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पंजाब नेशनल बैंक | punjab national bank

Circle Office Kolkata North, Salt Lake, Sec- 1, Block- DD, Kolkata- 700064

Speed Post with A/D
Date: 03.09.2025

To,

Shri Sujan Kumar Roy S/o Ranjan Kumar Roy Soula Rasta, Near Boksispur Bridge Nayaput Gram Panchayat Vill & P.O. Boksishpur, Purba Medinipur, PIN 721401	Shri Sujan Kumar Roy S/o Ranjan Kumar Roy Flat No B 202, 2nd Floor, 'Amyra Enclave' 1/A, Raja Ram Chandra Ghat Rd P.O.Deshbandhunagar, PS Khardah, Kolkata 700114
Shri Sujan Kumar Roy S/o Ranjan Kumar Roy C/o Murisahi Vidyasagar High School Vill & P.O. Murisahi, P.S. Marishda Dist. Purba Medinipur, PIN 721452	

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,

At your request, you have been granted by the Bank, through its Baguiati Branch (Sol Id-012620) 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' 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).

2. 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 mortgages are also stated in Schedule 'B'.

3. The relevant particulars of the secured assets are specifically stated in Schedule 'C'.

4. 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 Assets on 28.08.2025 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 requests, you have failed and neglected to repay the said dues /outstanding liabilities.

6. 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 including interest (in aggregate) due and owing to the Banks is the sum of Rs 23,03,035.00 (Rupees Twenty Three Lacs Three Thousand Thirty Five) as on 03.09.2025. You are also liable to pay future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges, etc.

7. If you fail to repay to the Bank the aforesaid sum of Rs 23,03,035.00 (Rupees Twenty Three Lacs Three Thousand Thirty Five) as on 03.09.2025 with further interest and incidental expenses, costs as stated above

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SCHEDULE 'B'

List of Documents: Sujan Kumar Roy

S. No	Name of the Document	Nature of Security	Date of Execution	Amount Secured (Rs.)
1	Agreement of Housing Loan	Mortgage	23.09.2024	22,52,000.00
2	DP Note	Mortgage	23.09.2024	22,52,000.00
3	Memorandum of Deposit of Title Deed	Mortgage	15.10.2024	22,52,000.00

SCHEDULE 'C'

Part – I
(Hypothecation of Movable Properties)
NA

Part – II
(Equitable Mortgage of Immovable properties)

All that piece and parcel of one self contained residential tiles floor finished Flat vide Flat No B202 measuring carpet area of 614.97 sqft or its covered area of 683.3 sqft or its super built up area of 820 sqft consisting of two bedrooms, one drawing cum dining, one kitchen, two toilets, one balcony located at South Eastern side of the 2nd Floor of the G+4 building commonly named as 'Amyra Enclave' with lift facility in Block B built on Bastu land measuring an area of 8 Cottah 6 Chittack 30 sqft lying and situated at Mouza: Panihati, J.L.No 10, Re Su No 32, Touzi No 155, comprised in R.S. & L.R.Dag No 1149/1828 under R.S.Khatian No 1228 modified Khatian No 784 further modified Khatian No 2345,2346,2347,2348,2349 & 2350 corresponding to L.R. Khatian No 4688 bearing Holding No 1/1, Raja Ramchand Ghat Road, within the limits of Panihati Municipality in Ward No 04, P.S. Khardah under the jurisdiction of ADSR Sodepur, North 24 Parganas. The property stands in the name of Sujan Kumar Roy and registered vide Deed of Conveyance I-190309147 for the year 2024, Book I, Volume No 1903-2024, Page from 338539 to 338565. The building is butted and bounded by:
On the North: Land of East India Industries
On the South: Others properties (Land & Pond)
On the East: Land of East India Industries & House of Mr Malakar
On the West: 10 ft wide Raja Ramchand Ghat Road

Date: 03.09.2025
Place: Kolkata

Yours faithfully,
For Punjab National Bank
कृते पंजाब नेशनल बैंक
For PUNJAB NATIONAL BANK

प्राधिकृत अधिकारी / Authorised Officer
(Anish Kumar)
AUTHORISED OFFICER

in terms of this notice u/s 13(2) of the Act, the Bank will exercise all or any of the rights detailed under subsection (4) of Section 13 and under other applicable provisions of the said Act.

8. 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.

9. **We invite your attention to the provisions of sub-section (8) of Section 13 of the SARFAESI Act which speaks about the time available to the borrower/guarantor to redeem the secured assets.**

10. 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.

11. 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,
For Punjab National Bank
पृत्त पंजाब नेशनल बैंक
For PUNJAB NATIONAL BANK

प्राधिकृत अधिकारी / Authorised Officer
(Anish Kumar)
AUTHORISED OFFICER

SCHEDULE 'A'

Name of Borrower: Sujan Kumar Roy

S. No	Nature of Facility	Outstanding inclusive of interest as on 29.08.2025	Un applied interest w.e.f 30.08.2025	Penal Interest (Simple)	Cost/ Charges incurred by Bank
1	Cash Credit	-	-	-	-
2	Overdraft	-	-	-	-
3	Term Loans(s) 012620NC00000763	23,03,035.00	-	-	-
4	Export Packing Credit	-	-	-	-
5	Bills discounted	-	-	-	-
6	Bank Guarantee	-	-	-	-
7	Letter of Credit	-	-	-	-
8	Investment exposure	-	-	-	-
	Total. Amt in Rs.	23,03,035.00	-	-	-