0/C/070

ZO-KOLKATA ,CO-PURBA MEDINIPUR
HALDIA DURGACHAK

Registered Post with A/D

Date: 03/Feb/2026

6099

To
JANARDAN MAITY
S/O MR GANESH CHANDRA MAITY
VILL POST BARHAT
PS PATASHPUR
PURBA MEDINIPUR
WEST BENGAL,721434
919990974282/9990974282

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 HALDIA DURGACHAK 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 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 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'.

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 29/05/2025 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:

NIL

CO SAM PURBA MEDINIPUR 908500

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. 1744878.38 (Rupees SEVENTEEN LACS FORTY FOUR THOUSAND EIGHT HUNDRED SEVENTY EIGHT AND THIRTY EIGHT PAISA only) as on 31/01/2026 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 to the Bank the aforesaid sum of Rs. 1744878.38 (Rupees SEVENTEEN LACS FORTY FOUR THOUSAND EIGHT HUNDRED SEVENTY EIGHT AND THIRTY EIGHT PAISA only) as on 31/01/2026 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 speaks 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.

ZO-KOLKATA ,CO-PURBA MEDINIPUR
HALDIA DURGACHAK

SCHEDULE 'A'

Name of Borrower: JANARDAN MAITY

Account No.	Nature of facility	Outstanding Balance as on 31/01/2026 (Rs)	Un applied interest upto 31/01/2026	Penal Interest (Simple)	Cost/ Charges incurred by Bank	Total Dues (Rs)
231400NC0001 6244	TERM LOAN (HOUSING LOAN)	989,569.38	0	214.33	0	9,89,783.71
231400NC0001 6484	TERM LOAN	755,309.00	122.91	0	0	7,55,431.91

Total outstanding as on 31.01.2026: Rs. 1744878.38 (Rupees SEVENTEEN LACS FORTY FOUR THOUSAND EIGHT HUNDRED SEVENTY EIGHT AND THIRTY EIGHT PAISA only)

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.)
Memorandum evidencing deposit of title deeds	Immovable Property	07.11.2023	1750000

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
Borrower	JANARDAN MAITY	Residential Individual House, 0.09 acres, VILLAGE+MOUZA BARHAT NEAR BARHAT SCHOOL,J L NO 201,R.S & L.R PLOT NO 157,, L.R KHATIAN NO 317/1,UNDER BARHAT 9 NO GRAM PANCHAYAT PO BARHAT PS PATASHPUR, PURBA MEDINIPUR, EGRA, West Bengal, 721454 Bounded By :- North: AGRICULTURE LAND OF LAXMAN CHANDRA MANNA South: AGRICULTURE LAND OF SHYAM CHARAN

PURBA

		MANNA East: AGRICULTURE LAND OF OWNER West: PERSONAL BERAM MEETING 12 FT CONCRETE ROAD & REST PART OF LAND OF OWNER Ownership: Borrower Document No: I-4043 FOR 2008, Document Date: 09/09/2008

Date: 03/Feb/2026

Place: HALDIA DURGACHAK