UCO BANK
KRISHNANAGAR BRANCH
Nadia

NOTICE TO THE BORROWER

Date-09.12.2025

To
Mrs. Susmita Majumdar, W/O Late Dipankar Sarkar
(Co-applicant),
Silinda Uttarpara, Chakdaha,
Dist: Nadia, W.B.
PIN- 741223

A/C No- 33170610000984

Sub: Notice u/s 13(2) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

Sir,

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 **Balia** Branch 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 availed by you and the security agreement(s) / document(s) executed by you are stated in Schedule 'A' and 'B' of this notice 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 29.07.2025** 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.

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 Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest act, 2002, 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 are in the sum of **Rs.8,61,542/- (Rs. Eight Lakh Sixty One Thousand Five Hundred Forty Two only) as on 08.12.2025 interest calculated upto 30.03.2025.** 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.8,61,542/- (Rs. Eight Lakh Sixty One Thousand Five Hundred Forty Two only) as on 08.12.2025 interest calculated upto 30.03.2025.** 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.

The notice is issued 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.

Sd/-
Authorised Officer
& Chief Manager
UCO Bank Krishnanagar, Br. Nadia

Yours faithfully
(Authorized Officer)
Praveen kumar (Emp no 51121)

SCHEDULE – 'A'

Sl. No.	Nature of Facility	Outstanding inclusive of interest **Rs.8,61,542/- (Rs. Eight Lakh Sixty One Thousand Five Hundred Forty Two only) as on 08.12.2025 interest calculated upto 30.03.2025** with incidental expenses, cost, charges, etc.
a)	Cash Credit	**nil**
b)	Overdraft	nil
c)	Export Packing Credit	nil
d)	Bills Discounting	nil
e)	DD Purchase facility	nil
f)	Guarantee Limit (Devolved amount)	nil
g)	Letter of Credit limit (Devolved amount)	nil
h)	Term Loan(s)	**Rs.8,61,542/-**
i)	Foreign currency Term Loan Outstanding	nil
j)	Aggregate Outstanding	Outstanding inclusive of interest **Rs.8,61,542/- (Rs. Eight Lakh Sixty One Thousand Five Hundred Forty Two only) as on 08.12.2025 interest calculated upto 30.03.2025** with incidental expenses, cost, charges, etc.

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.)
1.	D.P Note	A1	06.01.2020	Rs.10,00,000/-
2.	Letter of waiver	A-47	06.01.2020	Rs.10,00,000/-
3.	Loan Agreement	AHL-6	06.01.2020	Rs.10,00,000/-
4.	D.P. Note	AHL-7	06.01.2020	Rs.10,00,000/-
5	Revival Letter	AHL-8	06.01.2020	Rs.10,00,000/-

6	Letter of Guarantee	AHL-13	06.01.2020	Rs.10,00,000/-
7	Confirmation Letter regarding Deposit of Title deeds	Annexure-VI	06.01.2020	Rs.10,00,000/-

SCHEDULE – 'C'

PART-1

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

PART – II

1. **All the piece and parcel of land and building measuring 8.00 Decimal, situated at Village Silinda, Mathpara, Mouza Balarampur, P.S.- Chakdaha, Dist- Nadia, W.B., PIN- 741223, Deed no- 2482 for the year 2019, in the name of Dipankar Sarkar S/O Nitya Ranjan Sarkar, A.D.S.R. Office Chakdaha, Dist- Nadia, J.L. no: 171, touzi no: 12, LR Khatian no: 2082, Hal 2361, RS & LR Dag no:10/1601**

   CERSAI:-200059203357

   Land & Building Bounded By:-

   On the North- House of Santiram Sarkar
   On the South- 6 Ft wide road
   On the East- House of Smarajit Sarkar
   On the West- House of Sripada Sarkar

यूको बैंक UCO BANK

(A Govt. of India Undertaking)
HONOURS YOUR TRUST

Notice to the Legal Heir

Date:- 09.12.2025

To
Nityaranjan Sarkar (Father of Late Dipankar Sarkar)
Silinda Uttarpara, Chakdaha,
Dist: Nadia, W.B.
PIN- 741223

A/C No- 33170610000984

SUB: NOTICE U/S 13(2) OF SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (HEREINAFTER CALLED 'ACT')

Dear Sir(s)/Madam,

At the request of **Dipankar Sarkar & Susmita Majumdar** UCO Bank through its **Balia Branch** has extend credit facilities to Borrower **Late Mr. Dipankar Sarkar & Susmita Majumdar** (herein called the Borrower) by way of financial assistance against various assets creating security interest in favour of the Bank. The outstanding amount and the details of the secured assets are mentioned in the enclosed notice addressed to the above borrower.

