

Ex469122984IN IVR:698746912284
SP KRISHNANAGAR HO (741101)
Counter No:1,03/07/2024,15:35
To:APALESH BISWAS,BALIADANGA
PIN:741222, Chakdah ST
From:UDD BANK,(SP SRANG- N.V.)
Wt:20gms
Amt:41.00,Texts.00,Amt.Paid:41.00(Cash)
(Track on www.indiapost.gov.in)
(Dial 18002666868) (Wear Mask, Stay Safe)

आज़ादी का अमृत महोत्सव

यूको बैंक

सम्मान आपके विश्वास का

UCO BANK

Honours Your Trust

Azadi Ka Amrit Mahotsav

Ref. No: UCO/KGR/SAR/2024-25/14

Date:-03/07/2024

To
Mr. Amalesh Biswas
S/O Late Naresh Biswas,
Village Baliadanga, PO & PS Chakdaha
Nadia
WB-741222

Sub: Notice u/s 13 (2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

Dear Sir,

The undersigned, being the Authorized Officer of UCO Bank under the Securitization and Reconstruction of Financial Assets and Enforcement of security Interest Act, 2002, do hereby issue you the following notice:

At borrower's request, borrower had been granted by UCO Bank, through its Chakdaha Branch from time to time, various credit facilities by way of financial assistance against various assets creating security interest in favor of the Bank. The relevant particulars of the said credit facilities availed by you and the security agreement(s) / document(s) executed by you are stated in Schedule 'A' and 'B' of this notice respectively excluding pledge of movables. Borrower have availed the financial assistance with an undertaking for repayment of the said financial assistance in terms of the said agreement(s)/ document(s).

You have also created mortgage by way of deposit of title deeds/registered mortgages creating security interest in favor of the Bank. The documents relating to such mortgage are also stated in Schedule 'B'.

The relevant particulars of the secured assets are specifically stated in Schedule 'C'. Borrower also acknowledged subsistence of the liability in respect of the aforesaid credit facilities by executing confirmation of balances and revival letters and other documents from time to time. The operation of and conduct of the above said financial assistance / credit facilities have become irregular and the **debt has been classified as non-performing asset on 21.05.2024** in accordance with the directives / guidelines relating to asset classifications issued by the Reserve Bank of India consequent to the default committed by you in repayment of principal debt and interest thereon.

(0878)

The said financial assistance is also secured by the personal guarantee of Ms. Tinku Majumder W/O Haradhan Majumder, 5B Bijoynagar Dhiren Doctor Pukurpar, Naihati, West Bengal 741222.

Despite repeated request, borrower have failed and neglected to repay the said dues / outstanding liabilities. Therefore, the Bank hereby calls upon you u/s 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest act, 2002, by issuing this notice to discharge in full your liabilities stated hereunder to the Bank within 60 days from the date of this notice. Your outstanding liabilities (in aggregate) due and owing to the Bank are in the sum of **Rs. 28,25,413.44** (Rupees twenty eight lakh twenty five thousand Four hundred thirteen and fourty four paisa only) **{ TL- Rs.3,06,859.000 (GECL) + CC- Rs 25,18,554.44(Hypothecation of Stocks)}** as on 21-05-2024 inclusive of interest up to 31.01.2024). You are also liable to pay future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges, etc.

If you fail to repay to the Bank the aforesaid sum of **Rs. 28,25,413.44** (Rupees twenty eight lakh twenty five thousand Four hundred thirteen and fourty four paisa only) **{ TL- Rs.3,06,859.000 (GECL) + CC- Rs 25,18,554.44(Hypothecation of Stocks)}** as on 21-05-2024 inclusive of interest up to 31.01.2024) with further interest and incidental expenses, costs as stated above in terms of this notice u/s 13(2) of the Act, the Bank will exercise all or any of the rights detailed under Sub-Section (4) of Section 13 and under other applicable provisions of the said Act.

You are also put on notice that in terms of Sub-Section 13 of Section 13 you shall not transfer by sale, lease or otherwise the said secured assets detailed in Schedule 'C' of this notice without obtaining written consent of the Bank.

The Bank reserves its rights to call upon you to repay the liabilities that may arise under the outstanding Bills Discounted, Bank Guarantees and Letter of Credit issued and established on your behalf as well as other contingent liabilities.

The notice is issued without prejudice to the Bank's right to initiate such other actions or legal proceedings as it deems necessary under any other applicable provisions of Law.

Yours faithfully

.....
(Authorized Officer)
Praveen Kumar
Emp No- 51121

Authorised Officer
& Chief Manager
UCO Bank Krishnanagar, Br. Nadia

SCHEDULE – 'A'

Sl. No.	Nature of Facility	Outstanding as on 01-07-2024 inclusive of interest up 31-01-2024
a)	Cash Credit	Rs. 25,18,554.44
b)	Overdraft	Rs.0.00
c)	Export Packing Credit	Rs.0.00
d)	Bills Purchased & Discounted	Rs.0.00
e)	DD Purchase facility	Rs.0.00
f)	Guarantee Limit (Devolved amount)	Rs.0.00
g)	Letter of Credit limit (Devolved amount)	Rs.0.00
h)	Term Loan(s)	Rs. 3,06,859.00
i)	Foreign currency Term Loan Outstanding	Rs. 0.00
	Aggregate Outstanding	Rs. 28,25,413.44

SCHEDULE – 'B'

(Details of Security Documents including all supplementary documents & Documents evidencing creation of mortgage)

Sl. No.	Name of the Document	Nature of Security	Date of Execution	Amount Secured(Rs.)
1.	D.P. NOTE (CC)	A-1	29.09.2022	25,00,000.00
2.	LETTER OF CONTINUITY(CC)	A-3	29.09.2022	25,00,000.00
3.	HYP. OF GOODS TO SECURE A DEMAND CASH CREDIT	A-9	29.09.2022	25,00,000.00
4.	DP NOTE (TL)	A-1	18.12.2021	3,30,000.00
5.	LETTER OF WAIVER (TL)	A-47	18.12.2021	3,30,000.00
6.	AGREEMENT RELATED TO TERM LOAN (TL)	A-109	18.12.2021	3,30,000.00

SCHEDULE – 'C'

PART-1

(Please mention all the hypothecated assets, viz. Current Assets including Stocks, Book Debts, Receivables, Consumable Stores & Spares and Hypothecated Movable Plant & Machinery, etc. mentioned in the documents)

All Stocks, Book Debts, Receivables, Consumable Stores & Spares of the unit

PART – II

(Please state the particulars of the immovable properties mortgaged to the Bank as stated in the documents having reference to the mortgage documents/deeds)

A piece of parcel land measurement of approximately 6.82 decimals along with single storied residential building having covered area 960 sq ft situated at Holding no 1075, Village & Mouza Baliadanga, Near Yubo Gosthi Club, J.L. No 21, Under Chakdaha Municipality Ward No 11, PO & PS Chakdaha, PIN 741222, Dist Nadia 741222.

Deed number:- I-2800/2015 dated 06/077/2015

Copy forwarded to - Ms. Tinku Majumder W/O Haradhan Majumder, 5B Bijoynagar Dhiren Doctor Pukurpar, Naihati, West Bengal 741222

यूको बैंक / UCO BANK
(0878)
कृष्णनगर शाखा / Krishnagar Br.