KESHPUR BRANCH
VILL-KESHPUR
P.O.-KESHPUR
DIST-PASCHIM MIDNAPORE
PIN-721150

Phone & Fax No.-03227-250224 Email: keshpur@ucobank.co.in

12/05/2017

To

Pradip Kumar Maity S/O Amiyanshu Maity Vill-& P.O.-Kalagram, PS-Kharagpur Dist-Paschim Medinipur, PIN-721150	Pratap Kumar Maity S/O Amiyanshu Maity Vill-& P.O.-Kalagram, PS-Kharagpur Dist-Paschim Medinipur, PIN-721150

SARFAESI NOTICE

SUB : NOTICE U/S 13(2) OF SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT,2002

A/C NO. – 09420602200042

Dear Sir(s),

The undersigned being the Authorized Officer of **UCO Bank, Keshpur Branch**, appointed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, hereby issue you the following Notice.

At your request, you have been granted by the Bank, through its **Keshpor Branch Branch** from time to time, various credit facilities by way of financial assistance against various assets creating security interest in favour of the Bank. The relevant particulars of the said credit facilities and the security agreement(s) / document(s) executed by you are stated in Schedule 'A' and 'B' respectively excluding pledge of movables. You 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 and your guarantor has created mortgage, by way of deposit of title deeds creating security interest in favour 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'.

You have 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 Assets on 31/12/2012** 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.

Contd.. p/2

The said financial assistance is also secured by the personal guarantee of 1)) Pampa Maity &2) Khaja Bakhs

Despite repeated requests, you have failed and neglected to repay the said dues/outstanding liabilities.

Therefore, the Bank hereby calls upon you u/s 13(2) of the said Act by issuing this notice to discharge in full your liabilities stated here under to the Bank within 60 days from the date of this notice. Your outstanding liabilities (in aggregate) due and owing to the Bank is in the sum of **Rs.4,61,225.00 (Rupees four lac sixty one thousand two hundred & twenty five Only) as on 31.03.2017.** 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.4,61,225.00 (Rupees four lac sixty one thousand two hundred & twenty five Only) as on 31.03.2017** 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 application provision 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 they 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 Letters of Credit issued and established on your behalf as well as other contingent liabilities.

This notice is 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.

(AUTHORISED OFFICER)

Copy forwarded to the Guarantor(s) for his/their information and necessary action to :

1) Pampa Maity, W/o Pratap Maity, Vill-& P.O.-Kalagram, PS-Keshpur, Dist-Paschim Medinipur, PIN-721150

2) Khaja Bakhs, Vill & P.O.-Keshpur, PS-Keshpur, Dist-Paschim Medinipur, PIN-721150

(AUTHORISED OFFICER)

SCHEDULE – "A"

SL. NO.	NATURE OF FACILITY	OUTSTANDING as on 31/10/2016
01	Cash Credit A/C No. 09420602200042	**Rs.4,61,225.00 (Rupees four lac sixty one thousand two hundred & twenty five Only) as on 31.03.2017 with further future interest**
	TOTAL	**Rs.4,61,225.00 (Rupees four lac sixty one thousand two hundred & twenty five Only) as on 31.03.2017 with further future interest**

@ Unadjusted cash collateral securities, viz. Bank's TDR, NSC, KVP, LIC policy(s) if any, will be adjusted to claim amount in due course.

SCHEDULE "B"

Sl. No.	Name of the Document	Nature of Security	Date of Execution	Amount Secured(Rs.)
1	Demand Promote	A-2	22/12/2009	Rs.7,57,000.00
02	Letter of Continuity	A-3		Rs.7,57,000.00
03	Letter of waiver	A-47	22/12/2009	Rs.7,57,000.00
04	Hypothecation Agreement	A-9	22/12/2009	Rs.7,57,000.00
	Letter of Guarantee	A-21A	22/12/2009	Rs.7,57,000.00
07	Mortgage by deposit of Title Deed	EMTD		Rs.7,57,000.00
09	Confirmation letter regarding deposit of Title Deeds	EMTD		

