इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank
आपकी प्रगति का सच्चा साथी
Good People to grow with

Touching Hearts Spreading Smiles

INDIAN OVERSEAS BANK
Valasaravakkam Branch (1738)
#1, East Kamakodi Nagar (off Arcot Road),
Valasaravakkam, Chennai- 600 087

Ph: 044- 24869869/24868669
email: iob1738@iob.in.

NOTICE FOR SALE OF IMMOVABLE PROPERTIES
[Under Provision to Rule 8[6] of Security Interest [Enforcement] Rules 2002

To,

Sl No	Borrower cum Mortgagor (Indicate in bracket if borrower is also mortgagor)
1	M/s JMJ Print Systems Pro. Smt. Dasari Jayalakhsmi W/o Dasari Prasad Address: D No: 11, 3rd Street, Kadambadi Amman Nagar, Valsaravakkam, Chennai, Tamilnadu -600087 **Borrower**
2	Smt. Dasari Jayalakhsmi W/o Dasari Prasad Address: D No: 11, 3rd Street, Kadambadi Amman Nagar, Valsaravakkam, Chennai, Tamilnadu -600087 **Mortgagor**

Notice is hereby given to the public in general and in particular to the Borrower [s] that the below described immovable property mortgaged/charged to the Secured Creditor, 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", " As is what is", and "Whatever there is"** on **29.12.2026** for recovery of **Rs.58,67,880/-** (Rupees Fifty Eight Lakh Sixty Seven Thousand Eight hundred Eighty only) **as on 31.10.2026 plus further interest at contractual rates and rest along with cost** due to the INDIAN OVERSEAS BANK, Secured Creditor from M/s JMJ Print Systems Prop., Smt. Dasari Jayalakshmi S/o Dasari Prasad

Sl No	Borrower cum Mortgagor (Indicate in bracket if borrower is also mortgagor)
1	M/s JMJ Print Systems Pro. Smt. Dasari Jayalakhsmi W/o Dasari Prasad Address: D No: 11, 3rd Street, Kadambadi Amman Nagar, Valsaravakkam, Chennai, Tamilnadu -600087 **Borrower**
2	Smt. Dasari Jayalakhsmi W/o Dasari Prasad Address: D No: 11, 3rd Street, Kadambadi Amman Nagar, Valsaravakkam, Chennai, Tamilnadu -600087 **Mortgagor**

The reserve price for the **MORTGAGED PROPERTY will be as below: -**

S.No.	Reserve Price (including TDS)	Earnest Money Deposit
01	Reserve Price for E Auction: Rs. 95,19,000/-	Rs. 9,51,900/-

AUTHORISED OFFICER
Securitization & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002
INDIAN OVERSEAS BANK

For INDIAN OVERSEAS BANK

AUTHORISED OFFICER

[Give short description of the immovable property with known encumbrances, if any]

(Property covered by doc No: 5027/2012, dt.21.09.2012 with SRO, Ibrahimpatnam)
Property stands in the name of Mrs. Dasari Jayalakshmi S/o Dasari Prasad

Andhra Pradesh, Krishna District, Ibrahimpatnam Sub Registry, Ibrahimpatnam Mandalam, Ibrahimpatnam Grama Panchayath Area, Ibrahimpatnam Village, R S No: 232/1, Panchayath D No: 7-41, Assessment No: 543, consisting of an extent of 330.77 Sq.yds or 276.56 Sq.meters of Vacant Site along with ACC roofed shed therein with in the following boundaries .

East : Road towards VTPS and property of Dasari Prasad

South : Property of Dasari Prasad

West : Property of Dasari Prasad

North : Property of Dasari Anuswetha

For detailed terms and conditions of the sale, please refer to the link provided in Indian Overseas Bank, Secured Creditor's website i.e **https://www.baanknet.com** **(web portal of e-auction of service provider)**

QR CODE OF THE PROPERTY

For INDIAN OVERSEAS BANK

For Indian Overseas Bank
AUTHORISED OFFICER

Date: 19.11.2026

Place: Vijayawada

Authorized Officer

AUTHORISED OFFICER
Securitization & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002
INDIAN OVERSEAS BANK

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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
[Under Provision to Rule 8[6] of Security Interest [Enforcement] Rules 2002]

Whereas M/s JMJ Print Systems Prop., Smt. Dasari Jayalakshmi S/o Dasari Prasad has borrowed monies from Indian Overseas Bank against the mortgage of the immovable property in the name of mortgager namely, Smt. Dasari Jayalakshmi S/o Dasari Prasad 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 **11.06.2026** calling upon M/s JMJ Print Systems Prop., Smt. Dasari Jayalakshmi S/o Dasari Prasad (**Borrower /Guarantors/Mortgagers).**

