UCO BANK
GANGATIKURI BRANCH
PURBA BUTDWAN

NOTICE TO THE BORROWER

To.

Date-01.02.2025

Shri SUBRATA MUKHERJEE
S/O – ASUTOSH MUKHERJEE
AT – NALIAPUR, POST –SITAHATI
DIST – PURBA BURDWAN
PI - 713130

A/C No- 06700510008539

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

Sir,

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

At your request, you have been granted by UCO Bank, through its Gangatikuri 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 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. 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 have also created mortgage by way of deposit of title deeds/registered mortgages 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'.

UCO BANK 0189 BURDWAN MAIN BRANCH

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 asset on 13.10.2024** 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.

The said financial assistance is also secured by the personal guarantee of (1) **Mr. Debabrata Mukherjee , S/o- Asutosh Mukherjee , Nalipur Dakshinpara, PS-Ketugram, Burdwan, West Bengal (2)Mr. Rinku Mukherjee, S/o- Asutosh Mukherjee , Nalipur Dakshinpara, PS-Ketugram, Burdwan, West Bengal (3)Smt. Mimani Sarkar , At – Nalipur, Post –Sitahati ,Dist – Purba Burdwan , Pin – 713130.** Despite repeated request, 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 Securitisation 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.15,39,794.25 (Rs. Fifteen Lakh Thirty Nine thousand seven hundred ninety four and paisa twenty five) inclusive of interest upto 30.09.2024.** 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.15,39,794.25 (Rs. Fifteen Lakh Thirty Nine thousand seven hundred ninety four and paisa twenty five) inclusive of interest upto 30.09.2024.** 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.

कृते यूको बैंक / For UCO BANK

प्राधिकृत अधिकारी / Authorized Officer
Burdwan Main Branch

Yours faithfully,

(Authorized Officer)

Sharat Chandra (Emp no 55548)

SCHEDULE – 'A'

Sl. No.	Nature of Facility	Outstanding inclusive of interest **Rs.15,39,794.25 (Rs. Fifteen Lakh Thirty Nine thousand seven hundred ninety four and paisa twenty five) inclusive of interest upto 30.09.2024.**
a)	Cash Credit	**Rs.15,00,000.00**
b)	Overdraft	nil
c)	Export Packing Credit	nil
d)	Bills Discounting	nil
e)	DD Purchase facility	nil
f)	Guarantee Limit (Devolved amount)	nil
g)	Letter of Credit limit (Devolved amount)	nil
h)	**Term Loan(s)**	nil
i)	Foreign currency Term Loan Outstanding	nil
j)	Aggregate Outstanding	**Rs.15,39,794.25 (Rs. Fifteen Lakh Thirty Nine thousand seven hundred ninety four and paisa twenty five) inclusive of interest upto 30.09.2024.**

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	A1	09.04.2021	Rs.15,00,000/-
2.	Letter of waiver	A-47	09.04.2021	Rs.15,00,000/-
3.	Letter of continuity	A3	09.04.2021	Rs.15,00,000/-
4.	Hypothecation of goods to secure a demand cash credit	A-9	09.04.2021	Rs.15,00,000/-
5	Acknowledgement of Debt /Securities	A12A	09.04.2021	Rs.15,00,000/-
6	Letter of guarantee	A-21A	09.04.2021	Rs.15,00,000/-
7	Mortgage by deposit of title deeds	EMTD of title deed	25.06.2018	Rs.5,00,000/-

UCO BANK 0189 BURDWAN MAIN BRANCH

		no I-0122 of year 2016		
8	Entry in Equitable Mortgage Register owning to increase in Limit	Annexure-VIII	31-12-2019	Rs.15,00,000/-

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)

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)

All the piece and parcel of land and building measuring 4.0 decimal , situated under Mauza – Naliapur ,Dag No-1442, J.L. No- 114, L. R. Khatian No – 1141 , L. R. Plot No- 1442, P.O.- Sitahati, P.S. – Ketugram, Dist – Purba Burdwan, W.B.-713130 , Registered mortgage Deed no- I-0122 of year 2016 ,Registered Book no-1, Volume no- 0213-2016, Page from 2997 to 3018 Dist-Purba Burdwan ADSR Ketugram , in the name of property Mr. Subrata Mukherjee.

Land & Building Bounded By:-

On the North Bounded by- Land of Bonomali Pan
On the South Bounded by- Concrete Road
On the East Bounded by- Vacant Land
On the West Bounded by- Vacant Land and Adjoining of Mr. Debabrata Mukherjee

UCO BANK 0189 BURDWAN MAIN BRANCH

यूको बैंक UCO BANK

(A Govt. of India Undertaking)
HONOURS YOUR TRUST

Notice to the Guarantor

To **Date:- 01-02-2025**

Smt. Mimani Sarkar
At – Naliapur, Post –Sitahati
Dist – Purba Burdwan ,
Pin – 713130.