Contd... p/4

SCHEDULE 'C'

PART I

Nature of Charge : - Hypothecation of Stock

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) (SCHEDULE 'B')

D Description of Property mortgaged by deposit of title Deed

EMTD of LAND & BUILDING(Shop) measuring 09 decimal, Mouza – Kalagram, J.L.No.- 279 Khatian No. 257/2 & 257/3, Plot No.-374 , in the name of Pradip Kumar Maity & Pratap Kumar Maity, Vill-& P.O.- Kalagram, PS-Keshpur Dist-Paschim Medinipur, PIN-721150

The property is butted & bounded by

North – Property of Mr Sudhir Mal

South – Property of Mr Dhiren Mallick

East— – Property of Mr Phanindra Maity,

West – Property of Mr Dhiren Mallick

(AUTHORISED OFFICER)

KESHPUR BRANCH
P.O.-KESHPUR
DIST-PASCHIM MIDNAPORE
PIN-721150

Phone & Fax No.-03227-250224 Email: keshpu@ucobank.co.in

Appendix – IV
Rule – 8(1)
POSSESSION NOTICE
(For immovable property

Whereas:

The undersigned being the Authorized officer of the **UCO Bank** under the Securitization and Reconstruction of Financial Assets and Enforcement of Security interest Act, 2002 (Act 54 of 2002) and in exercise of powers conferred under section 13 (12) read with Rule 9 of the Security interest (Enforcement) Rules, 2002 issued a Demand Notice dated 12/05/2017 calling upon the Pradip Kumar Maity S/O Amiyanshu Maity Vill-& P.O.-Kalagram, PS-KharagpurDist-Paschim Medinipur, PIN-721150 & Pratap Kumar Maity S/O Amiyanshu Maity Vill-& P.O.-Kalagram, PS-Kharagpur Dist-Paschim Medinipur, PIN-721150 & Guarantor- Pampa Maity, W/o Pratap Maity, Vill-& P.O.-Kalagram, PS-Keshpur, Dist-Paschim Medinipur, PIN-721150
& Khaja Bakhs, Vill & P.O.-Keshpur, PS-Keshpur, Dist-Paschim Medinipur, PIN-721150 to repay the amount mentioned in the notice being **Rs.4,61,225.00 (Rupees four lac sixty one thousand two hundred & twenty five Only)** as on 31.10.2017 plus interest within 60 days from the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower 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 with Rule 9 of the said rules on this 23rd day of May in the year 2018.

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of UCO Bank for an amount of Rs.4,61,225.00 (Rupees four lac sixty one thousand two hundred & twenty five Only) as on 31.10.2017 plus interest.

Description of Property mortgaged by deposit of title Dee

EMTD of LAND & BUILDING(Shop) measuring **09 decimal**, Mouza – Kalagram, J.L.No.- 279 Khatian No. 257/2 & 257/3, Plot No.-374 , in the name of Pradip Kumar Maity & Pratap Kumar Maity, Vill-& P.O.-Kalagram, PS-Keshpur Dist-Paschim Medinipur, PIN-721150

Being butted & bounded by:

North – Property of Mr Sudhir Mal
South – Property of Mr Dhiren Mallick
East – Property of Mr Phanindra Maity
West – Property of Mr Dhiren Mallick

Date –
Place-

(AUTHORISED OFFICER)

कृते युको बैंक / For UCO BANK
Debanish Mukherjee
अधिकृत अधिकारी / Authorised Officer
मेदिनीपुर शाखा / Midnapore Branch

23/5/2018

RLAD KESHPUR <721150>
RLAD A RW125639239IN
Counter No:1,OP-Code:G PAL
To:P K MAITY,KALAGRAM
Keshpur S.O, PIN:721150
From:UCO BANK , KESHPUR
Wt:20grams,
Amt:25.00 ,04/06/2018 ,11:21
<<Track on www.indiapost.gov.in>>

India Post