Sl No	Borrower cum Mortgagor (Indicate in bracket if borrower is also mortgagor)
1	M/s JMJ Print Systems Pro. Smt. Dasari Jayalakhsmi W/o Dasari Prasad Address: D No: 11, 3rd Street, Kadambadi Amman Nagar, Valsaravakkam, Chennai, Tamilnadu -600087 **Borrower**
2	Smt. Dasari Jayalakhsmi W/o Dasari Prasad Address: D No: 11, 3rd Street, Kadambadi Amman Nagar, Valsaravakkam, Chennai, Tamilnadu -600087 **Mortgagor**

to pay the amount due to the Bank, being **Rs. 55,90,903.00 [Rupees Fifty Five Lakh Ninety Thousand Nine hundred and Three only) as on 31.05.2026** 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 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 Symbolic possession of the secured assets more fully described in the schedule here under **on 15.09.2026** under Section 13 (4) of the Act with the right to sell the same in **"As is where is", "As is what is" and "Whatever there is** 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. 57,48,072.00 (Rupees Fifty Seven Lakhs Forty Eight Thousand Seventy two Only) as on 31.08.2026** payable together with further interest at contractual rates and rests along with costs, charges etc till date of repayment.

AUTHORISED OFFICER
Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002
INDIAN OVERSEAS BANK

For INDIAN OVERSEAS BANK

AUTHORISED OFFICER

The dues of the borrower as on 31.10.2026 works out to **Rs.58,67,880/-** (Rupees Fifty Eight Lakh Sixty Seven Thousand Eight hundred Eighty 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. 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 PROPERTY:

(Property covered by doc No: 5027/2012, dt.21.09.2012 with SRO, Ibrahimpatnam)
Property stands in the name of Mrs. Dasari Jayalakshmi S/o Dasari Prasad

Andhra Pradesh, Krishna District, Ibrahimpatnam Sub Registry, Ibrahimpatnam Mandalam, Ibrahimpatnam Grama Panchayath Area, Ibrahimpatnam Village, R S No: 232/1, Panchayath D No: 7-41, Assessment No: 543, consisting of an extent of 330.77 Sq.yds or 276.56 Sq.meters of Vacant Site along with ACC roofed shed therein with in the following boundaries .

East : Road towards VTPS and property of Dasari Prasad

South : Property of Dasari Prasad

West : Property of Dasari Prasad

North : Property of Dasari Anuswetha

Date and time of e-auction	On 29.12.2026 (Tuesday) between 10.00 A.M to 05.00 P.M.
Reserve Price	Rs. 95,19,000/- (Rupees Ninety Five Lakh Nineteen Thousand Only)
Earnest Money Deposit	Rs. 9,51,900/- (Rupees Nine Lakh and Fifty one Thousand and Nine hundred Only)
EMD Remittance	Indian Overseas Bank Valsaravakkam Branch Phone No: 8925951738 E Mail: iob1738@iob.in) IFSC: IOBA0001738 A/c No: 17380113035001 (SARFAESI Sale Parking Account)Account type: OAB
Bid Multiplier	Rs.10,000/- (the amount in multiples of which the bid is to be increased)
Inspection of property	23.11.2026 to 28.12.2026 till 05:00 PM (Prior Appointment).
Submission of online application for bid with EMD	23.11.2026 onwards
Last date for submission of online application for BID with EMD	28.12.2026 Till 5:00 PM
Known Encumbrance if any	NIL
Possession	Symbolic
***Outstanding dues – Not Known of Local Self Government(Property Tax, Water sewerage, Electricity Bills etc)**	Not Known (Bidders are advised to ascertain the Statutory liabilities. Statutory liability, if any, shall be borne by the purchaser and the Bank assumes no responsibility in this regard. *

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For INDIAN OVERSEAS BANK

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	Bidder must independently verify all liabilities associated with the property)

*Bank's dues have priority over statutory dues.

Terms and Conditions

1. The property will be sold by e-auction through the Bank's approved service https://www.baanknet.com under the supervision of the Authorized Officer of the Bank. Notice of sale shall also be uploaded in IOB intranet, iob.in and in htts://publishtenders.gov.in.

2. The intending Bidders /Purchasers are requested to register on portal https://www.baanknet.com using their mobile number and email-id. Further, they are requested to upload requisite KYC documents.

3. Bids in the prescribed formats shall **https://www.baanknet.comregistration** using alongwith the EMD & scanned copy of KYC documents including photo, PAN Card & address proof to the service provider and the Authorized Officer before **17.00. hours on 28.12.2026**

4. 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.

5. Bids without EMD shall be rejected summarily.

6. Online auction sale will start automatically on and at the time as mentioned above. Auction / bidding will initially be for a period of 240 Minutes with auto extension time of 10 minutes each till the sale is concluded.

7. 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.

8. 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.

9. The purchaser shall bear the charges/ fee payable for conveyance such as registration fee, stamp duty, etc., as applicable as per law.

10. 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.

11. The property is being sold on **"As is where is", "As is what is" and "Whatever there 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.

12. 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.

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

AUTHORISED OFFICER * Section 8 * Securitisation Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 @ INDIAN OVERSEAS BANK

For INDIAN OVERSEAS BANK

AUTHORISED OFFICER

14. The unsuccessful bidder/s will take up with M/S baanknet personally for remittance of EMD amount. Bank shall not be liable for any remittance of EMD amount of unsuccessful bidders.

