Good People to Grow With	□□□□□□ □□□□□□□ □□□□ INDIAN OVERSEAS BANK Adarsh Nagar Branch 5-9-305A, Paigah Plaza Building, Basheer Bagh, Hyderabad 500029 (TS) Telephone : 040-23421559 Email : iob1301@iob.bank.in

Date: 19.11.2026

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 physical 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 **09-12-2026**, for recovery of **Rs. 29,02,937.73 (Rupees Twenty-Nine Lakh Two Thousand Nine Hundred Thirty Seven and Seventy Three Paise only)** due to the Indian Overseas Bank, Secured Creditor from Borrowers, **Ms MARIA MANJU PASCAL D/o PASCAL MARIYAN (Borrower/s) & Mr PASCAL MARIYAN S/o Alexander Pascal (Guarantor/s)**. The reserve price will be **Rs. 32,20,000/- (Rupee Thirty Two Lakh Twenty Thousand only)** and the earnest money deposit will be **Rs. 3,22,000/- (Rupees Three Lakh Twenty-Two Thousand Only).**

SCHEDULE OF PROPERTIES ALONG WITH BOUNDARIES.

All that the Residential house on plot bearing No.19 West Part, admeasuring 100.0 Sq. Yds or 83.6 Sq. Mtrs with a Plinth area of 627.5 Sq. Ft of RCC Roof in Ground Floor, in Sy Nos, 580 & 581 of "KUSHI GARDEN EXTENSION" situated at DAMMAIGUDA H/o NAGARAM VILLAGE, DAMMAIGUDA Municipality, KEESARA Mandal, Medchal-Malkajgiri, Telangana State 500078 and

bounded by:
North: Plot No. 20,
South: Plot No. 18,
East: Plot No. 19 EAST SIDE,
West: 30'-0" WIDE ROAD

Reserve price: Rs 32,20,000; Date: 09-12-2026 Time of Auction: till 05.00 PM EMD: Rs. 3,22,000/

*Known Statutory Dues / attachments if any: *Bank's dues have priority over Statutory dues

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Indian Overseas Bank

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: 19.11.2026
Place: Hyderabad

Authorised Officer



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Date: 19.11.2026

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

Sl. No 1	**MARIA MANJU PASCAL,** Permanent Address: 3-6-348/27A, CHANDRA NAGAR, SHANBHA HOTEL BACKSIDE, BASHEERBAGH, HIMAYATHNAGAR, HYDERABAD -500029, Communication Address: 3-6-348/27A, CHANDRA NAGAR, SHANBHA HOTEL BACKSIDE, BASHEERBAGH, HIMAYATHNAGAR, HYDERABAD -500029 Office Address: 3-6-348/27A, CHANDRA NAGAR, SHANBHA HOTEL BACKSIDE, BASHEERBAGH, HIMAYATHNAGAR, HYDERABAD -500029 **(Borrower/Mortgagor)**
Sl. No 2	PASCAL MARIYAN, Permanent Address: 3-6-348/27/A, CHANDRA NAGAR, SHANBHA HOTEL BACKSIDE, HYDERABAD 500029 Communication Address: 3-6-348/27/A, CHANDRA NAGAR, SHANBHA HOTEL BACKSIDE, HYDERABAD 500029 Office Address: 3-6-348/27/A, CHANDRA NAGAR, SHANBHA HOTEL BACKSIDE, HYDERABAD 500029 **(Guarantor)**

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 **28-09-2026** issued to you regarding taking possession of the secured assets at more fully described in the schedule below and the publication of the said possession notice in **Mana Telangana** (daily) and **The South India Times** (daily) on **30-09-2026** 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.

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3. You the above-named borrowers / mortgagors / guarantors have failed to pay the dues in full save and except payments amounting to **Rs.28,17,801.73(Rs. Twenty-Eight Lakh Seventeen Thousand Eight Hundred one and Paise Seventy-Three Only)** after issuance of demand notice dated **27.07.2026**. 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. After appropriating the aforesaid repayments, the dues in the loan account as on **18-11-2026** is **Rs. 29,02,937.73(Rupees Twenty Nine Lakh Two Thousand Nine Hundred Thirty Seven And Paise Seventy Three 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 **09.12.2026 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 **Mana Telangana** (daily) and **The South India Times** shortly. A copy of the proposed paper publication is also enclosed.

