यूको बैंक **UCO BANK**

(भारत सरकार का उपक्रम)

(A Government of India Undertaking)

Notice to Borrower under Section 13 (2) of the SARFAESI Act, 2002.

Date: 12-07-2024

To

Ratan Debnath (borrower)
Sole Proprietor - M/S SREE RAMKRISHNA BASTRALAYA
s/o Sudhir Chandra Debnath
S-58 RK Pally, Rajmohal Road, Durgapur 713213

A/c: 01380510000977 (CashCredit), 01380610014158 (GECL-Term loan), 01380610016275(GECL –Term loan)

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 Authorized 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 **Durgapur Main Branch (0138)** 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'.

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 25/06/**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) Aloka Debnath, w/o Ratan Debnath, S-58 Ramkrishna Pally, Rajmahal Road, Durgapur, 713213.

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.1,03,98,734.53 (Rupees One Crore Three lakhs Ninety Eight thousand Seven hundred Thirty Four rupees and Fifty Three paisa only)** as on **02-07-2024** (inclusive of interest upto **31-05-2024**) for Cash Credit and **Rs. 4,76,659.00 (Rupees Four lakhs Seventy Six thousand Six hundred Fifty Nine rupees only) as on 25-06-2024 (inclusive of interest upto 30-05-2024**) for GECL-Term Loan(s), Total amount in aggregate **Rs. 1,08,75,393.53 (Rupees One Crore Eight lakhs Seventy Five thousand Three hundred Ninety three rupees and Fifty three paisa only).** 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.1,03,98,734.53 (Rupees One Crore Three lakhs Ninety Eight thousand Seven hundred Thirty Four rupees and Fifty Three paisa only)** as on **02-07-2024** (inclusive of interest upto **31-05-2024**) for Cash Credit and **Rs. 4,76,659.00 (Rupees Four lakhs Seventy Six thousand Six hundred Fifty Nine rupees only) as on 25-06-2024 (inclusive of interest upto 30-05-2024**) for GECL-Term Loan(s), Total amount in aggregate **Rs. 1,08,75,393.53 (Rupees One Crore Eight lakhs Seventy Five thousand Three hundred Ninety three rupees and Fifty three paisa only)** 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

कृते यूको बैंक/For UCO BANK

प्राधिकृत अधिकारी/मुख्य प्रबंधक
Authorised Officer/Chief Manager
दुर्गापुर मुख्य शाखा/Durgapur Main Br.
(Authorized Officer)

CC: **Aloka Debnath (Guarantor)**
S-58 RK Pally, Rajmohal Road, Durgapur 713213

SCHEDULE – 'A'

Sl. No.	Nature of Facility	Outstanding
a)	Cash Credit	Rs. 1,03,98,734.53 (inclusive of interest upto 31-05-2024)
b)	Overdraft	nil
c)	Export Packing Credit	nil
d)	Bills Discounting	nil
e)	DD Purchase facility	nil
f)	Gucrantee Limit (Devolved amount)	nil
g)	Letter of Credit limit (Devolved amount)	nil
h)	Term Loan(s)	Rs. 4,76,659.00 (inclusive of interest upto 30-05-2024)
i)	Foreign currency Term Loan Outstandings	Rs. NIL
j)		
K)		
l)		
	Aggregate Outstanding	Rs. 1,08,75,393.53

SCHEDULE – 'B'

(Details of Securily 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.	A-1	CC	15-09-2023	87,00,000/-
2.	A-3	CC	15-09-2023	87,00,000/-
3.	A-47	CC	15-09-2023	87,00,000/-
4.	A-9	CC	15-09-2023	87,00,000/-
5	A21	CC	15-09-2023	87,00,000/-
6.	A1(GECL 1 & GECL 2)	TL	23-06-2020 & 18-12-2021	19,00,000/-
7.	A47 (GECL 1 & GECL 2)	TL	23-06-2020 & 18-12-2021	19,00,000/-
8.	A109 (GECL 1& GECL 2)	TL	23-06-2020 & 18-12-2021	19,00,000/-
9.	Equitable Mortgage by deposit of title deed	CC and TL	12-07-2013 & ext of charge dtd 19-01-2021	1,68,00,000/-

SCHEDULE – 'C'

PART-1

Exclusive charge by way of Mortgage and Hypothecation of all Stock of M/s Sree Ramkrishna Bastralaya, Chandidas Market, B Zone, Steel Market 713205 and any other places.

