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 FUTUR

Ref:A649/SARFAESI/TMT/2025-26/127 दिनांक / Date:09/10/2025

DEMAND NOTICE

Notice under Sec. 13 (2) of the Securitization and Reconstruction of FinancialAssets and Enforcement of Security Interest Act 2002

From

Debojyoti Das
Chief Manager
Authorised Officer
Indian Bank
Arambagh Branch
Link Road, Arambagh
Hoogly, West Bengal-712601

To

1. **M/s Tiles & Marble Traders (Prop: Mr. Swapan Bera)**
   Vill & P.O. Dahar Kundu, P.S. Arambagh, Dist: Hoogly, West Bengal-712617
   Near Milan Sangha Prathamik Vidyalaya
2. **Mr. Swapan Bera (Borrower) (Reported Deceased as on 24/03/2025)**
   S/o-Sudarshan Bera

   Address: Vill+Po-Dahar Kundu, P.S. -Arambagh, Dist-Hooghly, West Bengal -712617

3. **Mr. Subhadip Bera (Guarantor)**
   S/o- Lt.Swapan Bera

   Address: Vill+Po-Dahar Kundu, P.S. -Arambagh, Dist-Hooghly, West Bengal -712617

4. **Mrs. Pranati Bera (In the estate of the deceased Lt. Mr. Swapan Bera, Represented by legal heir Reported Deceased as on 24/03/2025)**
   W/o- Lt. Swapan Bera

   Address: Vill+Po-Dahar Kundu, P.S. -Arambagh, Dist-Hooghly, West Bengal -712617

5. **Mrs. Sudipa Dolai (In the estate of the deceased Lt. Mr. Swapan Bera, Represented by legal heir Reported Deceased as on 24/03/2025)**
   D/o-Swapan Bera
   Address: Vill: Madhuchak, Baghanala, Dist: Paschim Medinipur, Mansuka, West Bengal-721212

13(2) of M/s Tiles & Marble Traders **09/10/2025**

Madam / Sir ,

Sub: Your Loan account M/s. TILES & MARBLE TRADERS A/C No. 50424292320 (MICRO-SMALL-ENT-OCC-REPO) & A/c. No.7146600842 (MSME_GECLS 1.0 Extn. Repo); with Indian Bank (Erstwhile Allahabad Bank) Gourhati Branch .

The 1st of you are borrower and mortgagor. **2nd** of you are guarantors. 2nd,3rd & 4th of you are the legal heirs of Swapan Bera (Borrower) (Reported deceased as on 24/03/2025). **1st of** you are the mortgagor having offered your assets as security to the loan accounts availed by 1st of you.

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

Nature of facility	Account Number	Limit
CASH CREDIT	50424292320	**Rs. 19,00,000/-**
GECLS	7146600842	**Rs. 5,75,000/-**

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

Nature of facility	Nature of document
CASH CREDIT & GECLS	Application, Acknowledgement of Sanction, Demand Promissory Note, Hypothecation Agreement, Term Loan Agreement, Declaration by borrower-mortgagor Confirming Deposit of title deed, Confirmation of Extension of Equitable Mortgage.

The repayment of the said loans are secured by mortgage/hypothecation of property (ies) at **Vill+Po-Dahar Kundu, P.S. - Arambagh, Dist-Hooghly, Pin-712617** given in the schedule hereunder belonging to No. **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 since **03-10-2025** in accordance with directions/guidelines relating to asset classifications issued by Reserve Bank of India.

The outstanding dues payable by you is as below:

Nature of facility	Account Number	Total Dues as on 09.10.2025
CASH CREDIT	50424292320	**Rs. 19,60,782/-**
GECLS	7146600842	**Rs. 3,18,396/-**
TOTAL		**Rs. 22,79,178/-**

The aforesaid amount of **Rs. 22,79,178/- (Rupees Twenty Two Lakh Seventy Nine Thousand One Hundred Seventy Eight only) as on 09.10.2025** and carries further interest at the agreed rate from **10.10.2025** 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 09.10.2025** viz **Rs. 22,79,178/- (Rupees Twenty Two Lakh Seventy Nine Thousand One Hundred Seventy Eight only)** carries further interest at the agreed rate from **10.10.2025** 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.

SCHEDULE

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

Mortgaged assets:-

All that a piece and parcel of Single storied building situated at Vill + P.O. Dahar Kundu, P.S. Arambagh, Dist-Hooghly,Pin-712617,West Bengal , J.L No-105,L.R Khatian No-1928, L.R Dag No-34 Corresponding to LR Dag No.37 nature of land VITI measuring about 02 Satak or more or less 0.02 acre as per B.L & L.R.O Parcha, as per deed 3 Satak more or less along with building and structure there on under the ambit of Salepur 2 Gram Panchayat in the name of Lt. Mr. Swapan Bera registered vide:

Gift Deed No.I-5067 of 2009 dated 07.10.2009 recorded in Book No.1, CD Volume No. 15 pages from 4107 to 4118 registered at ADSR Arambagh, Hooghly,WB.

Sale Deed no. I-5068 of 2009 dated 07.10.2009 recorded in Book No 1, CD Volume No. 15, Page from 4119 to 4139 registered at ADSR Arambagh, Hooghly, W.B

The property is butted and bounded as follows:

North: Property of Shakti Pada Bera

South: Pond & Property of Rabindranath Maiti & Amitava Bera

East: Property of Netai Maiti & Sata Dalui

West: Road

Yours faithfully,Indian Bank
कृते इंडियन बैंक
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 cancelled.**