15. 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.

16. * In compliance with Section 194 IA of the Income tax Act, 1961 income tax @ 1% on the Reserve Price shall be deducted by M/S baanknet 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, **#1, East Kamakodi Nagar (off Arcot Road), Valasaravakkam, Chennai- 600 087**

QR CODE OF THE PROPERTY

Place: Vijayawada

Date: 19.11.2026

AUTHORISED OFFICER
Securitization & Reconstruction of Financial Assets & Enforcement of Security Interest Act. 2002
INDIAN OVERSEAS BANK

For INDIAN OVERSEAS BANK

For Indian Overseas Bank
AUTHORISED OFFICER

Authorised Officer

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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 Symbolic possession of the following property 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", "AS IS WHAT IS BASIS" and "WHATEVER THERE IS"** 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. The sale will be done by the undersigned through e auction platform provided at the Web Portal **https://baanknet.com**

Name and details of borrower/mortgagers/Guarantors of. M/s JMJ Print Systems Prop., Smt. Dasari Jayalakshmi S/o Dasari Prasad **(Borrower /Guarantors/Mortgagers).**

Sl No	Borrower cum Mortgagor (Indicate in bracket if borrower is also mortgagor)
1	M/s JMJ Print Systems Pro. Smt. Dasari Jayalakhsmi W/o Dasari Prasad Address: D No: 11, 3rd Street, Kadambadi Amman Nagar, Valsaravakkam, Chennai, Tamilnadu -600087 **Borrower**
2	Smt. Dasari Jayalakhsmi W/o Dasari Prasad Address: D No: 11, 3rd Street, Kadambadi Amman Nagar, Valsaravakkam, Chennai, Tamilnadu -600087 **Mortgagor**

Date of NPA	31.10.2020
Date of Demand notice	11.06.2026
Dues claimed in Demand Notice	**Rs. 55,90,903.00 [Rupees Fifty Five Lakh Ninety Thousand Nine hundred and Three only) as on 31.05.2026** 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.
Date of possession notice	15.09.2026 (Symbolic Possession)
Dues claimed in Possession Notice	**Rs. 57,48,072.00 (Rupees Fifty Seven Lakhs Forty Eight Thousand Seventy two Only) as on 31.08.2026** payable together with further interest at contractual rates and rests along with costs, charges etc till date of repayment, after reckoning repayments, if any,
Outstanding dues of Local Self Government (Property Tax, Water sewerage, Electricity Bills etc)	Not Known. (Bidders are advised to ascertain the Statutory liabilities. Statutory liability, if any, shall be borne by the purchaser and the Bank assumes no responsibility in this regard.)

AUTHORISED OFFICER
Securitization & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002
INDIAN OVERSEAS BANK

For INDIAN OVERSEAS BANK

AUTHORISED OFFICER

Reserve price	Rs. 95,19,000/- (Rupees Ninety Five Lakh Nineteen Thousand Only)
EMD	Rs. 9,51,900/- (Rupees Nine Lakh and Fifty one Thousand and Nine hundred Only)
Date & Time of auction	**On 29.12.2026 between 10.00 A.M to 05.00 P.M.**
Submission of online application for bid with EMD	23.11.2026 onwards
Last date for submission of online application for BID with EMD	28.12.2026 till 05:00 PM
Bid increase amount	Rs.10,000/-
Auto extension time	10 minutes
Known Encumbrance if any	Not known to Authorised Officer
Inspection Date& Time	Upto 28.12.2026 till 5PM

DESCRIPTION OF THE IMMOVABLE PROPERTY:

(Property covered by doc No: 5027/2012, dt.21.09.2012 with SRO, Ibrahimpatnam)
Property stands in the name of Mrs. Dasari Jayalakshmi S/o Dasari Prasad

Andhra Pradesh, Krishna District, Ibrahimpatnam Sub Registry, Ibrahimpatnam Mandalam, Ibrahimpatnam Grama Panchayath Area, Ibrahimpatnam Village, R S No: 232/1, Panchayath D No: 7-41, Assessment No: 543, consisting of an extent of 330.77 Sq.yds or 276.56 Sq.meters of Vacant Site along with ACC roofed shed therein with in the following boundaries .

East : Road towards VTPS and property of Dasari Prasad

South : Property of Dasari Prasad

West : Property of Dasari Prasad

North : Property of Dasari Anuswetha

***Bank's dues have priority over the statutory dues**
For terms and conditions please visit:
https://www.iob.in/e-Auctions.aspx
https://baanknet.com **(web portal of e-auction of service provider)**

QR CODE OF THE PROPERTY

Date: 19.11.2026

Place: Vijayawada

AUTHORISED OFFICER
Securitization & Reconstruction of Financial Assets & Enforcement of Security Interest Act. 2002
INDIAN OVERSEAS BANK

For INDIAN OVERSEAS BANK

For Indian Overseas Bank
AUTHORISED OFFICER

Authorized Officer