The operation and conduct of the said financial assistance / credit facilities have become irregular and the debt has been classified **as non-performing asset as on 29.07.2025** as specifically stated in the enclosed notice to the borrower.

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 are in the sum **Rs.8,61,542/- (Rs. Eight Lakh Sixty One Thousand Five Hundred Forty Two only) as on 08.12.2025 interest calculated upto**

30.03.2025. 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 **Rs.8,61,542/- (Rs. Eight Lakh Sixty One Thousand Five Hundred Forty Two only) as on 08.12.2025 interest calculated upto 30.03.2025** 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.

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.

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.

Yours faithfully,

Authorised Officer
& Chief Manager
UCO Bank Krishnanagar, Br. Nadia

(AUTHORIZED OFFICER)
Praveen Kumar(Empno51121)

यूको बैंक UCO BANK

(A Govt. of India Undertaking)

HONOURS YOUR TRUST

Notice to the Legal Heir

To

Annarani Sarkar (Mother of Late Dipankar Sarkar)
Silinda Uttarpara, Chakdaha,
Dist: Nadia, W.B.
PIN- 741223

Date:- 09.12.2025

A/C No- 33170610000984

SUB: NOTICE U/S 13(2) OF SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (HEREINAFTER CALLED 'ACT')

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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.

Yours faithfully,

Authorised Officer
& Chief Manager
UCO Bank Krishnanagar, Br. Nadia

(AUTHORIZED OFFICER)
Praveen Kumar(Empno51121

यूको बैंक UCO BANK
(A Govt. Of India Undertaking)
BALIA BRANCH
Balia Nadia

APPENDIX - IV
{RULE 8(1)}
POSSESSION NOTICE
(FOR IMMOVABLE PROPERTY)

Whereas,

The undersigned being the authorized Officer of the **UCO Bank**, appointed under the **Securitization and Reconstruction of Financial assets and Enforcement of Security Interest Act, 2002 (54 of 2002)** and in exercise of the powers conferred under section 13(12) read with the rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a **Demand notice dated 09/12/2025** calling upon the **Co-borrower Mrs.Susmita Majumdar, W/O. Late Dipankar Sarkar,and legal heirs- Mr. Nityaranjan Sarkar (Father of Late Dipankar Sarkar) and Mrs. Annarani Sarkar (Mother of Late Dipankar Sarkar)** all of Add- Silinda Uttarpara, Chakdaha Post-Balia, P.S- Chakdaha, Dist.- Nadia, Pin- 741223 to repay the amount as mentioned in the notice being **Rs.861542/- (Rupees Eight Lakh Sixty One Thousand Five Hundred Forty Two Only) (Exclusive of unapplied interest and reversal of interest)**within 60 day(s) form the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the Borrower/Guarantor and the public in general that the undersigned has taken **Possession** of the property described herein below in exercise of powers conferred on him / her under section 13(4) of the said Act, read with rule 8 of the said Rules on this.....18'th.....day of MARCH.....of the year **2026.**

The Borrower / Guarantor in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the **UCO Bank, Balia Branch, Dist.: Nadia.** For an amount of being **Rs.861542/- (Rupees Eight Lakh Sixty One Thousand Five Hundred Forty Two Only)`** and further interest, incidental expenses, costs & charges etc. there on.

The borrower's attention is invited to provision of sub-section 8 of section 13 of Act, in respect of time available to redeem the secured assets.

DESCRIPTION OF THE MORTGAGED IMMOVABLE PROPERTY: -

Description of Land and Building - 1:

All the piece and parcel of land and building measuring area of 8.00 decimal situated at Village- Silinda Mathpara, Mouza- Balarampur, under PS Chakdaha, Dist-Nadia, W.B., PIN- 741223, vide Deed No 2482 of 2019, in the name of Dipankar Sarkar S/O Late Nitya Ranjan Sarkar, registered at A.D.S.R.O Chakdaha, Dist-Nadia, J.L. NO: 171, touzi no: 12, LR Khatian no: 2082, Hal 2361, RS &LR Dag no:10/1601.

CERSAI:-200059203357

Land & Building Bounded By:-

On the North Bounded by- House of Santiram Sarkar
On the South Bounded by- 6 ft wide road
On the East Bounded by- House of Smarajit Sarkar
On the West Bounded by- House of Sripada Sarkar

Date – 18/03/2026
Place- BALIA

18/03/2026
Sign.Of Authorized Officer
VIJ BANK
KRISHNANAGAR

UCO BANK Balia (WB)

Nitya Ranjan Sarkar.