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)

1) An area of Land along with Building admeasuring 07 decimal, situated at RS plot no 1632/Hal Plot 2969, JL 119, Khatian 10345, 13269, Mouza Bhiringi , PS Durgapur
2) Deed no-020600239 for the year 2019, Deed no-04075 for the year 2013. Deed no-020604159 for the year 2019, Deed no-08035 for the year 2012.
3) Boundary:

North: House of Hira Debnath, **South:** By Road
East: By Road, **West:** Double Storied building of Mr Maji

यूको बैंक UCO BANK
सम्मान आपके विश्वास का Honours your trust

APPENDIX IV
{Refer Rule 8 (1)}
POSSESSION NOTICE
(For Immovable Property)
Whereas,

The undersigned being the authorised Officer of the uco bank Under the securitization and reconstruction of financial assets and enforcement of security interest Act, 2002 and in exercise of powers conferred under section 13(2) read with rules 3 of the security interest (enforcement) rules, 2002 issued a Demand Notice Dated 12.07.2024 calling upon the **Borrower:-M/S Sree Ramkrishna Bastralaya,** a/c No **01380510000977**(C.C.), **01380610014158** (GECL-TL), **01380610016275**(TL), Prop. **Mr. Ratan Debnath,** S/O **Sudhir Chandra Debnath, S-58, Ram Krishna Pally, Rajmahal Road,Durgapur,Paschim Bardhaman-713213** and Guarantor- **Mrs Aloka Debnath,W/O Mr. Ratan Debnath** to repay the amount mentioned in the notice **Rs.1,08,75,393.53 (Rupees one crore eight lakh seventy five thousand three hundred ninety three and fifty three paise Only)** as on **25.06.2024** (Inclusive of Interest upto **31.05.2024**) with further interest until payment in full and with incidental expenses, cost, charges etc.

The borrower and/or guarantor 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 the powers conferred on him under section 13(4) of the said Act read with rule 8 of the Security Interest (Enforcement) Rules 2002 on this the **16th Day of June of the year 2025.**
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 subjected to the charge of the UCO bank for an amount of **Rs.1,08,75,393.53 (Rupees one crore eight lakh seventy five thousand three hundred ninety three and fifty three paise Only)** as on **25.06.2024** (Inclusive of Interest upto **31.05.2024**) with further interest until payment in full and with incidental expenses, cost, charges etc.

THE BORROWER'S AND/OR GUARANTOR'S ATTENTION IS INVITED TO PROVISION OF SECTION 13 OF THE ACT, IN RESPECT OF TIME AVAILABLE TO REDEEM THE SECURED ASSETS.

Description of the Property:
1.An area of Land along with Building admeasuring 07 decimal situated at R.S Plot No.1632 (Hal Plot No. 2969), J.L No.119, Khatian No.10345,13269, Mouza- Bhiringi, Under P.S- Durgapur, Paschim Bardhaman.
2.Deed No.020600239 for the year 2019, Deed No.04075 for the year 2013, Deed No.020604159 for the year 2019, Deed No.08035 for the year 2012.

Boundary:
North: House of Hira Debnath,
South: By Road,
East: By Road,
West : Double Storied Building of Mr. Maji,

कृते यूको बैंक/For UCO BANK

प्राधिकृत अधिकारी/मुख्य प्रबंधक
Authorised Officer/Chief Manager
दुर्गापुर मुख्य शाखा/Durgapur Main Br.

Place: Durgapur ,paschim bardhaman,
date :16.06.2025

authorised officer
UCO BANK