Indian Overseas Bank

Dewas Branch
No.1, Malwa, Shehnai Complex, in front of APEX Hospital Tilak Nagar,
A. B. Road, Dewas 455 001
Phone No: 8925952414 **Email id: iob2414@iob.in**

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

Place: Dewas (M Corp.)
Date: 07/08/2026

To,

S N	Borrower cum mortgagor	S N	Guarantor
1	legal heirs, Successors & Representative of Late Mrs. Pooja Yadav W/o Mr. Sunil Yadav, as per bank's record Mr. Sunil Yadav S/o Mr. Ambaram Yadav Add.- House No.01 Paiki (Corner) Situated at Jail Road Senior Gali No.01 Dewas Senior Dewas Also at Q Block Flat No.08, Super Market Old Bus Stand Dewas, Madhya Pradesh, India	3	Mr. Nishant Mishra S/o Mr. Subhash Mishra **Address:** At - Q Block, Flat No.6, Super Market, Old Bus Stand, Dewas (M Corp), Dewas, Madhya Pradesh, Pin -455001.
2	Unknown legal heirs/representatives of Late Mrs. Pooja Yadav W/o Mr. Sunil Yadav		

Dear Sir/Madam,

Re.: Your Credit facilities with Indian Overseas Bank, Dewas Branch

1. You, the above-named borrowers Late Mrs. Pooja Yadav now legal heirs, Successors & Representative mentioned under S no 1 & 2 of our bank have availed the following credit facilities from our Dewas Branch:

The details of credit facility with outstanding dues is as under:

S N	Nature of Facility	Limit	Rates of Interest (including overdue interest) & rests interest & rests)	Total dues* as on 07/08/2026 (in Rs.)
1.	Housing Loan	1300000/-	RLLR 8.10 % + Spread 0.1 % + Overdue Interest 2 % = **10.20 % p.a.** with monthly rest	1366919.70/-

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* With further interest from last interest debit date at contractual rates/rests will become payable from the date mentioned above till date of payment.

The above named guarantor referred under Sl. Nos 3 has executed guarantee dated 28/10/2021and thereby guaranteed payment on demand of all moneys and discharge all obligations and liabilities then or at any time thereafter owing or incurred to Indian Overseas Bank by the borrowers Late Mrs. Pooja Yadav now legal heirs, Successors & Representative mentioned under S no 1 & 2 for the aggregate credit limits of Rs 1300000/- together with agreed interest, charges etc.

The credit facilities were secured by the assets mentioned below by way of mortgage standing in the name of the borrower Late Mrs. Pooja Yadav now legal heirs, Successors & Representative mentioned under S no 1 & 2.

The guarantor mentioned under Sl. Nos 3, of you have given personal guarantee for the credit facilities as given above.

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

2. The details of security in favour of the Bank for the aforesaid credit facility is:

Nature of security	**Particulars of securities**
Mortgage	Residential House No. 01 Paiki (corner) Property Situated At ward No.35, Saral no.657, Dewas Senior Mohalla – Jail Road (Senior), Gali No.1, Dewas Senior, Tehsil – Dewas, District - Dewas admeasuring 315 sq feet (29.27 Square meter.) **Bouded by** East – Gali West - Gali North – Gali South – House of Manohar Mali

3. Consequent upon defaults committed by the above named borrower Late Mrs. Pooja Yadav now legal heirs, Successors & Representative mentioned under S no 1 & 2 in payment of the principal debt / interest as per agreed terms, loan account mentioned above have been classified as Non-Performing Asset on 26/10/2025 as per Reserve Bank of India guidelines and directives. Despite our reminders for regularization of your account, you have not repaid the overdue loans including interest thereon.

4. Since you the above named borrowers Late Mrs. Pooja Yadav now legal heirs, Successors & Representative referred under Sl. Nos 1 & 2 have failed to meet the liabilities in respect of the credit facilities duly secured by various securities

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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 1366919.70/-, as detailed in para 1 above, with further interest @10.20 % compounded with Monthly rests as agreed, from the date mentioned above, within 60 days from the date of receipt of this notice.

5. The above named guarantor Nos 3 has given undertaking for repayment / guarantee for the credit facility taken by the borrowers Late Mrs. Pooja Yadav now legal heirs, Successors & Representative referred under Sl. Nos 1 & 2 to secure the above said credit facility. Since the borrowers Late Mrs. Pooja Yadav now legal heirs, Successors & Representative referred under Sl. Nos 1 & 2 have committed defaults in repayment, the guarantor has become liable to pay to us in terms of the guarantee, the amounts due to the Bank as per the loan / credit facilities aggregating to Rs 1366919.70/-, as detailed in para 1 above, with further interest @10.20 % compounded with Monthly rests as agreed and we hereby invoke the guarantee against the guarantor under the SARFAESI Act namely Sl No 3 of you and call upon you to pay the said amount within sixty days from the date of receipt of this notice. Please be advised that the guarantor liability is co-extensive with the liability of the borrowers.

6. We further give notice to the borrowers/ mortgagors Late Mrs. Pooja Yadav now legal heirs, Successors & Representative referred under Sl. Nos 1 & 2 who have given non-agri securities enforceable under the SARFAESI Act and guarantor namely Sl No 3 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 13 of the said Act.

7. Please note that in law the borrowers Late Mrs. Pooja Yadav now legal heirs, Successors & Representative referred under Sl. Nos 1 & 2 and guarantors are jointly and severally liable to repay the dues with further interest and charges etc.

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

9. Your attention is also invited to sub-section (13) of section 13 of the said Act in terms of which you are restrained from transferring/alienating/shifting any of the secured assets referred to above by way of sale, lease or otherwise, without

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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 an offence which is punishable with imprisonment and/or fine as provided under section 29 of the Act.

10. The guarantors referred under Sl. Nos 3 has given personal guarantee to secure the loans of the said borrowers Late Mrs. Pooja Yadav now legal heirs, Successors & Representative referred under Sl. Nos 1 & 2 and as such we advise you to prevail upon the borrowers Late Mrs. Pooja Yadav now legal heirs, Successors & Representative referred under Sl. Nos 1 & 2 to repay the dues as per our demand since we have the right to initiate action against you simultaneously in accordance with law, for recovery of our dues based on your personal guarantee.

11. 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.

12. 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.

13. 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,

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For Indian Overseas Bank

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Authorized Officer