

INDIAN BANK ZONAL OFFICE KOLKATA CENTRAL NO 14, INDIA EXCHANGE PLACE, 2ND AND 3RD
FLOOR KOLKATA WESTBENGAL -700001.

Ref No: ZOP/SARFAESI/25-26/766

Date: 13.02.2026

Place: Kolkata

DEMAND NOTICE

ANNEXURE I

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

Sl No	Name of the Borrower/ Guarantor & Address	Designation
1	Mrs. Madhabi Roy Address: 24/B Abhoy Mitra Street, Kolkata:700005	Borrower
2.	Mr.Arun Kumar Roy Address: 24/B Abhoy Mitra Street, Kolkata:700005	Borrower

Sir,

Sub: Your loan account IB Home Loan A/c No-7466299215 with Indian Bank, B K Pal Avenue Branch, 88 B K Pal Avenue, Kolkata- 700005.

The 1st of you & 2nd of you of you are individuals. The 1st of you & 2nd of you of you are borrowers now or at all material times. The 1st of you & 2nd of you of you is/are the mortgagor(s) having offered their assets as security to the loan accounts availed by both of you

At the request of both of you, in the course of banking business, the following facility was sanctioned and was availed by both of you: -

Nature of facility (Limit)

IB Home loan – Rs. 25.00Lakh

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

Nature of facility	Nature of document
1. IB Home Loan	Demand promissory Note signed by both of you, Term Loan Agreement signed by both of you, Mortgage Deed, Charge on immovable properties.

The repayment of the aforesaid loans is personally guaranteed by both of you by executing Agreement for Guarantee, term loan agreement for Housing Finance dated 24/03/2023. The repayment of the said loans is secured by mortgage/hypothecation of residential flat on the Fourth Floor (Western) side of a new building lying at Municipal Premises no.11 Abhoy Mitra Street, Kolkata-700005, PS Shyampukur, in KMC ward no: 009.

Despite repeated requests calling upon you to pay the amounts together with interest; you who is liable have failed and committed default in repaying the amount due. The loan account has been classified as Non-Performing Asset since 05.02.2026 in accordance with directions/guidelines relating to asset classifications issued by Reserve Bank of India.

Indian Bank, B.K. Pal Avenue Branch, Kolkata: 700005, Ph No: 033-2537091

1 | Page
Authorized Officer
Zonal Office, Kolkata Central

**INDIAN BANK ZONAL OFFICE KOLKATA CENTRAL NO 14, INDIA EXCHANGE PLACE, 2ND AND 3RD
FLOOR KOLKATA WESTBENGAL -700001.**

The outstanding dues payable by you as on 13.02.2026 amounts to Rs.22,84,303/- (Rupees Twenty-Two Lakh Eighty-Four Thousand Three Hundred Three only) and the said amount carries further interest at the agreed rate from 14.02.2026 till date of 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, you are hereby called upon to pay the amount due as on date viz Rs.22,84,303/- (Rupees Twenty-Two Lakh Eighty-Four Thousand Three Hundred Three only) together with interest from this date till date of payment 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 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/decreed obtained/to be obtained.

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 Authorised Officer of the Bank to issue this Notice and exercise powers under Section 13 aforesaid.

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

CERSAI DETAILS: ASSET ID:200057019968 SECURITY ID: 400056654360

All that a self-contained residential flat on the Fourth Floor (Western) side of a new building having super built up area of 781 square feet more or less corresponding carpet area of 427 sq ft more or less, consisting of Two Bed Rooms, One Kitchen, One Dining, one toilet, one Verandah situated and with proportionate share of land measuring 3 Cottahs 2 Chittaks be the same or less lying at Municipal Premises no.11 Abhoy Mitra Street, Kolkata-700005, PS Shyampukur, in KMC ward no: 009

Indian Bank, B.K. Pal Avenue Branch, Kolkata: 700005, Ph No: 033-2537091

2 / Page
Authorised Officer
Office, Kolkata Central

INDIAN BANK ZONAL OFFICE KOLKATA CENTRAL NO 14, INDIA EXCHANGE PLACE, 2ND AND 3RD FLOOR KOLKATA WESTBENGAL -700001.

Building is butted and bounded by

On North- By Premises No: 303, Krishna Kundu Street
On South- By Kumartully Park
On East- By 10, Abhoy Mitra Street
On West- By 12, Abhoy Mitra Street

Deed No: I-100993/24

Flat is in the names of Madhabi Roy and Arun Kumar Roy

Yours faithfully,

Madhabi Roy

Authorised Officer

Indian Bank

अधिकृत अधिकारी / Zonal Office, Kolkata Central

Madhabi Roy