इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD
आपका अपना बैंक, हर कदम आपके साथ
YOUR OWN BANK, ALWAYS WITH YOU

लिंकरोड, आरामबाग
हुगली, पश्चिमबंगाल
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Arambagh Branch
Link Road, Arambagh
Hooghly, West Bengal
Pin- 712601

Ref:A649/SARFAESI/BRPL/2025-26/221

दिनांक / Date: 16/02/2026

DEMAND NOTICE

Notice under Sec. 13 (2) of theSecuritization and Reconstruction ofFinancialAssets and Enforcement of Security Interest Act 2002

From
Debojyoti Das
Chief Manager
Authorised Officer
Arambagh Branch
Link Road , Arambagh
Dist-Hooghly, Pin-712601
West Bengal
To,

M/s Betbani Rice Mill Pvt. Ltd. **Regd. Office: Vill: Madhubati P.O. Sripur** **P.S. Goghat Hooghly Pin 712612** **Unit Address: Vill: Betbani P.O. Mandaran** **P.S. Goghat Hooghly Pin 712612**	**Mr. Sushanta Ghosh (Director)** **S/o Ananda Ghosh** **Vill - Madhubati, P.O. – Sripur, P.S. - Goghat,** **Dist – Hooghly, West Bengal, 712612**
Mr. Sujan Hajra (Director) **S/o Pijush Kanti Hajra** **Vill - Madhubati, P.O. – Sripur, P.S. Goghat,** **Dist – Hooghly, West Bengal, 712612**	**Mr. Tapas Roy (Director)** **S/o Monoranjan Roy** **Vill - Garh Mandaran, P.O. – Mandaran,** **P.S. – Goghat, Dist – Hooghly, West Bengal, 712612**

Madam/Sir,

Sub: Your (1) RBD-ODCC-Food Agro Proces_REPO Loan Account No. 7160536311, (2) IND-KIF-MONT-ABV 2(MCLR Loan Account No. 7153059867 & (3) RBDTL-FOOD AGRO PROS-REPO Loan Account No. 7644455718 i name of M/s Betbani Rice Mill Pvt. Ltd.

With Indian Bank (Erstwhile Allahabad Bank) Arambagh Branch

The **1st** of you is mortgagor/borrower. The **2nd ,3rd & 4th** of you are the guarantors having offered your personal guarantee to the loan accounts availed by the **1st** of you.

At the request of **1st** of you, in the course of banking business, the following facilities were sanctioned and was availed by of you.

13(2) Demand Notice M/s Betbani Rice Mill Pvt. Ltd.

Dated: 16/02/2026

For Pijush Hajra,
Sujan Hajra

Nature of facility	Account Number	Limit
RBD-ODCC-Food Agro Proces_REPO	**7160536311**	**600,00,000.00**
IND-KIF-MONT-ABV 2CR MCLR	**7153059867**	**3,27,60,000.00**
RBDTL-FOOD AGRO PROS-REPO	**7644455718**	**62,25,000.00**
Total		**9,89,85,000.00**

All of you have executed the following relevant documents for each of the said facilities:

Nature of facility	Nature of document
RBD-ODCC-Food Agro Proces_REPO	Application, Acknowledge of Sanction, Demand Promissory Note, Hypothecation Agreement, Loan, Declaration by borrower-mortgagor, Guarantee Agreement, Deposit confirming title deed.
IND-KIF-MONT-ABV 2CR MCLR	Application, Acknowledge of Sanction, Demand Promissory Note, Term Loan Agreement, Loan, Declaration by borrower-mortgagor, Guarantee Agreement, Deposit confirming title deed.
RBDTL-FOOD AGRO PROS-REPO	Application, Acknowledge of Sanction, Demand Promissory Note, Term Loan Agreement, Loan, Declaration by borrower-mortgagor, Guarantee Agreement, Deposit confirming title deed.

The repayment of the said loans are secured by mortgage/hypothecation of property(ies) at **Vill: Betbani P.O. Mandaran P.S. Goghat Hooghly Pin 712612**and fixed assets/stocks/movables at **Vill: Betbani P.O. Mandaran P.S. Goghat Hooghly Pin 712612** as given in the schedule hereunder belonging to **1st** of you.

Despite repeated requests calling upon you to pay the amounts together with interest; all of you and each of you who are jointly and severally liable have failed and committed default in repaying the amount due. The loan account has been classified as **Non-Performing Asset (NPA)** since **13/02/2026** in accordance with directions/guidelines relating to asset classifications issued by Reserve Bank of India.

