ZO-KOLKATA, CO-PURBA MEDINIPUR
MATCHANDIPUR

Registered Post with A/D

o/c

Date: 03/Jun/2026

To

SP MEDICINE CARE Prop - SUBRATA MISHRA VIL - KANKTYA PO – GOPALBARH 10012 PS - TAMLUK PURBA MEDINIPUR - 721172 MOB - 7586853898	SUBRATA MISHRAS/O – KARTIK MISHRA 10010 VIL - KANKTYA PO – NONAKURI BAZAR PS - TAMLUK PURBA MEDINIPUR - 721172 MOB - 7586853898
KARTIK MISHRA S/O – TRIPURA MISHRA 10014 VIL - KANKTYA PO – NONAKURI BAZAR PS - TAMLUK PURBA MEDINIPUR - 721172 MOB - 9932900948	x

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),

1. At your request, you have been granted by the Bank, through its **TAMLUK Branch (330500)** 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 mortgages by way of depositing title deeds/ Registered mortgages creating security interest in favour of the Bank. The documents relating to such mortgage 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 29-04-2026 in accordance with the directives/guidelines relating to asset classifications issued by the Reserve Bank of

CO SAM PURBA MEDINIPUR 908500

India consequent to the default committed by you in repayment of principal debt and interest thereon.

5. The said financial assistance is also secured by the personal guarantee of:

    1. SUBRATA MISHRA
    2. KARTIK MISHRA

    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 (in aggregate) due and owing to the Banks is the sum of **Rs. 25,45,309.42 (Rupees Twenty-Five Lakhs Forty-Five Thousand Three Hundred Nine and Paise Forty-Two Only)** as on 02/06/2026. 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 the Bank the aforesaid sum of **Rs. 25,45,309.42 (Rupees Twenty Five Lakhs Forty Five Thousand Three Hundred Nine and Paise Forty Two Only)** as on 02/06/2026 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 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 speak 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

SCHEDULE 'A'

Name of Borrower: SP MEDICINE CARE

Account No.	Nature of facility	Outstanding Balance as on 29/04/2026	Un applied interest upto 02/06/2026	Penal Interest (Simple)	Cost/ Charges incurred by Bank	Total Dues
3305008700006008	CCGST	Rs. 25,09,424.42	35,885.00	7801.06	-	Rs.25,45,309.42

Total Dues: **Rs. 25,45,309.42**

SCHEDULE 'B'

List of Documents (Details of Security Documents including all supplementary documents & Documents evidencing creation of mortgage)

Name of the Document	Nature of Security	Date of Execution	Amount Secured (Rs.)
Mortgage by deposit of title deeds	Equitable Mortgage	12/10/2023	**13,20,000/-**

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punjab national bank ...the name you can BANK upon !

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SCHEDULE 'C'

Part – I
(Hypothecation of Movable Properties)

Type of Security	Security Description
NIL	NIL

Part – II
(Equitable Mortgage of Immovable properties)

Ownership of Property	Property Owner's Name	Description of Security
Owned	KARTIK MISHRA	Equitable Mortgage covering all that part and parcel of the immovable properties consiting of land & G+1 (of 522 sqft each) storied building situated at Mouza – Naikuri Jagannathchak, JL No – 103, under Bishnubarh 1 No GP, PO – Naikuri, PS – Tamluk, Dist – Purba Medinipur, WB – 721630 at Plot No – 639 (RS) 678 (LR), LR Kh. No – 2512 vide Gift Deed no – I-5956 having land area of 7.252 Dec (Bastu). OWNER NAME: KARTIK MISHRA Property is surrounded by - North – House of Narayan Mishra South – Vacant land of Debrata Mishra East – Vacant land of Ajoy Bera West – 7ft wide GP Road

Date: 03/Jun/2026
Place: PURBA MEDINIPUR