इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

DEMAND NOTICE
ANNEXURE I

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

Date: 23.12.2025

From,
Wajahat Ali
Ch. Manager and Authorized Officer
Indian Bank
Kasba Branch

To,

1. **M/S Pharma Traders (Borrower)-Proprietor: Santanu Roy, Address: 18A, Purbachal Bidhan Lane, PO Garfa, PS Haltu, Kolkata 700078**

2. **Sri. Santanu Roy (Proprietor cum Guarantor/Mortgagor), S/o Amal Kumar Roy, Address: 18A, Purbachal Bidhan Lane, PO Garfa, PS Haltu, Kolkata 700078**

3. **Sri Amal Kumar Roy (Guarantor/Mortgagor),** S/o Banipada Roy **Address: 18A, Purbachal Bidhan Lane, PO Garfa, PS Haltu, Kolkata 700078**
4. **Smt. Sefali Roy (Guarantor/Mortgagor),** W/o Amal Kumar Roy **Address:18A, Purbachal Bidhan Lane, PO Garfa, PS Haltu, Kolkata 700078**

5. **Smt. Papiya Roy (Guarantor, Mortgagor),** W/o Santanu Roy, **Address:18A, Purbachal Bidhan Lane, PO Garfa, PS Haltu, Kolkata 700078**

Sir,

Sub: Your loan account/s M/S Pharma Traders (Proprietor Sh. Santanu Roy) with Indian Bank Kasba Branch, Kolkata –A/c Nos:- 50121086116, 7141069438, 7563239049, 58001171599.

The first of you is a Proprietorship concern. The 2nd of you is the proprietor at all material times. The 2nd, 3rd, 4th and 5th of you are the Guarantors of the loan availed by the 1st of you. The The 2nd, 3rd, 4th and 5th of you are also the mortgagor(s) having offered their assets as security to the loan accounts availed by the 1st of you.

At the request of the all of you, in the course of banking business, the following funded facilities were sanctioned and were availed by 1st of you :-

	Particulars	Limits Sanctioned in Lacs
1	OCC IB Tradewell (A/C No. 50121086116)	Rs.550
2	GECLS (A/C No. 58001171599)	Rs. 6.45
3	GECLS 1.0 Ext (A/C No: 7141069438)	Rs. 5.25
4	MSME-MIC-SRV-LAP-REPO (A/C No:- 7563239049)	Rs. 106.64
	Total	Rs. 668.34

कृते / For Indian Bank ALLAHABAD
अधिकृत अधिकारी / Authorised Officer
जोनल कार्यालय कोलकाता केन्द्र / Zonal Office, Kolkata Central

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

SL No	Nature of facility	Nature of document (Latest)
	OCC IB Tradewell (A/C No. 50121086116) GECLS (A/C No. 58001171599) GECLS 1.0 Ext (A/C No: 7141069438) MSME-MIC-SRV-LAP-REPO (A/C No:- 7563239049)	1. Demand Promissory Note 2. General Letter for Hypothecation/ Pledge of movables 3. Supplemental Letter of Mortgage confirming deposit of Title Deed 4. Agreement of Guarantee etc.

The repayment of the aforesaid loans is guaranteed by No. 2-5 of you by executing an agreement of guarantee. The repayment of the said loan was secured by mortgage of residential property(ies) as per below schedule-A in the name of No. 2 to 5 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 of dues. The loan account has been classified as Non-Performing Asset as on 19.12.2025 in accordance with directives/guidelines relating to asset classifications, issued by Reserve Bank of India.

The outstanding dues payable by you as on 22.12.2025 amounts to **Rupees 6,72,86,090.00- Rupees Six Crores Seventy Two Lacs Eighty Six Thousand Ninety only** as on **22.12.2025** The said amount will carry further interest at the agreed rate from 23.12.2025 plus Other Charges till date of full repayment.

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 **Rupees 6,72,86,090.00- Rupees Six Crores Seventy Two Lacs Eighty Six Thousand Ninety only** as on **22.12.2025** plus Other Charges together with interest from **23.12.2025** till date of payment but 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.

SL No	Nature of facility	Outstanding Balance (Rs.) as on 22.12.2025	MOI (Rs.) as on 22.12.2025	MLE/MOX (Rs.)as on 22.12.2025	Total O/s As on 22.12.2025 (Rounded Off) in INR
1	OCC IB Tradewell (A/C No. 50121086116)	5,55,21,510.00	15,65,819.999	3481.00	5,70,90,811.00
2	GECLS (A/C No. 58001171599)	0.00	0.00	0.00	0.00
3	GECLS 1.0 Ext (A/C No: 7141069438)	3,78,248.57	2007.898	0.00	3,80,257.00
4	MSME-MIC-SRV-LAP-REPO (A/C No:- 7563239049)	95,44,558.00	2,70,463.731	0.00	98,15,022.00
		6,54,44,316.57	**18,38,291.63**	**3,481.00**	**6,72,86,090.00**

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.

कृते / For इंडियन बैंक Indian Bank इलाहाबाद ALLAHABAD

अधिकृत अधिकारी / Authorised Officer

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 this notice is issued without prejudice to Bank's right to proceed with the proceedings presently pending before DRT/RO of DRT/DRAT/Court and proceed with the execution of order/decree obtained/to be obtained.

"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 13 aforesaid.

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

Hypothecated Assets:- All movable assets including stocks of raw materials and book debts acquired for the purpose of business.

