INDIAN BANK ZONAL OFFICE: KOLKATA CENTRAL, 14 INDIA EXCHANGE PLACE, KOLKATA 700001

Ref No: ZOP/SARFAESI/25-26/805

Date: 24.02.2026
Place: Kolkata

DEMAND NOTICE

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

From
Chief Manager & Authorized Officer
Indian Bank
To,

Aditya Kumar S/o Pradeep Kumar (Borrower) *Chakdiwan, Sheikhpura, PO and PS- Sheikhpura, Dist- Sheikhpura, State- Bihar, PIN 811105*	***Veena Devi, W/o Pradeep Kumar (Guarantor)*** *Chakdiwan, Sheikhpura, PO and PS- Sheikhpura, Dist- Sheikhpura, State- Bihar, PIN 811105*

Dear Sir/Madam,

Sub: Your LOAN ACCOUNT Aditya Kumar and Veena Devi Account no. 7845988351 with Indian Bank Tollygunj branch – Reg.

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The 1st of you are an individual/proprietary concern/partnership firm/company. The 2nd of you are guarantor now or at all material times. The first of you is/are the mortgagor(s) having offered his/their assets as security to the loan accounts availed by both of you. At the request of the both of you, in the course of banking business, the following facilities were sanctioned and were availed by both of you.

Nature of facility:	*Limit*
Home Loan HLB4564930/2023-24	***Rs.35.00 Lakhs***

The first & second of you have executed the following documents for each of the said facilities:

Nature of facility	Nature of document
Home Loan	*1. Sanction Ticket dated 09/08/2024 & acknowledgment of Terms & conditions of the Sanction Ticket dated 13/08/2024* *2. Demand Promissory Note dated 13/08/2024* *3. D-128 Term Loan Agreement for Home Loan dated 13/08/2024* *4. D-32 dated 11/11/2024 letter of Mortgagor confirming deposit of Title Deed for creation of Equitable Mortgage.*

The repayment of the said loan is secured by mortgage/hypothecation of property(ies) Flat No 1A (1160.00 sq. ft. super built up area), consisting of 3 Bed room, 1 Kitchen, 1 Drawing cum Dining Room, 1 Toilet, 1 WC, and 1 Verandah on first floor, north-east-south side on G+4 storied building along with undivided portion of the Bastu land measuring 4 Cottah 13 Chittaks 44.85 sq. ft. situated at Premises No. 297 Raja Ram Mohan Roy Road, Ward No 122, mailing address B3, Jaysree Park, PS- Behala, Kolkata -700034, Dist- South 24 Parganas, as given in the schedule hereunder belonging to you. The boundary of the said building is North: 20 ft KMC road, South: CS Plot No 522, East: Plot No 4, West: Plot No 2.

कृते / For इण्डियन बैंक इलाहाबाद ALLAHABAD

अधिकृत अधिकारी / Authorised Officer
अंचल कार्यालय, कोलकाता मध्य / Zonal Office, Kolkata Central

INDIAN BANK ZONAL OFFICE: KOLKATA CENTRAL, 14 INDIA EXCHANGE PLACE, KOLKATA 700001

Despite repeated requests calling upon you to pay the amounts together with interest; all of you and each of you who are jointly and severally liable have failed and committed default in repaying the amount due. The loan account has been classified as Non- Performing Asset since **05/10/2025** in accordance with directions/guidelines relating to asset classifications issued by Reserve Bank of India.

* * * The outstanding dues payable by you as on 24.02.2026 is as under:

Account No	Book balance	Interest	Total
7845988351	**Rs. 34,39,158.00**	**Rs. 1,93,884.00**	**Rs. 36,33,042.00**
	Total		**Rs. 36,33,042.00**

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, all of you and each of you are hereby called upon to pay the amount due as on **24/02/2026** is **Rs. 36,33,042.00 (Rupees Thirty-Six Lakh Thirty-Three Thousand Forty-Two 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/decree 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 Authorized Officer of the Bank to issue this Notice and exercise powers under Section 13 aforesaid.

