Indian Overseas Bank
Aminabad Branch(0382)
Shri Ganga Prasad Memorial
Aminabad, Lucknow 226018,Uttar Pradesh
Phone No: 8925950382 Email id:iob0382@iob.in

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

Place: Lucknow
Date : 31.01.2026
To

Sl No	Borrower/Mortgagor [Name & full address]
1.	**Mr.Ashok Kumar Mishra** S/o Mr.Babu Ram Mishra R/o : 418/762,Gari Peer Khan, Thakurganj, Chowk,Lucknow-226003,UP **Also at** House at plot no-14A, at Land Khasra No 425(M),Palm City Colony,Bhuhar,Haiderganj,Lucknow-226017,UP
2.	**Mr.Satyam Mishra** S/o Mr.Ashok Kumar Mishra R/o : 418/762,Gari Peer Khan, Thakurganj, Chowk,Lucknow-226003,UP **Also at** House at plot no-14A, at Land Khasra No 425(M),Palm City Colony,Bhuhar,Haiderganj,Lucknow-226017,UP

Dear Sir/s

Re: Your Credit facilities with Indian Overseas Bank, **Aminabad Branch(0382).**

1. You, the above named borrowers of our bank have availed the following credit facilities from our **Aminabad Branch(0382).**

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

Sl No	Nature of facility	Limit	Rate of Interest (Including overdue interest & rests	Total dues* as on 31.01.2026
1.	**RSUBH** **(**038203464000052 **)**	**Rs.18,00,000/-** (Rupees Eighteen Lakh Only)	**10.30%**	**Rs. 15,82,200.48** (Rupees Fifteen Lakh Eighty Two Thousand Two Hundred and Paise Forty Eight only)

**With further interest 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 **Sl.No 1**

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

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

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

Mortgage	Particulars of securities
Mortgage	All that part and parcel of House at plot no-14A, at Land Khasra No 425(M),Palm City Colony,Bhuhar,Haiderganj,Lucknow-226017,UP Admeasuring : 500 sq ft Owned By : Mr.Ashok Kumar Mishra S/o Mr.Ram Babu Mishra **sBoundaries:** North : 15 ft wide Road South : Rest Part of Land Khasra No 425 East : Plot No 13 West : Rest Part of House of Vikash Gupta

3. Consequent upon defaults committed by the above named borrowers in payment of the principal debt / interest as per agreed terms, loan account mentioned above have been classified as Non-Performing Asset on **21.01.2026** as per Reserve Bank of India guidelines and directives. Despite our reminders for regularization of your account, you havenot repaid the overdue loans including interest thereon.

4. Since you the above named borrowers referred under **Sl. 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 **Sl. Nos 1&2** of you and give you notice under sub-section (2) of section 13 of the Securitisation 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 aggregating to **Rs. 15,82,200.48 (Rupees Fifteen Lakh Eighty Two Thousand Two Hundred and Paise Forty Eight Only)** as detailed in para 1 above, with further interest @ 10.30% compounded with monthly rests as agreed, from the date mentioned above, within **60** days from the date of receipt of this notice.

5. We further give notice to the borrowers namely **Mr.Ashok Kumar Mishra & Mr.Satyam Mishra** & mortgagors / borrower who have given non-agri securities enforceable under the SARFAESI Act namely **Mr.Ashok Kumar Mishra** 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 13of the said Act.

6. Please note that in law the borrowers and guarantors are jointly and severally liable to repay the dues with further interest and charges etc.

7. Please note that interest will continue to accrue at the rates and rests as agreed for each credit facility until full repayment.

8. Your attention is also invited to sub-section (13) of section 13 of the said Act interms of which you are restrained from transferring/alienating/shifting any of thesecured 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 and offence which is punishable with imprisonment and/or fine as provided under section 29 of the Act.

प्राधिकृत अधिकारी/AUTHORISED OFFICER
प्रतिभूति हित प्रवर्तन अधिनियम 2002
Securitisation & Reconstruction Of Financial Assets & Enforcement of Security Interest Act 2002

9. 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 etc., in accordance with RBI Guidelines besides initiating all recourses available to the Bank for recovery.

10. 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.

11. 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

Authorized officer

प्राधिकृत अधिकारी/AUTHORISED OFFICER
वित्तीय आस्तियों के प्रतिभूतिकरण एवं पुनर्गठन तथा प्रतिभूति हित प्रवर्तन अधिनियम 2002
Securitisation & Reconstruction Of Financial Assets & Enforcement of Security Interest Act 2002
इण्डियन ओवरसीज बैंक/Indian Overseas Bank

****