UCO BANK
PURULIA BRANCH
PURULIA DURGAPUR

NOTICE TO THE BORROWER

Date-15.09.2025

To.
SUCHETA KARMAKAR (BORROWER)
W/o Prakash Karmakar
Ward No 12, Dolgobinda Chatterjee Lane
Namopara, Distt - Purulia
Pin-723101

A/C No- 08960610016503

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 Purulia 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

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the above said financial assistance / credit facilities have become irregular and the debt has been classified **as non-performing asset on 29-08-2025** 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.

The said financial assistance is also secured by the personal guarantee of (1) **Mr. RISHI KARMAKAR, S/o – PRAKASH KARMAKAR, Ward no 12, DOLGOBINDA CHATTERJEE LANE, NAMOPARA, Dist. PURULIA, DURGAPUR Pin-723103**. 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.5,37,651.01 (Rs. Five Lakh Thirty Seven Thousand and Six Hundred and Fifty One and Paise One only inclusive of interest upto 29.08.2025)** 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.5,37,651.01 (Rs. Five Lakh Thirty Seven Thousand and Six Hundred and Fifty One and Paise One only inclusive of interest upto 29.08.2025)** 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(2) 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.

Yours faithfully

Authorized Officer
UCO Bank
(AJAY KUMAR)
Authorized Officer

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SCHEDULE – 'A'

Sl. No.	Nature of Facility	Outstanding inclusive of interest **Rs.5,37,651.01 (Rs. Five Lakh Thirty Seven Thousand and Six Hundred and Fifty One and Paise One only inclusive of interest upto 29.08.2025)**
a)	Term Loan	**Rs.5,37,651.01**
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)	nil
i)	Foreign currency Term Loan Outstanding	nil
j)	Aggregate Outstanding	**Rs.5,37,651.01 (Rs. Five Lakh Thirty Seven Thousand and Six Hundred and Fifty One and Paise One only inclusive of interest upto 29.08.2025)**

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	13.10.2023	Rs.5,50,000/-
2.	Letter of waiver	A-47	13.10.2023	Rs.5,50,000/-
3.	Letter of continuity	A3		
4.	Hypothecation of goods to secure a demand cash credit	A-9		
5.	Acknowledgement of Debt /Securities	A12A	13.10.2023	Rs.5,50,000/-
6.	Letter of guarantee	A-21A	13.10.2023	Rs.5,50,000/-

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7.	Mortgage by deposit of title deeds	EMTD of title deed no I-2990 of year 2	13.10.2023	Rs.5,50,000/-
8.	Memorandum of Entry	EMTD of land and building	13.10.2023	Rs.4,25,000/-

SCHEDULE – 'C'

PART-1

(Please mention 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

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

All the piece and parcel of Single storied, land and building measuring 0.77 Decimal Acres approx situated in Deed Being No – I-756 DT 27/02/2012 Dag No. 642, R.S.&L.R. Plot no. 13206, Khaitan No. 3306, J.L No. 02, Holding no 316, at Mouza – Purulia ,P.O.-Purulia, P.S - Purulia Town,within ADSR Office of Purulia ,Dist-Purulia , PIN – 723101, Single Storied , RCC Framed , brick built residential building abutted by 8ft wide metal Road.

Land & Building Bounded By:-

On the North Bounded by- House of Priti Karmakar
On the South Bounded by- House of Rumki Karmakar
On the East Bounded by- House of Bijoy Kumar
On the West Bounded by- 8ft wide Municipality Pitch Road

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(A Govt. of India Undertaking)

HONOURS YOUR TRUST

Notice to the Guarantor

Date:- 15-09-2025

To
Mr. Rishi Karmakar
S/O – Lt Prakash Karmakar
Ward No 12, Dolgobinda Chatterjee Lane
Namopara, Distt - Purulia
Pin-723101

A/C No- 16760610016503

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 your request UCO Bank through its **Purulia Branch** has extend credit facilities to Borrower **MRS.SUCHETA KARMAKAR** (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.

You being the guarantor have created security interest in respect of the following properties by execution of security agreement(s) / document(s)/confirmation of mortgaged mentioned below:

Particulars of security agreements/documents confirmation of creation of mortgage	Particulars of the property	Amount secured (Rs)
Guarantor	A21A	Rs.5,50,000/-

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Guarantor	A21A	Rs.5,50,000/-

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,ie 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 29.08.2025** 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.5,37,651.01 (Rs. Five Lakh Thirty Seven Thousand and Six Hundred and Fifty One and Paise One only inclusive of interest upto 29.08.2025)** You are also liable to pay future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges, etc.

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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.

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,

Authorized Officer
UCO Bank
(AJAY KUMAR)
Authorized Officer

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