A/C No- 06700510008539

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

-

Dear Sir(s)/Madam,

At your request UCO Bank through its **Gangatikuri Branch** has extend credit facilities to Borrower **Mr. SUBRATA MUKHERJEE** (herein called the Borrower) by way of financial assistance against various assets creating security interest in favour of the Bank. The outstanding amount and the details of the secured assets are mentioned in the enclosed notice addressed to the above borrower.

You being the guarantor have created security interest in respect of the following properties by execution of security agreement(s) / document(s)/confirmation of mortgaged mentioned below:

Particulars of security agreements/documents confirmation of creation of mortgage	Particulars of the property	Amount secured (Rs)
Guarantor	A21A/Sanction Letter	Rs.15,00,000/-

The operation and conduct of the said financial assistance / credit facilities have become irregular and the debt has been classified **as non-performing asset as on 13.10.2024** as specifically stated in the enclosed notice to the borrower.

बैंक / UCO BANK 0189 बर्धमान मुख्य शाखा BURDWAN MAIN BRANCH

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 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 **Rs.15,39,794.25 (Rs. Fifteen Lakh Thirty Nine thousand seven hundred ninety four and paisa twenty five) inclusive of interest upto 30.09.2024.**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 **Rs.15,39,794.25 (Rs. Fifteen Lakh Thirty Nine thousand seven hundred ninety four and paisa twenty five) inclusive of interest upto 30.09.2024.**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.

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.

Yours faithfully,

कृते यूको बैंक / For UCO BANK

प्राधिकृत आधिकारी / Authorized Officer
बर्धमान मुख्य शाखा / Burdwan Main Branch

(AUTHORIZED OFFICER)
Sharat Chandra (Emp no 55548)

यूको बैंक UCO BANK

(A Govt. of India Undertaking)
HONOURS YOUR TRUST

Notice to the Guarantor

Date:- 01-02-2025

To
Mr. Rinku Mukherjee
S/o- Asutosh Mukherjee
AT - Nalipur Dakshinpara,
PS-Ketugram,
Dist - Burdwan, West Bengal

A/C No- 06700510008539

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

-

Dear Sir(s)/Madam,

At your request UCO Bank through its **Gangatikuri Branch** has extend credit facilities to Borrower **Mr. SUBRATA MUKHERJEE** (herein called the Borrower) by way of financial assistance against various assets creating security interest in favour of the Bank. The outstanding amount and the details of the secured assets are mentioned in the enclosed notice addressed to the above borrower.

You being the guarantor have created security interest in respect of the following properties by execution of security agreement(s) / document(s)/confirmation of mortgaged mentioned below:

Particulars of security agreements/documents confirmation of creation of mortgage	Particulars of the property	Amount secured (Rs)
Guarantor	A21A	Rs.15,00,000/-

The operation and conduct of the said financial assistance / credit facilities have become irregular and the debt has been classified **as non-performing asset as on 13.10.2024** as specifically stated in the enclosed notice to the borrower.

यूको बैंक UCO BANK BURDWAN 0189

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 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 **Rs.15,39,794.25 (Rs. Fifteen Lakh Thirty Nine thousand seven hundred ninety four and paisa twenty five) inclusive of interest upto 30.09.2024.**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 **Rs.15,39,794.25 (Rs. Fifteen Lakh Thirty Nine thousand seven hundred ninety four and paisa twenty five) inclusive of interest upto 30.09.2024.**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.

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.

Yours faithfully,

कृते यूको बैंक / For UCO BANK

प्राधिकृत आधिकारी / Authorized Officer
बर्धमान मुख्य शाखा / Burdwan Main Branch

(AUTHORIZED OFFICER)
Sharat Chandra (Emp no 55548)

यूको बैंक UCO BANK

(A Govt. of India Undertaking)
HONOURS YOUR TRUST

Notice to the Guarantor

To
Mr. Debabrata Mukherjee
S/o- Asutosh Mukherjee
AT - Nalipur Dakshinpara,
PS-Ketugram,
Dist - Burdwan, West Bengal

Date:- 01-02-2025

A/C No- 06700510008539

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

-

Dear Sir(s)/Madam,

At your request UCO Bank through its **Gangatikuri Branch** has extend credit facilities to Borrower **Mr. SUBRATA MUKHERJEE** (herein called the Borrower) by way of financial assistance against various assets creating security interest in favour of the Bank. The outstanding amount and the details of the secured assets are mentioned in the enclosed notice addressed to the above borrower.

You being the guarantor have created security interest in respect of the following properties by execution of security agreement(s) / document(s)/confirmation of mortgaged mentioned below:

Particulars of security agreements/documents confirmation of creation of mortgage	Particulars of the property	Amount secured (Rs)
Guarantor	A21A	Rs.15,00,000/-

The operation and conduct of the said financial assistance / credit facilities have become irregular and the debt has been classified **as non-performing asset as on 13.10.2024** as specifically stated in the enclosed notice to the borrower.

यूको बैंक UCO BANK 0189 BURDWAN MAIN BRANCH