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

लिंकरोड, आरामबाग
हुगली, पश्चिमबंगाल
- ७१२६०१

Arambagh Branch
Link Road, Arambagh
Hooghly, West Bengal
Pin- 712601

G20 भारत 2023 INDIA
वसुधैव कुटुम्बकम्
ONE EARTH • ONE FAMILY • ONE FUTURE

Ref:A649/SARFAESI/SG/2025-26/233

दिनांक / **Date: 04/03/2026**

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,

1. Mr. Sushanta Ghosh (Borrower) **S/o Ananda Ghosh** **Vill - Madhubati, NearKamarpukurChati** **P.O. – Sripur, P.S. - Goghat,** **Dist – Hooghly, West Bengal, 712612**	**2. Mrs. Barnali Ghosh (Guarantor)** **W/o Mr. Sushanta Ghosh** **Vill - Madhubati, NearKamarpukurChati** **P.O. – Sripur, P.S. - Goghat,** **Dist – Hooghly, West Bengal-712612**
3. Mr. Sashanka Ghosh (Guarantor) **Vill: Sihar, P.O. Sihar** **P.S. Kotulpur,** **Dist: Bankura** **West Bengal-722161**	**4. M/s Betbani Rice Mill Pvt. Ltd. (Corporate Guatantor)** **Represented by Directors:** **Mr. Sushanta Ghosh (Director)** **Mr. SujanHajra (Director)** **Mr. Tapas Roy (Director)** **Regd. Office: Vill: Madhubati P.O. Sripur** **P.S. Goghat Hooghly Pin 712612** **Unit Address: Vill: Betbani P.O. Mandaran** **P.S. Goghat Hooghly, West Bengal -712612**

Madam/Sir,

Sub: Your (1) MSME-SML-OCC-TRADEWELL-REPO Loan Account No. 50229967759 &(2) MSME-GECLS-1.0-EXTN.-REPO Account No. 7112060463 in name of SushantaGhosh.With Indian Bank (Erstwhile Allahabad Bank) Arambagh Branch

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

Sushanta Ghosh,

इंडियन बैंक INDIAN BANK
आरामबाग शाखा
Arambagh Br.
Code No-5342
इलाहाबाद Allahabad

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

Nature of facility	Account Number	Limit
MSME-SML-OCC-TRADEWELL-REPO	**50229967759**	**Rs.100,00,000.00**
MSME-GECLS-1.0-EXTN.-REPO	**7112060463**	**Rs.22,05,000.00**
Total		**Rs.1,22,05,000.00**

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

Nature of facility	Nature of document
MSME-SML-OCC-TRADEWELL-REPO	Application, Acknowledge of Sanction, Demand Promissory Note, Hypothecation Agreement, Loan, Declaration by borrower-mortgagor, Guarantee Agreement, Deposit confirming title deed.
MSME-GECLS-1.0-EXTN.-REPO	Application, Acknowledgement of Sanction, Demand Promissory Note, Hypothecation Agreement, Loan, Declaration by borrower-mortgagor, Guarantee Agreement, Extension of Mortgage

The repayment of the said loans are secured by mortgage/hypothecation of property(ies) at **Vill: Madhubati P.O. Sripur P.S. Goghat Hooghly Pin 712612** and **Vill: Madanmohanpur, P.O. Kantali, P.S. Goghat Hooghly-712614** fixed assets/stocks/movables at **Vill:Madhubati, P.O. Sripur, P.S. Goghat, Dist. Hooghly, 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 **26/02/2026** in accordance with directions/guidelines relating to asset classifications issued by Reserve Bank of India.

इंडियन बैंक INDIAN BANK आरामबाग शाखा Arambagh Br. Code No-6342 Allahabad

The outstanding dues payable by you is as below:

Nature of facility	Account Number	Outstanding as on 04/03/2026
MSME-SML-OCC-TRADEWELL-REPO	50229967759	Rs.1,02,69,606.00
MSME-GECLS-1.0-EXTN.-REPO	7112060463	Rs.6,55,285.00
Total		Rs.1,09,24,891.00

The aforesaid amount of **Rs.1,09,24,891.00 (Rupees One Crore Nine Lakhs Twenty Four Thousand Eight Hundred Ninety One only) as on 04/03/2026** andcarries further interest at the agreed rate from **05/03/2026** 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 04/03/2026** viz- **Rs.1,09,24,891.00 (Rupees One Crore Nine Lakhs Twenty Four Thousand Eight Hundred Ninety One only)** andcarries further interest at the agreed rate from **05/03/2026** 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"

[3rd Page of 13(2) Demand Notice of Sushanta Ghosh dtd. 04/03/2026]



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

SCHEDULE

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

Mortgaged assets: -

1. All that part and parcel of land and building thereonmeasuring 06satakmore or less situated at Mouza- Madhubati, JL No.- 91,LR Khatian No.- 1506 Plot No.- 712 under Kamarpukur Gram Panchayet at Vill- Madhubati, PO- Sripur, PS- Goghat,, District- Hooghlyregistered vide Sale Deed no. 4980 of 2011 dated 24.10.2011, Book No. I, Volume no. 14, pages from 855 to 864 at A.D.S.R. Goghatin the name of Sushanta Ghosh

The Property is butted and bounded by:

North: 6' Wide Common Road **East:** Vacant land of MadhusudanMondal

South: 12' Wide KacchaMoram Road **West:** House of PijushHajra

2. All that part and parcel of vacant land measuring08 Satakmore or lesssituated at Mouza- Madanmohanpur, JL No.- 78, LRKhatian No.- 599, Plot No.- 683 under Kamarpukur Gram PanchayetPS- Goghat,, District- Hooghlyregistered vide Sale Deed no. 416 of 2007 Book No. I, Volume no. 8, pages from 189 to 198 at A.D.S.R. Goghat in the name of Sushanta Ghosh

The Property is butted and bounded by:

North: Vacant Land of Radhashyam Banerjee, Plot No.684 **East:** Vacant Land of Manas Ghosh, Plot No.683

South: 10' Wide Kaccha Road **West:** Vacant Land of Pijush Hajra &Joydeb Roy Plot No. 683

Yours faithfully,
कृते इंडियन बैंक For Indian Bank
प्राधिकृत अधिकारी / मुख्य प्रबंधक
Authorised Officer / Chief Manager
Authorised Officer
Indian Bank

***** 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.**

[4th Page of 13(2) Demand Notice of Sushanta Ghosh dtd. 04/03/2026]