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

Mortgaged Assets: - **CERSAI ASSET ID: 200085165328: SECURITY INTEREST ID: 400083333315**

ALL THAT piece and parcel of Flat No 1 A (1160.00 sq. ft. super built up area), consisting of 3 Bed room, 1 Kitchen, 1 Drawing cum Dining Room, 1 Toilet, 1 WC, and 1 Verandah on first floor, North-East-South side on G+4 storied building along with undivided portion of the Bastu land measuring 4 Cottah 13 Chittaks 44.85 sq. ft. situated at Premises No. 297 Raja Ram Mohan Roy Road, L.R Dag No:434 and 434/989 under previous L.R. Khatian No. 615 and Present L.R Khatian No 1133 and 1134 and C.S. Khatian No:38 of Mouza Mondalpara, J.L. No. 6, R.S No 190, Touzi No:80, Pargana Magura, P.S Behala under Ward No 121 of Kolkata Municipal Corporation and corresponding to mailing address B3, Jaysree Park, PS- Behala, Kolkata -700034, Dist- South 24 Parganas.

कृते / For इंडियन बैंक Indian Bank ALLAHABAD इलाहाबाद

अधिकृत अधिकारी / Authorised Officer
अंचल कार्यालय, कोलकाता मध्य / Zonal Office, Kolkata Central

INDIAN BANK ZONAL OFFICE: KOLKATA CENTRAL, 14 INDIA EXCHANGE PLACE, KOLKATA 700001

Owner: ***Shri. Aditya Kumar***

Boundary of the property:
On the North: By 20' ft wide KMC road,
On the South: By CS Plot No. 522,
On the East : By Plot No. 4,
On the West: By Plot No. 2

कृते / For इंडियन बैंक इलाहाबाद ALLAHABAD

Yours faithfully,

Authorised Officer
Indian Bank

अधिकृत अधिकारी / Authorised Officer
अंचल कार्यालय, कोलकाता केन्द्र / Zonal Office, Kolkata Central

Transactions Posting : Loan Accounts (DL / TL)

\\ SCR:032110 Loans: Discharge Quote

Account Number:	7845988351 INR	**Customer No:**	30646520716
Ins Desc:	INDIAN BANK	**Discharge Ref:**	
Account Name:	Aditya Kumar		
Customer Name:	Shri Aditya Kumar		
Address Line 1:	Chakdiwan Sheikhpura Sheikhpura Sheikpu		
Address Line 2:	ra Bihar		
Address Line 3:	Sheikpura		
Address Line 4:		**Post Code:**	811105
Cleared Balance:	3439158.00	**(excludes uncleared cheques)**	
Unearned Int Rebate:	0.00		
Share Refund:	0.00		
Share Int Refund - :	0.00		
Accrued Interest + :	192971.00	**MLE :**	0.000
Int Relief Subsidy + :	0.00	**MOX :**	0.000
Inflation Amount:	0.00	**Termination Fee:**	
Accrued Fees + :	0.00	**Trmn Start Date:**	dd/mm/yyyy
Arrears Penalty:	913.00	**Trmn End Date:**	dd/mm/yyyy
Misc Debits + :	0.00	**Discharge Amount:**	3633042.00
Discharge Fee + :	0.00	**Discharge Date:**	24/02/2026
JL Handling Charges	0.00		
Discharge Tax + :	0.00	**Pre Payment Charge**	0.00
Agri Int Subvention:	0.00		
Period/Event based fees	0.00		
Discharge Amount (Rounded	3633042.00		
Difference Amt	0.00		
Claim Received Amount			

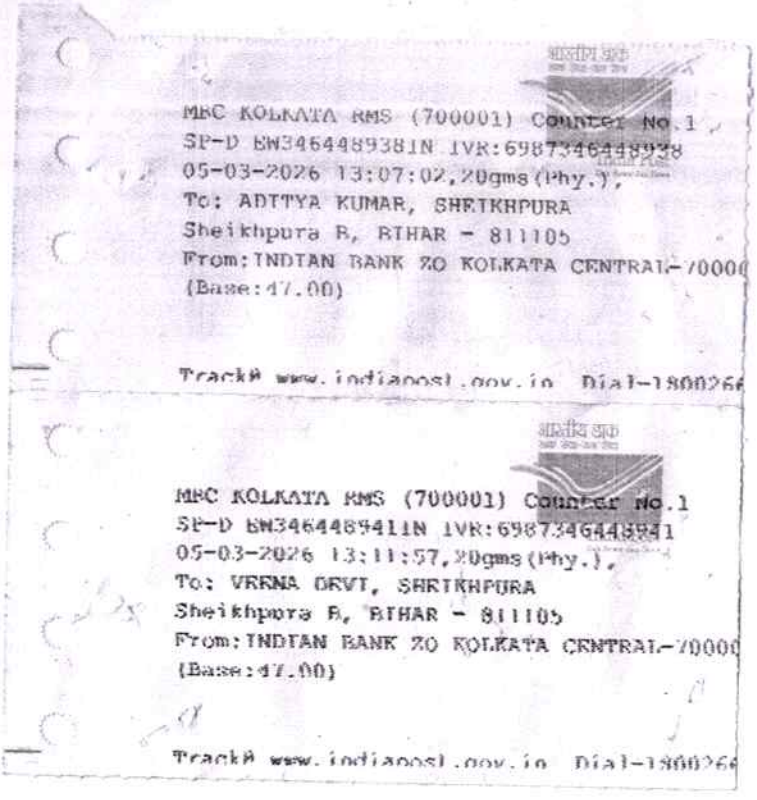
*** Calculate MOI on Claim Received Amount and add it in Net Closing Amount before Closure.**

