Annexure 1 (SI-4)

पंजाब नैशनल बैंक ...भरोसे का प्रतीक ! punjab national bank ...the name you can BANK upon !

PURBA MEDINIPUR CIRCLE SASTRA OFFICE: TAMLUK -721 636

998

60 Days' Notice to Borrower

REF. NO.: PRMBCS/RECV/SARFAESI/13 (2)/ /2024-25 **DATE: - 04.06.2024.**

TO,

TAPAN BERA **S/O MANMATHA BERA** **VILL-KURKALASH** 1841 **PO-AROR** **PS-KOLAGHAT** **DIST-PURBA MEDINIPUR** **WEST BENGAL-721134** **MOB-9932941050**	**JHARNA BERA (GUARANTOR&MORTGAGOR)** **W/O TAPAN BERA** **VILL-KURKALASH** 1842 **PO-AROR** **PS-KOLAGHAT** **DIST-PURBA MEDINIPUR** **WEST BENGAL-721134** **MOB-9932941050**

Dear Sir/Madam,

NOTICE U/S 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002

REG: Account Nos. 0184210031781 credit facilities availed by TAPAN BERA S/O MANMATHA BERA from KOLAGHAT (018420) Branch.

You, **TAPAN BERA S/O MANMATHA BERA, VILL-KURKALASH, PO-AROR, PS-KOLAGHAT, DIST-PURBA MEDINIPUR, WEST BENGAL-721134,** have availed the following credit facilities from Punjab National Bank **KOLAGHAT (018420) Branch**.

S.NO.	Nature of facility	Sanctioned Limit (Rs.)	NPA DATE	Outstanding liability as on NPA Date (plus interest and charges applicable) Rs.
1.	Overdraft (0184210031781)	Rs.3,00,000.00	31/03/2022	Rs. 3,02,602.00
	TOTAL	Rs 3,00,000.00		Rs 3,02,602.00

Due to nonpayment of installment/ interest/ principal debt, the account/s has/have been classified as **Non-Performing Asset on 31/03/2022** as per **Reserve Bank of India** guidelines.

We have demanded/recalled the entire outstanding together with interest and other charges due under the above facilities, vide letter dated 15.05.2024.

The amount due to the Bank as on **31/03/2022** is **Rs. 3,02,602.00 (Rupees Three Lakhs Two Thousand Six Hundred Two only)** with further interest until payment in full **(hereinafter referred to as "secured debt").**

PURBA MEDINIPUR CIRCLE SASTRA OFFICE: TAMLUK -721 636

To secure the out standings under the above said facilities, you have, inter alia, created security interest in respect of the following properties/assets:

S.NO.	FACILITY	SECURITY
1.	Overdraft (0184210031781)	Equitable Mortgage covering All that part and parcel of the immovable properties consisting of land & building situated at Holding/Premises No 1049 (L.R) KHATIAN NO 4040(L.R) J.L No.283, measuring 02 dec. under mouza-Aror, P.S-Kolaghat, Dist-Purba Medinipur under A.D.S.R Kolaghat with Gift Deed No being 1434 of 2015 dtd.26.04.2015. Owner: - TAPAN BERA S/O MANMATHA BERA Property is bounded by as per search report of Biswanath Sasmal dtd.14.12.2017 North: - Uttam Bera South: - Tapan Bera himself East: - Ashoke Maity West: - Samir Bera

We hereby call upon you to pay the amount of **Rs. 3,02,602.00 (Rupees Three Lakhs Two Thousand Six Hundred Two only)** with further interest at the contracted rate until payment in full within **60 days (Sixty days)** from the date of this notice. In default, besides exercising other rights of the Bank as available under Law, the Bank is intending to exercise any or all of the powers as provided under section 13(4) of the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (hereinafter referred to as "the Act")**.

The details of the secured asset/s intended to be enforced by the Bank, in the event of nonpayment of secured debt by you are as under:

S.NO.	FACILITY	SECURITY
1.	Overdraft (0184210031781)	Equitable Mortgage covering All that part and parcel of the immovable properties consisting of land & building situated at Holding/Premises No 1049 (L.R) KHATIAN NO 4040(L.R) J.L No.283, measuring 02 dec. under mouza-Aror, P.S-Kolaghat, Dist-Purba Medinipur under A.D.S.R Kolaghat with Gift Deed No being 1434 of 2015 dtd.26.04.2015. Owner: - TAPAN BERA S/O MANMATHA BERA Property is bounded by as per search report of Biswanath Sasmal dtd.14.12.2017 North: - Uttam Bera South: - Tapan Bera himself East: - Ashoke Maity West: - Samir Bera

पंजाब नैशनल बैंक ...भरोसे का प्रतीक ! punjab national bank ...the name you can BANK upon !

PURBA MEDINIPUR CIRCLE SASTRA OFFICE: TAMLUK -721 636

Your attention is hereby drawn invited to provisions of sub-section (8) of section 13 of the Act in respect of time available to you redeem the secured assets.

Please take notice that in terms of section 13(13) of the said Act, you shall not, after receipt of this notice, transfer by way of sale, lease or otherwise (other than in the ordinary course of business) any of the secured assets above referred to, without prior written consent of the Bank. You are also put on notice that any contravention of this statutory injunction/restraint, as provided under the said Act, is an offence.

If for any reason, the secured assets are sold or leased out in the ordinary course of business, the sale proceeds or income realized shall be deposited/remitted with/to the Bank. You will have to render a proper account of such realization/income.

*We reserve our rights to enforce other secured assets.

Please comply with this demand under this notice and avoid all unpleasantness. In case of non-compliance, further needful action will be resorted to, holding you liable for all costs and consequences.

*This notice is issued without prejudice to the bank taking legal action before DRT/Court, as the case may be.

*This notice is issued without prejudice to the bank's rights in the suit/litigation pending before DRT/Court.

* Delete, if inapplicable.

कृते पंजाब नैशनल बैंक
For & on behalf of PUNJAB NATIONAL BANK
पूर्व मेदिनीपुर सर्कल / Purba Medinipur Circle
मुख्य प्रबंधक / Chief Manager / प्राधिकृत अधिकारी / Authorised Officer

Yours faithfully,
For Punjab National Bank
DIPAK DEY
Chief Manager)
AUTHORISED OFFICER
Tamluk, Distt- Purba Medinipur

RMS991841551N IVR:828759918415
RL TAMLUK HO (721636)
Counter No:1,05/06/2024,11:02
To:JHARNA BERA,.
PIN:721134, Kolaghat SO
From:PNB,TAMLUK
Wt:20gms Ack Fee:3.00,REG=17.0
Amt:29.50,Tax:4.50,Amt.Paid:30.00(Cash)
(Track on www.indiapost.gov.in)
(Dial 18002666868) (Wear Masks, Stay Safe)

1842

RMS991839291N IVR:828759918392
RL TAMLUK HO (721636)
Counter No:1,05/06/2024,11:02
To:TAPAN BERA,.
PIN:721134, Kolaghat SO
From:PNB,TAMLUK
Wt:20gms Ack Fee:3.00,REG=17.0
Amt:29.50,Tax:4.50,Amt.Paid:30.00(Cash)
(Track on www.indiapost.gov.in)
(Dial 18002666868) (Wear Masks, Stay Safe)

1841