Notice to Borrower under Section 13 (2) of the SARFAESI Act, 2002.

Date: 01.06.2021

To

M/s Raja Brick Field
Prop.- Mrs Bithika Mandal
CS Plot No. 667/608/609, Mouza- Chandipur
JL No.- 55, P.S.- Khandaghosh, Mashila, Chandipur
Dist- Purba Bardhaman, Pin 713142.

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 **Burdwan main** 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

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Burdwan Main Branch. Baidyanath Katra, Bijoy Toran, G.T.Road, Burdwan,West Bengal , Pin – 713 101
टेली.Tel -- 0342-2568618 / 256 8881,फैक्स Fax- 0342-256 8881, ई-मेल E-mail – burdwa@ucobank.co.in

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of the above said financial assistance / credit facilities have become irregular and the debt has been classified as non-performing asset on **31.03.2021** 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 personal guarantee of (1) **Mr. Subodh Kumar Mondal** & (2) **Mr. Raja Mondal.** 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.26,48,571.39 (Rupees Twenty Six Lakh Forty Eight Thousand Five Hundred Seventy One and Paisa Thirty Nine Only)** as on **01.06.2021** inclusive of interest upto **31.03.2021**. 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.26,48,571.39 (Rupees Twenty Six Lakh Forty Eight Thousand Five Hundred Seventy One and Paisa Thirty Nine Only)** 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.

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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.

Yours faithfully

कृते यूको बैंक / For UCO BANK

प्राधिकृत आधिकारी / Authorized Officer
बर्धमान मुख्य शाखा / Burdwan Main Branch

(Authorized Officer)

Copy to Guarantors: (1) **Mr. Subodh Kumar Mondal** &
(2) **Mr. Raja Mondal.**





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SCHEDULE – 'A'

Sl. No.	Nature of Facility	Outstanding inclusive of interest as on 31.03.2021
a)	Cash Credit	**Rs.26,48,571.39**
	Aggregate Outstanding	**Rs.26,48,571.39**

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.	A-1	Demand Promissory Note	08.02.2019	25,00,000/-
2.	A-47	Waiver of Presentment of DP Note	08.02.2019	25,00,000/-
3.	A-3	Letter of Continuity	08.02.2019	25,00,000/-
4.	Composite Deed of Hypothecation	Hypothecation	08.02.2019	25,00,000/-
5.	A-21	Guarantee Agreement	08.02.2019	25,00,000/-
6.	Extension of Mortgage of deposited title deeds	EMTD	08.02.2019	25,00,000/-
7.	Memorandum of Entry	EMTD	08.02.2019	25,00,000/-
8.	Confirmation Letter regarding deposit of title deeds	EMTD	11.02.2019	25,00,000/-

SCHEDULE – 'C'

PART-1 (All the hypothecated assets)

Current Assets including Stocks, Book Debts, Receivables, Consumable Stores & Spares and Hypothecated Movable Plant & Machinery, etc. pertaining to M/s Raja Brick Field.

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PART – II

(The particulars of the immovable properties mortgaged to the Bank as stated in the documents having reference to the mortgage documents/deeds)

Note: The below mentioned properties are also mortgaged to the NPA Property Loan of Mr. Subodh Kumar Mandal & Mrs. Bithika Mandal.

1. JL No. 30, RS Khatian No. 3886, LR Khatian No. 19374, RS Dag No. 748 & 749, LR Dag No. 1621, landed area 1524.60 Sq Ft under Burdwan municipality, Holding No. 263 under Ward No. 25, Mouza- Burdwan, vide Deed no. 6112 dated 17.08.2017 registered at ADSR Burdwan, in Book 1, Volume 0203-2017, Pages 101521 to 101537 in the name of Mrs. Bithika Mandal.

2. JL No. 57, RS Khatian No. 159, LR Khatian No. 46, RS Dag No. 824, LR Dag No. 881, landed area 15 Satak, Mouza- Masila, P.S.- Khandaghosh, vide Deed no. 583 dated 13.02.2018 registered at DSR-I Burdwan, in Book 1, Volume 0201-2018, Pages 11509 to 11524 in the name of Mr. Subodh Kumar Mandal.

3. JL No. 57, RS Khatian No. 159, RS Dag No. 824, LR Dag No. 881, landed area 15 Satak, Mouza- Masila, vide Deed no. 4086 dated 19.11.1999 registered at District Registrar Burdwan, in Book 1, Volume 116, Pages 98 to 101 in the name of Mr. Subodh Kumar Mandal.