Home DEPOSITS

Deposit/CC/OD Accounts : Stops / Holds(Lien) / Messages

\\ SCR:032512 Loans: NPA Status Enquiry

Account Number:	7845988351	Customer Name:	Shri Aditya Kumar	System:	LON:Loans
Arrears:	2,048.000	No of Days without Credit:	0	Secured Provision:	5,15,873.700
No of Days in Arrears:	2	No of Days without paying interest:	2	Unsecured Provision:	0.000
		90 Days Unserviced Interest GAP (CCOD):	0.000	Excess Provision:	0.000
		Debit Balance Since Date (CCOD):	dd/mm/yyyy	Total Provision:	5,15,873.700
		No of Days without Regular Renewal:	0	AUC Flag	N
				AUC Date:	dd/mm/yyyy
Old IRAC Status:	4	No of Days without Operational Renewal:	0	Provision Date:	31/12/2025
New IRAC Status:	4	No of Days without Stock Stmt:	0	FRAUD Marked A/c:	N
Risk Grade Description:	SUB-STANDARD	No of Days under - securitization:	0	Auto Upgrade Flag:	Y
No of Days in Current Risk Grade	142				
Erosion in security:	0.000	%		Auto Upgrade Block Category:	00
Current Risk Grade Condition Description:	Interest Not Serviced-SUBSTD	No of Days to Achieve/ Overdue in DCCO:	0	Auto Upgrade BLOCK End Date:	dd/mm/yyyy
First Restructuring Date	dd/mm/yyyy	Last Inspection Security Value:	0.000	Credit Card SMA/NPA:	
Second Restructuring Date	dd/mm/yyyy	NPA Flagging Date as per DCCO	dd/mm/yyyy	Link NPI (Treasury):	N
Restructuring Category:	Select	First Rest Marking Date	dd/mm/yyyy	NPA Trigger Date:	dd/mm/yyyy
Critical Amount_SMA0 (TL):		Second Rest Marking Date	dd/mm/yyyy	STD Assest End Date (SAED):	dd/mm/yyyy
Critical Amount_SMA1 (TL):		No of Days of overdue for Bills:	0	NPA Date:	05/10/2025
Critical Amount_SMA2 (TL):		Amount Required for Upgrade from NPA to STD :	1,96,665.246	NPA Marking Date:	05/10/2025
Net Recovery in CCOD NPA A/c :	0.000	Product NPA Tracking Norms:	90 DAYS	NPA to STD Upgradation Date:	dd/mm/yyyy
Accounts Status in Restructuring book :	Select				



MBC KOLKATA RMS (700001) Counter No.1
SP-D EW346448938IN IVR:698734644893S
05-03-2026 13:07:02,20gms(Phy.),
To: ADITYA KUMAR, SHEIKHPURA
Sheikhpura R, BIHAR - 811105
From:INDIAN BANK ZO KOLKATA CENTRAL-70000
(Base:47.00)

Track@ www.indiapost.gov.in Dial-1800266

MBC KOLKATA RMS (700001) Counter No.1
SP-D EW346448941IN IVR:698734644894I
05-03-2026 13:11:57,20gms(Phy.),
To: VRRNA DEVI, SHEIKHPURA
Sheikhpura R, BIHAR - 811105
From:INDIAN BANK ZO KOLKATA CENTRAL-70000
(Base:47.00)

Track@ www.indiapost.gov.in Dial-1800266