank.

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Securitisation & Reconstruction Of Financial Assets & Enforcement Of Security Interest Act 2002
Indian Overseas Bank

2. E-auction bid document containing online e-auction bid form, declaration, general terms and conditions of online auction sale are available in IBAPI Portal website https://baanknet.com

3. Intending bidders shall hold a valid 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, please contact the service provider at the below mentioned address/phone no/e-mail.

Please use below URL for direct access to platform for easy access to the Buyers for Id creation and participating in auctions.

URL: https://baanknet.com

4. Bids in the prescribed formats shall be submitted "online" through the portal https://baanknet.com along with the EMD & scanned copy of KYC documents including photo, PAN Card & address proof to the service provider and the Authorised Officer before 12.59 pm hours on **26.11.2026.**

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 5 Minutes with auto extension time of 5 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 it is what is"" Whatever there is** "and **"Without Recourse basis"**. The Bank has disclosed only the known encumbrances, statutory

Bangia Rewal

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liabilities, if any, as above and it is for the purchaser to make their own independent enquiries about the property 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, Srinagar Colony Branch during office hours, Phone No: 8925951890, 040-23421542 or the Bank's approved service provider https://baanknet.com

Place: Hyderabad

Date: 06.11.2026

Authorised Officer

Bangaru Rao

AUTHORISED OFFICER
सेसेस्त्रो अधिनियम 2002
Securitisation & Reconstruction Of Financial Assets & Enforcement Of Security Interest Act 2002
Indian Overseas Bank