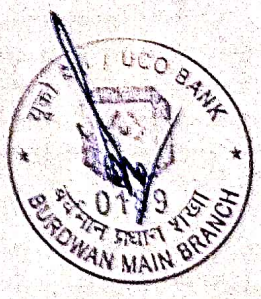
4. JL No. 57, LR Khatian No. 121, RS Dag No. 814, LR Dag No. 871, landed area 48 Satak, Mouza- Masila, P.S.- Khandaghosh, vide Deed no. 863 dated 28.09.2005 registered at Sub-Registrar Khandaghosh, in Book 1, Volume 36, Pages 156 to 161 in the name of Mr. Subodh Kumar Mandal.

5. JL No. 57, LR Khatian No. 121, RS Dag No. 813, LR Dag No. 870, landed area 27 Satak, Mouza- Masila, P.S.- Khandaghosh, vide Deed no. 848 dated 28.09.2005 registered at Sub-Registrar Khandaghosh, in Book 1, Volume 36, Pages 41 to 47 in the name of Mr. Subodh Kumar Mandal.

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JL No. 57, RS Khatian No. 299 and 324, LR Khatian No. 42, RS Dag No. 819, LR Dag No. 876 having landed area 21 Satak and RS Dag No. 820, LR Dag No. 877 having landed area 8 Satak, Mouza- Masila, P.S.- Khandaghosh, vide Deed no. 8089 dated 29.11.1996 registered at District Sub-Registrar Burdwan, in Book 1, Volume 143, Pages 292 to 296 in the name of Mr. Subodh Kumar Mandal.



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APPENDIX IV

{Refer Rule 8 (1)}
POSSESSION NOTICE
[For Immovable property]

Whereas:

The undersigned being the Authorized officer of the UCO Bank, Burdwan Main Branch, under Securitization and Reconstruction of the Financial Assets and Enforcement of Security interest {Act. 2002(54 of 2002)} and in exercise of powers conferred under section 13 (12) read with {Rule 3} of the Security interest (Enforcement) Rule 2002, issued a **Demand Notice dated 01/06/2021** calling upon the borrowers - **Subodh Kumar Mondal and Bithika Mondal** to repay the amount mentioned in the notice being **Rs. 24,13,538.52 (Rupee Twenty Four lakh Thirteen Thousand Five Hundred Thirty Eight and Fifty Two Paise Only)** within 60 days from the date of receipt of the said Notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of power conferred on him under sub-section (4) of section 13 of act read with rule 8 of the Security Interest (Enforcement) Rule, 2002 on this the .**16th day of August**. of the year **2021.**

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of the **UCO Bank, Burdwan main Branch,** for an amount of **Rs. 24,13,538.52 (Rupee Twenty Four lakh Thirteen Thousand Five Hundred Thirty Eight and Fifty Two Paise Only)** inclusive of interest upto **01.06.2021** and further interest thereon, incidental expenses, cost, charges, etc. •
The borrower's attention is invited to provisions of sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

Description of the Immovable Property

1. JL No. 30, RS Khatian No. 3886, LR Khatian No. 19374, RS Dag No. 748 & 749, LR Dag No. 1621, landed area 1524.60 Sq Ft under Burdwan municipality, Holding No. 263 under Ward No. 25, Mouza- Burdwan, vide Deed no. 6112 dated 17.08.2017 registered at ADSR Burdwan, in Book 1, Volume 0203-2017, Pages 101521 to 101537 in the name of Mrs. Bithika Mandal.

2. JL No. 57, RS Khatian No. 159, LR Khatian No. 46, RS Dag No. 824, LR Dag No. 881, landed area 15 Satak, Mouza- Masila, P.S.- Khandaghosh, vide Deed no. 583 dated 13.02.2018 registered at DSR-I Burdwan, in Book 1,

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Volume 0201-2018, Pages 11509 to 11524 in the name of Mr. Subodh Kumar Mandal.

3. JL No. 57, RS Khatian No. 159, RS Dag No. 824, LR Dag No. 881, landed area 15 Satak, Mouza- Masila, vide Deed no. 4086 dated 19.11.1999 registered at District Registrar Burdwan, in Book 1, Volume 116, Pages 98 to 101 in the name of Mr. Subodh Kumar Mandal.

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Signature of Authorized Officer

प्राधिकृत अधिकारी / Authorized Officer
वर्धमान मुख्य शाखा / Burdwan Main Branch

UCO Bank

Burdwan Main Branch,