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NOTICE TO THE BORROWER & GUARANTOR(S)

Date: 06.12.2025

Srl No	Name of the Borrower / Guarantor	As a Borrower / Guarantor
01	Mr. Goutam Pal S/O Radha Raman Pal, Flat No-101, Samriddha Plaza, 1st Floor, Upper Chelidanga, Asansol, West Bengal, Paschim Bardhaman, Pin-713304 Mob: 8116151972	Borrower to Home Loan A/c- 07820610029343
02	Mrs. Barnali Pal W/o Mr. Goutam Pal, Flat No-101, Samriddha Plaza, 1st Floor, Upper Chelidanga, Asansol, West Bengal, Paschim Bardhaman, Pin-713304	Co-Borrower to Home Loan A/c- 07820610029343
03	M/s. Pal Medicine Enterprise, Prop. Mr. Goutam Pal Flat No-101, Samriddha Plaza, 1st Floor, Upper Chelidanga, Asansol, West Bengal, Paschim Bardhaman, Pin-713304	As a Borrower to Cash Credit Facility A/c. No- 07820510003114
04	Mr. Goutam Pal S/O Radha Raman Pal, Flat No-101, Samriddha Plaza, 1st Floor, Upper Chelidanga, Asansol, West Bengal, Paschim Bardhaman, Pin-713304	As a Guarantor to Cash Credit Facility A/c. No-07820510003114
05	Mrs. Barnali Pal W/o Mr. Goutam Pal, Flat No-101, Samriddha Plaza, 1st Floor, Upper Chelidanga, Asansol, West Bengal, Paschim Bardhaman, Pin-713304	As a Guarantor to Cash Credit Facility A/c. No-07820510003114

SUB: NOTICE U/S 13(2) OF SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (HEREINAFTER CALLED 'ACT') A/C No- 07820610029343 (Home Loan in the name of Mr. Goutam Pal & Mrs.Barnali Pal) and A/c. No- 07820510003114 (Cash Credit in the name M/s. Pal Medicine Enterprise, Prop. Mr. Goutam Pal).

Dear Sir(s),

The undersigned, being the Authorised 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 **BURNPUR Road Branch (0782)** 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 and the security agreement(s) / document(s) executed by you are stated in Schedule 'A'

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and 'B' 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 29.10.2025** 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 Co-borrower-cum-Guarantor **(1) Mrs.Barnali Pal,** 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 said Act 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 is in the sum of **Rs.44,04,259.57/- (Rupees Forty Four Lakh Four Thousand Two Hundred Fifty Nine and Fifty Seven paise only)** as on **29-10-2025** with interest charged upto **01-08-2025.** 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.44,04,259.57/- (Rupees Forty Four Lakh Four Thousand Two Hundred Fifty Nine and Fifty Seven paise only)** as on **29-10-2025** with interest charged upto **01-08-2025** 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.

This notice is 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.

UCO Bank, Masjid Bari Lane Branch ,G.T. Road Asansol 713301
Tel No. 0341-2314835/2315049, E-mail – masjid@uco.bank.in
Head office, 10, B. T. M. Sarani, Kolkata - 700001

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Yours faithfully,

06.12.25

AUTHORISED OFFICER
BIPIN BIHARI SAMAL,
CHIEF MANAGER

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प्राधिकृत अधिकारी / Authorised Officer
एम .बि .लेन आसनसोल / M.B. Lane Asansol

Copy forwarded to person who offered Personal Guarantee with a requested to make the payment of the amount mentioned in the notice in terms of the guarantee executed by them.

SCHEDULE – 'A'

Sl.No.	Nature of Facility	Outstanding as on (inclusive of interest upto 31.07.2025)
a)	Term Loan(s) **07820610029343**	**Rs.19,04,259.57**
b)	Working Capital	-
c)	Export Packing Credit	-
d)	Cash Credit **07820510003114**	**Rs.25,00,000.00**
e)	Foreign currency Term Loan Outstanding	-
	Aggregate Outstanding	**Rs.44,04,259.57 plus further interest and incidental charges**

SCHEDULE – 'B'

(Details of Security 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. In Lakh)
1	A2	DP Note	18-03-2024	20,00,000.00
2	A47	Letter of waiver	18-03-2024	20,00,000.00
3	AHL-6	Loan Agreement	18-03-2024	20,00,000.00
4	Mortgage by deposit of title deeds	EMTD of title deed	02-04-2024	20,00,000.00
5	A1	DP Note	20-03-2024	25,00,000.00
6	A47	Letter of waiver	20-03-2024	25,00,000.00
7	A3	Letter of Continuity	20-03-2024	25,00,000.00
8	A9	Hypothecation of Goods to secure a demand cash Credit	20-03-2024	25,00,000.00
9	A-21	Letter of Guarantee	20-03-2024	25,00,000.00
10	Ext. EMTD	Extension of EMTD	04-04-2024	25,00,000.00

UCO Bank, Masjid Bari Lane Branch ,G.T. Road Asansol 713301
Tel No. 0341-2314835/2315049, E-mail – masjid@uco.bank.in
Head office, 10, B. T. M. Sarani, Kolkata - 700001

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SCHEDULE – 'C'

PART-1

(Particulars of all the hypothecated properties , viz. Current Assets including Stocks, Book Debts, Receivables, Consumable Stores & Spares and Hypothecated Movable Plant & Machinery, etc. mentioned in the documents)

PART – II

EMTD of Immovable property in the form of Flat"Being No-101"Together with a Two Wheeler car parking space, building namely "Samriddhi Plaza" is situated At, Holding no 344(51), B.D.G Path, Near Barret Club,within Mouza –Asansol Municipality,J.L. No. 20, C.S. Plot No-102, R.S. plot no.1634, C.S. Khatian No 193, R.S. Khatian No. 517, under Asansol Municipal Corporation, ward No. 05(old) 50 (new) all that bastu class of land measuring an area of 7 Cottah 8 chhttacks, Flat area -901 Sft. Garage area -21 sft. Property is in the name of **Mr. Goutam Pal, S/O Sri Radha Raman Pal. & Mrs. Barnali Pal, W/o Mr. Goutam Pal jointly.**

Butted and bounded by-

North: By the 23'feet Municipal Road.

South: By the Property of Dr. J.P. Sinha.

East: By the municipal drain in R.S. Plot No. 1635.

West: By the common gali in R.S. Plot No.1633.

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