Schedule of the Property

SCHEDULE OF PROPERTIES ALONG WITH BOUNDARIES.

All that the Residential house on plot bearing No.19 West Part, admeasuring 100.0 Sq. Yds or 83.6 Sq Mtrs with a Plinth area of 627.5 Sq. Ft of RCC Roof in Ground Floor, in Sy Nos, 580 & 581 of "KUSHI GARDEN EXTENSION" situated at DAMMAIGUDA H/o NAGARAM VILLAGE, DAMMAIGUDA Municipality, KEESARA Mandal, Medchal-Malkajgiri, Telangana State 500078 and

bounded by:
North: Plot No. 20,
South: Plot No. 18,
East: Plot No. 19 EAST SIDE,
West: 30'-0" WIDE ROAD

Reserve Price: Rs. 32,20,000/- **EMD: Rs. 3,22,000/-**

Yours Faithfully

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Authorised officer

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

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Date: 19-11-2026

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 **Ms MARIA MANJU PASCAL D/o PASCAL MARIYAN (Borrower/s) & Mr PASCAL MARIYAN S/o Alexander Pascal (Guarantor/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 **27-07-2026** calling upon the borrower **Ms MARIA MANJU PASCAL D/o PASCAL MARIYAN (Borrower/s) & Mr PASCAL MARIYAN S/o Alexander Pascal (Guarantor/s).** to pay the amount due to the Bank, being **Rs.28,17,801.73(Rs. Twenty-Eight Lakh Seventeen Thousand Eight Hundred one and Paise Seventy-Three Only) as on 27-07-2026** 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 **28-09-2026** 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 28,74,836.73 (Rupees Twenty-Eight Lakh Seventy-Four Thousand Eight Hundred Thirty-Six and Paise Seventy-Three only)*** as on **28-09-2026** 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.

The dues of the borrower as on **18-11-2026** works out to is **Rs. 29,02,937.73 (Rupees Twenty Nine Lakh Two Thousand Nine Hundred Thirty Seven And Seventy Three Paise Only).** The

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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 the Residential house on plot bearing No.19 West Part, admeasuring 100.0 Sq. Yds or 83.6 Sq Mtrs with a Plinth area of 627.5 Sq. Ft of RCC Roof in Ground Floor, in Sy Nos, 580 & 581 of "KUSHI GARDEN EXTENSION" situated at DAMMAIGUDA H/o NAGARAM VILLAGE, DAMMAIGUDA Municipality, KEESARA Mandal, Medchal-Malkajgiri, Telangana State 500078 and

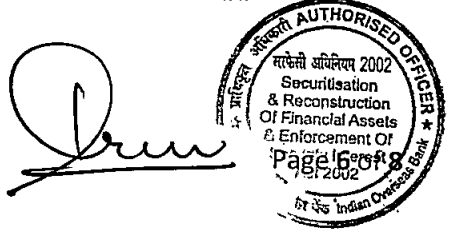
bounded by:
North: Plot No. 20,
South: Plot No. 18,
East: Plot No. 19 EAST SIDE,
West: 30'-0" WIDE ROAD

Date and time of e-auction	**09-12-2026** between **11.00 AM** and **01.00 PM** hours with auto extension of **5 minutes** each till sale is completed
Reserve Price	**Rs. 32,20,000/- (Rupees Thirty-Two Lakh Twenty Thousand Only)**
Earnest Money Deposit	**Rs. 3,22,000/-(Rupees Three Lakh Twenty Two Thousand Only).**
EMD Remittance	Deposit through EFT/NEFT/RTGS Transfer in favour of "Authorised Officer," to the credit of A/c No. 13010113035001 Indian Overseas Bank, Branch Code: IFSC Code: IOBA0001301
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 **08-12-2026** in working hours.
Submission of online application for bid with EMD starts from:	**20.11.2026** onwards
Last Date of submission of online application for BID with EMD	**08-12-2026**
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.



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 5 pm hours on **08-12-2026.**

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

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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, Adarsh Nagar Branch during office hours, Phone No: 8925951301, 040-23421559 or the Bank's approved service provider https://baanknet.com

Place: Hyderabad

Date: 19-11-2026

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