

Annexure-B

Indian Overseas Bank
Silvassa Branch

Good People to Grow With

1st Floor Hotel Sonparl Complex, Vapi-Silvassa Road, Silvassa- UT Dadra and Nagar Haveli
Ph. No. 0260-2640888, Email-lob2198@lob.in, website: www.lob.in

DEMAND NOTICE TO BORROWER/Mortgagors/Guarantors
UNDER SUB -SECTION (2) OF SECTION 13 OF THE SARFAESI ACT ,2002

Place: Silvassa

Date: 15.09.2025

To,

Sl No	Borrower [Name & full address] (Indicate in bracket if borrower is also mortgagor)	Sl No	Guarantor [Name & full address] (Indicate in bracket if guarantor is also mortgagor)
1	M/s. DSA HOUSE Partner: Pardeep T Mishra Partner: Anand kumar Jha Address: Shop No 09 V Raj Darshan, Samarvarni, Masat Road, Silvassa-396230 U.T Of Daman Diu, and Dadra Nagar Haveli (Borrower)	2	Mr. Pradeep T Mishra Address: Flat No. A-1 Ground floor Building-A Athashree Apartment-B opp Basera housing complex, Sr.No. 46/4/2,Balaji temple Road amil Silvassa-396230, U.T Of Daman Diu, and Dadra Nagar Haveli (Guarantor)
		3	Mr. Anand Kumar Jha Address: Flat 302,G1,Jas Exotica Naroli Road Silvassa-396230, U.T Of Daman Diu, and Dadra Nagar Haveli (Guarantor)

Dear Sir/s

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

1. You, the above named borrowers of our bank have availed the following credit facilities from our **Silvassa Branch**:

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

Sl. No	Nature of facility	Limit	Rates of Interest (Including overdue Interest) & rests	Total dues* as on 15.09.2025 (In Rs.)
1	CC under Easy Trade Finance scheme Account No: 219833000000025	Rs. 17,00,000/- [Rupees Seventeen Lac only]	RLLR + 1.80 % i.e. 11.15% p.a. (normal), additional 2.00% overdue Interest compounded monthly rests.	Rs.20,23,914.73 (Rupees Twenty Lakhs Twenty Three Thousand Nine Hundred Fourteen and Seventy Three paise Only)

* With further Interest at contractual rates/rests and charges will become payable from the date mentioned above till date of payment.

For DSA HOUSE

[Signature]
Partner

For DSA HOUSE

[Signature]
23/9/25

For Indian Overseas Bank

[Signature]
प्रधिकृत अधिकारी / AUTHORISED OFFICER

23/9/25

The above-named guarantors referred under Sl. Nos 2 & 3 have executed guarantee dated 17.07.2021 and 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 for the aggregate credit limits of Rs17,00,000/- (Rs. Seventeen Lakhs Only) together with agreed interest, charges etc.

The credit facilities were secured by the assets mentioned below by way of mortgage/hypothecation/hire purchase/ lease (as applicable) standing in the name of the borrower Sl No. 1. They were also secured by mortgage of the property in the name of borrower/mortgagor mentioned as Sl No. 02 and 03 herein above.

The guarantors mentioned under Sl. Nos 02 and 03 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.

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

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

Nature of security (Hypothecation / Mortgage etc.)	Particulars of securities [Full description with location, four boundaries, measurement on four sides total extent and name of owner to be given]
Mortgage of property	1. Residential Flat No.1 Ground floor Building-A Athashree Apartment, Near Basera Housing complex, Survey. No. 46/4/1, Balaji temple Road, opp- Yogi Darshan-1 Village Amil Silvassa-396230, U.T Of Daman Diu, and Dadra Nagar Haveli, in the name of Mr. Pradeep Taranath Mishra. Latitude = 20°28'26", Longitude = 72°99'36" Bounded by: North: Open space South: Flat no. 2 East: Open space West: Passage + Staircase 2. Residential Flat No-302, 3rd floor, Jas Exotica, Bldg.-G1, Near Tin Bungalow, Survey No-293/2, Near Pramukh Vihar, Near Ras Resort Naroli Road Silvassa-396230, U.T Of Daman Diu, and Dadra Nagar Haveli in the name of AnandKumar S.Jha. Latitude = 20°16'33", Longitude = 72°59'43" Bounded By: North: Flat no.301 South: Open Space East: Space West: Passage

For DSA HOUSE

For DSA HOUSE

कृते इण्डियन ओवरसीज बैंक
For Indian Overseas Bank

Partner

प्राधिकृत अधिकारी / AUTHORISED OFFICER

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 16.08.2024 (date of classification as NPA) 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 referred under SI. No. 1 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 SI No. 1 of you and give you notice under sub-section (2) of section 13 of the Securitization 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.20,23,914.73 (Rupees Twenty Lakhs Twenty Three Thousand Nine Hundred Fourteen and Seventy Three paise Only)** as detailed in para 1 above with further interest at contractual rates/rests and charges will become payable from the date mentioned above, within 60 days from the date of receipt of this notice.
5. The above named mortgagors / guarantor Nos-2 and 3 have given undertaking for repayment / guarantee for the credit facilities taken by the borrowers and have also mortgaged the properties herein mentioned to secure the above said credit facilities. Since the borrowers have committed defaults in repayment, the mortgagors/guarantors have 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.20, 23,914.73 (Rupees Twenty Lakhs Twenty Three Thousand Nine Hundred Fourteen and Seventy Three paise Only)** together with further interest @ RLLR +1.80 % compounded with Monthly rests plus 2% Overdue interest (presently 13.30% p.a.) and charges as agreed and we hereby invoke the guarantee against the mortgagors / guarantors who have given non-agri securities enforceable under the SARFAESI Act namely **SL No-01,02 & 03** 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 guarantors liability is co- extensive with the liability of the borrowers.
6. We further give notice to the borrowers namely **M/s DSA House, Partners: Pradeep T Mishra & Anandkumar S Jha** and mortgagors / guarantors **Mr. Pradeep T Mishra and Mr. AnandKumar S Jha** who have given non-agri securities enforceable under the SARFAESI Act namely 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 and guarantors are jointly and severally liable to repay the dues with further interest and charges etc.

For DSA HOUSE
Partner
23/8/24
[Signature]

Partner

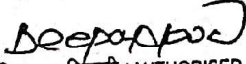
कृते इण्डियन ओवरसीज बैंक
For Indian Overseas Bank

[Signature]
प्राधिकृत अधिकारी / AUTHORISED OFFICER

[Signature]
[Signature]

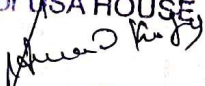
8. Please note that interest will continue to accrue at the rates and rests as agreed for each credit facility until full repayment.
9. Your attention is also invited to sub-section (13) of section 13 of the said Act in terms of which you are restrained from transferring/allenating/shifting any of the secured 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 there under, 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 02 and 03 have given personal guarantee to secure the loans of the said borrowers and as such we advise you to prevail upon the borrowers 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.

कृष्ण इण्डियन ओवरसीज बैंक
For Indian Overseas Bank

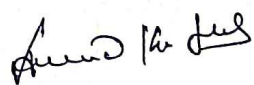

प्राधिकृत अधिकारी / AUTHORIZED OFFICER
Authorized Officer

For DSA

Partner

For DSA HOUSE

Partner
23/9/25





23/9/25