Mortgaged Assets:-

Title Holder	Area of Land	Details of Deed
Smt. Sefali Roy	All that piece and parcel of vacant land measuring an area of 2 cottahs more or less along with 10 feet common passage as easement right contained Mouza-Kamrabad, JL No. 41, RS No. 2 , Touzi No. 109, CS Khatian No. 1209, CS Dag No. 3474, Hal Khatian No. 1412, RS Dag No. 3568, Ward No. 4, Rajpur Sonarpur Municipality, PS Sonarpur, WB 700150 standing in the name of Sefali Roy (Sale Deed being no. 4716 for the year 2002 duly registered in the Office of ADSR Sonarpur recorded in Book No. 1, Volume No. 77 from 271 to 279) Boundary of the property: North - Plot H South -Plot J East- Part of Dag No. 3564 West- 10ft wide common passage	Deed No. I-4716 for the year 2002.
Sri Santanu Roy	All that piece and parcel of vacant land measuring an area of 3 Cottahs 43 sq ft more or less contained in Mouza - KamraBad, JL No. 41, RS No. 2, Touzi No. 109, CS Kh No. 1209, Hal Khatian-1412, 3564, Khada Khatian -2217, 2218, 2359, CS Dag No. 3474, Hal Dag No. 3564, Plot No. G, LR Khatian No. 14522, LR Dag No. 3568, Ward No. 4 Rajpur Sonarpur Municipality, PS Sonarpur, WB 700150 in the name of Santanu Roy (Sale Deed being No. 4714 for the year 2002 duly registered in the Office of ADSR Sonarpur recorded in Book No.I, Volume No. 77, pages from 252 to 260) Boundary of the property: North - Plot I South-Plot K	Deed No. I-4714 for the year 2002.

भवदीय/For Indian Bank ALLAHABAD

अधिकृत अधिकारी / Authorised Officer
अंचल कार्यालय, कोलकाता मध्य / Zonal Office, Kolkata Central

	East - Dag No. 3564 West- 10 ft wide common passage	
Papiya Roy	All that piece and parcel of vacant bastu land "measuring more or less 2 Cottahs 01 Chittak and 23 sq ft marked as plot F out of 37.66 satak land together with 10 feet wide common passage and other easement rights lying and situated at Mouza- Kamrabad, JL No. 41, comprised in RS Khatian No. 1412, 2217, 2218, 2359, CS Khatian No. 1209, corresponding to LR Khatian No. 6787, RS Dag No. 3564 corresponding to LR Dag No. 3568, within the limit of Rajpur Sonarpur Municipality, Ward No. 4, Natun Diyara Road, Kolkata 700150, under PS Sonarpur, in the Dist of South 24 Paraganas , ADSR Garia, in the name of Papia Roy (Gift Deed being No. 160407760 for the year 2021 duly registered in the "Office of ADSR-IV, recorded in Book No.I, Volume No. 1604-2021, pages from 340743 to 340762) Boundary of the property: North -Plot E South - Land on LR Dag No. 3568 East -10ft wide common passage West- Land on LR Dag No. 3568	Gift Deed being No. 160407760 for the year 2021
Amal Kumar Roy	All that piece and parcel of land measuring an area of 2 Cottahs together with structure thereon lying and situated under Mouza - Garfa Dak Purbachal, JL No. 19, RS No. 2, comprised in C.S. Khatian No. 472, CS Dag No. 1461 corresponding to RS Khatian No. 1132, RS Dag No. 1761/2431 within the local limits of Kolkata Municipal Corporation, under Ward No. 106, adjacent to 18 Bidhan Lane in Assessee No. 311061609196, Premises No. 919, Purbachal Main Road, Touzi No. 12, 13, 10, under Police station - Tollygunge now Kasba, Pargana Khaspur, in the District of South 24 Paraganas, Sub Registry Office Sealdah, owned by Sri Amal Kumar Roy (Sale Deed Being No. 2903 for the year 1993 registered in the Office of DSR at Alipore). Boundary of the property: North - Land Dag No. 1763 South -land Dag No, 1761/ 2430 (house property) East-land Dag No. 1761 West-10ft wide common passage and land Dag no. 1752 and 15 feet wide Purbachal Park Road	Sale Deed Being No. 2903 for the year 1993
Amal Kumar Roy	All that piece and parcel of land measuring area of 3 Cottahs more or less marked as Plot 4 along with 12 feet wide common passage and other easement rights contained in Mouza - Kamrabad, JL No. 41, RS No. 2, 226, 227, Touzi No. 109, Hal Khatian No. 1412, Khanda Khatian No. 2218, Hal Dag No. 3564, within the limits of Rajpur Sonarpur Municipality, Ward No. 4, PS Sonarpur, WB 700150, Dist-South 24 Paraganas owned by Amal Kumar Roy.	Sale Deed Being No. 00821 for the year 2009

कृते / For इंडियन बैंक Indian Bank इलाहाबाद ALLAHABAD

प्राधिकृत अधिकारी / Authorised Officer
अंचल कार्यालय / Zonal Office, Kolkata Central

	(Sale Deed being No. 00821 for the year 2009 duly registered in the Office of ADSR at Sonarpur and recorded in Book No.I, CD Volume No. 3, pages from 1708 to 1720) Boundary of the property: North -Plot No. 3 South - Plot No. 5 East -12 ft wide common passage West- RS Dag No. 3566	

Yours faithfully,

Authorized Officer
Place: Kolkata
Date: 23.12.2025

Indian Bank
इलाहाबाद ALLAHABAD

अधिकृत अधिकारी / Authorised Officer
अंचल कार्यालय, कोलकाता मध्य / Zonal Office, Kolkata Central