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

Place: Kolkata
Date: 11.05.2026

Ref: ZOK/SARFAESI/2026-27/10

DEMAND NOTICE

ANNEXURE I

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

To

Sl No	**Name of the Borrower/ Guarantor & Address**	**Designation**
1	Sri Arun Kumar Roy S/O Sri Upendra Chandra Roy Address: 1.) 24B, Abhoy Mitra Street, Kolkata- 700005. 2) Flat No- 103, 1st Floor, Premises No- 2, Abhoy Mitra Street, **P.O- Hathkhola, P.S- Shyampukur**, Kolkata- 700005.	Borrower/Mortgagor
2	Smt. Madhabi Roy W/O Sri Arun Kumar Roy Address: 1.) 24B, Abhoy Mitra Street, Kolkata- 700005. 2) Flat No- 103, 1st Floor, Premises No- 2, Abhoy Mitra Street, **P.O- Hathkhola, P.S- Shyampukur**, Kolkata- 700005.	Guarantor

Sir,

Sub: Your Mortgage Loan Account A/c No- 7775887578 with Indian Bank, B K Pal Avenue Branch, 88 B K Pal Avenue, Kolkata- 700005.

The 1st of you is the Borrower. The 2nd of you are Guarantor. The 1st of you is/are the Mortgagor(s) having offered their assets as security to the loan accounts availed by the him.

At your request, in the course of banking business, the following facility was sanctioned and was availed by you: -

Nature of facility (Limit)
IND Mortgage Loan – Rs. 30.00Lakh

कृते / For इंडियन बैंक Indian Bank इलाहाबाद ALLAHABAD

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

You have executed the following documents for each of the said facilities:

Nature of facility	Nature of document
1. IND Mortgage Loan	Demand promissory **Note signed** by **you, Mortgage** Agreement signed by **you, Agreement of Guarantee,** Mortgage Deed, **Charge on immovable properties.**

The repayment of the aforesaid loans is personally guaranteed by you by executing term loan agreement of Guarantee. The repayment of the said loans is secured by mortgage/hypothecation of property(ies) at –

i. **Equitable mortgage of Flat No-** 4B, on the 4th Floor, **along with a car parking space No- 8 (135 Sq Ft more or less) at** Ground Floor, Premises **No-84-0568, Street No- 0568, Action Area IIB, P.S- Rajarhat, presently** New Town, Distt- **North 24 Parganas**

Despite repeated requests calling upon you to pay the amounts together with interest; you who is liable have failed and committed default in repaying the amount due. The loan account has been classified as Non-Performing Asset since **31.03.2026** in accordance with directions/guidelines relating to asset classifications issued by Reserve Bank of India.

The outstanding dues payable by you as on **11.05.2026** amounts to **Rs. 24,69,247.00/- (Rupees Twenty-Four Lac Sixty Nine Thousand Two Hundred Forty Seven only)** and the said amount carries further interest at the agreed rate from **12.05.2026** till date of repayment.

Account No.	Book O/s	MOI	Total O/s (Rounded Off)
7775887578	24,26,177.900	43,069.114	24,69,247.00

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, you are hereby called upon to pay the amount due as on date viz- **Rs. 24,69,247.00/- (Rupees Twenty-Four Lac Sixty Nine Thousand Two Hundred Forty Seven 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.

B.K. Pal Avenue Branch,88 B.K. Pal Avenue, Kolkata-700005, Ph No: 03325307911

कृते / For इलाहाबाद Indian Bank ALLAHABAD

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

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.

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

One self-contained Residential Flat No: 4B on the Fourth Floor in the Premises No. 84-0568 in the Street No. 0568 (40 M. Wide) being erstwhile Plot No. 573 in Block No. AA-IIB, under Category HIG (C), Situated in the New Town, Action Area IIB, P. S Rajarhat, presently New Town, Distruct: North 24 Parganas, having an area of 1434 Sq Ft. a little more or less, including super built up area, consisting of Bed Rooms 3 Nos. Drawing/Dining Room-1 No. , Kitchen -1 No. , Toilet- 2 Nos., Balcony 2 Nos. and One Covered Car Parking Space No. 8 on the Ground Floor measuring an area of 135 Sq Ft, a little more or less, in the Premises aforesaid lying and situated on a land measuring 399.16Sq. meter be the same more or less being Premises No: 84-0568 in the street No: 0568 being (Erstwhile Plot No: 573 in Block No: AA-IIB) under category: HIG (C) freehold land situated in the New Town Action Area-IIB, Police Station- Rajarhat Presently New Town, District: -North 24 Parganas in the name of Sri Arun Kumar Roy Vide Deed No: 13274/2019 dated 11.11.2019 Property is butted and bounded by: North: By Premises No: 86-0568 & Street No. 0568 (40m wide) South : By Premises No: 82-0568, 31-0564 & 33-0564 East: By Street No: 0568 (40m wide) & Premises no, 82-0568 West: By Premises No: 33-0564 & 86-0568
** The earlier demand notice issued U/s 13(2) of SARFAESI ACT stands withdrawn.

कृते / For इंडियन बैंक Indian Bank इलाहाबाद ALLAHABAD
Yours faithfully,

Authorized Officer
Indian Bank
Authorised Officer
अंचल कार्यालय, कोलकाता मध्य / Zonal Office, Kolkata Central

B.K. Pal Avenue Branch,88 B.K. Pal Avenue, Kolkata-700005, Ph No: 03325307911