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The outstanding dues payable by you is as below:

Nature of facility	Account Number	Outstanding as on 16/02/2026
RBD-ODCC-Food Agro Proces_REPO	**7160536311**	**6,09,81,168.00**
IND-KIF-MONT-ABV 2CR MCLR	**7153059867**	**1,58,00751.00**
RBDTL-FOOD AGRO PROS-REPO	**7644455718**	**31,92,931.00**
Total		**7,99,74,850.00**

The aforesaid amount of **Rs.7,99,74,850.00 (Rupees Seven Crore Ninety Nine Lakhs Seventy Four Thousand Eight Hundred Fifty only) as on 16/02/2026** and carries further interest at the agreed rate from **17/02/2026** till date of repayment, charges and expenses thereon.

The term borrower under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 means any person who has been granted financial assistance by Bank or who has given any guarantee or created any mortgage / created charge as security for the said financial assistance granted by the Bank.

Therefore, all of you and each of you are hereby called upon to pay the amount due **as on 16/02/2026** viz- **Rs.7,99,74,850.00 (Rupees Seven Crore Ninety Nine Lakhs Seventy Four Thousand Eight Hundred Fifty only)** and carries further interest at the agreed rate from **17/02/2026** till date of repayment, charges and expenses thereon within 60 days from the date of this notice issued under Sec.13 (2) failing which Bank will be constrained to exercise its rights of enforcement of security interest without any further reference to you under the said Act. If you fail to discharge your liabilities in full within 60 days from the date of this notice, Bank shall be exercising its enforcement rights under Sec 13 (4) of the Act as against the secured assets given in the schedule hereunder.

On the expiry of 60 days from the date of this notice and on your failure to comply with the demand, Bank shall take necessary steps to take possession for exercising its rights under the Act.

Please note that as per the provisions of Sec. 13 (13) of the Act no transfer of the secured assets (given in the schedule hereunder) by way of sale, lease or otherwise, shall be made after the date of this notice without the prior written consent of the bank.

Needless to mention that, this Notice is addressed to you without prejudice to any other remedy available to the Bank.

Please note that the Bank reserves its right 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.

"We draw attention to the provisions of Section 13(8) of the SARFAESI Act and the Rules framed there under which deals with your rights of redemption over the securities"

The Undersigned is a duly Authorized Officer of the Bank to issue this Notice and exercise powers under Section 13aforesaid.

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13(2) Demand Notice M/s Betbani Rice Mill Pvt. Ltd. **Dated: 16/02/2026**

SCHEDULE

The specific details of the assets in which security interest is created are enumerated hereunder:

Mortgaged assets:-

1. Equitable mortgage of 148 Decimal land with building & structures thereon situated at Mouza – Betbani, JL No – 122, R.S. & L.R. dag No - 47, 60, 61, 62, 63, 64, 79, 80 under L.R. Khatian No – 72/1, 239, 240, 241, 242, 243 within the ambit of Mandaran gram Panchayat, P.S. – Goghat, A.D.S.R. Goghat, Dist – Hooghly, West Bengal, in the name of M/s Betbani Rice Mill Pvt. Ltd.

The Property is butted and bounded by:

North: Panchayet Moram Road

East: Single Storied building of Jagabandhu Ghosh and Agriculture land of others

South: Agriculture land of Tripurari Ghosh & others

West: Agriculture land of Late Niranjan Dutta

2. Equitable mortgage of 60 Decimal land with building & structures thereon situated at Mouza – Gopalbati, JL No – 93, R.S. & L.R. Dag No - 1619, 1620, 1621, 1622, 1623, 1624/1830 under L.R. Khatian No – 115/4, 511, 512, 513, 514, 515, 842, 843 within the ambit of Goghat Gram Panchayat, P.S. – Goghat, A.D.S.R. Goghat, Dist – Hooghly, West Bengal.

The Property is butted and bounded by:

North: Agriculture land of Uttam Mallick

East: Land of Jiban Krishna Kundu & others

South: Panchayet Road

West: Agriculture land of Haradhan Sing & others

3. Exclusive hypothecation of entire plant & machinery installed and maintained at the premises of **M/s Betbani Rice Mill Pvt. Ltd. Vill: Betbani P.O. Mandaran P.S. Goghat Hooghly Pin 712612**

Yours faithfully,

For Indian Bank

Authorised Officer

Indian Bank

प्राधिकृत अधिकारी / मुख्य प्रबंधक
Authorised Officer / Chief Manager

***** All Notices of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act. 2002 issued earlier if any will be treated as cancelled.**

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