Indian Overseas Bank
PTL Campus Branch
PTL Campus Industrial Area, Phase-4, SAS Nagar, Punjab
Email: iob1514@iob.bank.in

(APPENDIX IV)

POSSESSION NOTICE (for immovable property) [(Rule 8(1)]

Whereas the undersigned being the Authorized Officer of the Indian Overseas Bank under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated **30.07.2026** calling upon the borrowers / mortgagors / guarantors **Mr. Himanshu Uppal S/o Narendra Pal Uppal Address: HNO 120, Ajit Nagar, Randhawa Road, Kharar, Mohali, Punjab-140301 & Mrs. Mamta Uppal W/o Himanshu Uppal Address: HNO 120, Ajit Nagar, Randhawa Road, Kharar, Mohali, Punjab-140301 (hereinafter Referred As "Borrowers & Mortgagor")** to repay the amount mentioned in the notice being Rs.53,74,685.87 (Rupees Fifty three lakh seventy four thousand six hundred eighty five and paisa eighty seven only) with further interest at contractual rates and rests, charges etc till date of realization within 60 days from the date of receipt of the said notice.

(4) The borrowers having failed to repay the amount, notice is hereby given to the borrowers and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/ her under Section 13(4) of the said Act read with Rule 8 of the said Rules on this **07th day of October of the year 2026.**

(5) The borrowers in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Indian Overseas Bank for an amount of Rs.53,74,685.87 (Rupees Fifty three lakh seventy four thousand six hundred eighty five and paisa eighty seven only) as on 29.07.2026 with interest thereon at contractual rates & rests as agreed, charges etc., from the aforesaid date mentioned in the demand notice till date of payment less repayments, if any, made after issuance of Demand Notice. The dues payable as on the date of taking possession is Rs.55,49,476.09 (Rupees Fifty Five Lakh Forty Nine Thousand Four Hundred Seventy Six and Nine paisa only) payable with further interest at contractual rates & rests, charges etc., till date of payment.

(6) The borrowers attention is invited to provisions of Sub-section(8) of the Section 13 of the Act, in respect of time available to them, to redeem the secured assets.

Description of the Immovable Property

All part and parcel of Flat No 7-B, First Floor, Property Tax No. B015/02810/24, Rehmat Floors, Randhawa Road, Kharar (Plot Size 88.88 Sq yrds, 1/3 share, 29.62 sq yrds), covered area 533 sq ft, according to Khewat/Khataoni no. 3126/3371, Khasra No 165(6-9), 166(0-11), 166/2(0-8) kitte 3 Area 7 Kanal 8 Marla its 30/4440 share i.e. 0 Kanal 1 Marla (Area Khanakasht) situated at village Kharar, Hadbast No 184, Tehsil Kharar, Distt SAS Nagar in the name of Himanshu Uppal and Mamta Uppal

Bounded on the
North by Flat No 6-B
South By Flat No 8-B

East by Road 40 ft wide
West by Area other owner

Date: 07.10.2026
Place: SAS Nagar

INDIAN OVERSEAS BANK * Authorized Officer *

Authorized Officer
Indian Overseas Bank