इंडियन बैंक
इलाहाबाद

Indian Bank
ALLAHABAD

Arabinda Sarani Branch

DATE: 22.07.2025

DEMAND NOTICE

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

From:
The Chief Manager cum Authorised Officer
Indian Bank Arabinda Sarani Branch
To

Mr. Manoj Kr. Bhunia (Borrower/Guarantor/Mortgagor) **Residential Address:** 16/1/H/1, Biplabi Barin Ghosh Sarani, Kolkata-700067. **Business Address : Pabitra Hosiery,** B/16/1/H/1, Biplabi Barin Ghosh Sarani,Kolkata-700067 **Business Address : Pratima Garments,** 16/1/H/48/24, Biplabi Barin Ghosh Sarani, Kolkata-700067.	**Mrs. Pratima Bhunia (Borrower/Guarntor)** **Residential Address:** 16/1/H/1, Biplabi Barin Ghosh Sarani, Kolkata-700067. **Business Address : Pabitra Hosiery,** B/16/1/H/1, Biplabi Barin Ghosh Sarani,Kolkata-700067 **Business Address : Pratima Garments,** 16/1/H/48/24, Biplabi Barin Ghosh Sarani, Kolkata-700067.

Sir,

Sub: Your loan accounts in the name of Sri.Monoj Kumar Bhunia and Smt. Pratima Bhunia with Indian Bank, Arabinda Sarani Branch- Reg. CIF No.- 30138690335

The 1st and 2nd of you are Borrower(s) and Guarantor(s) now or all material times. First of you is also the mortgagor(s) having offered your assets as security to the loan accounts availed by both of you.

At the request of the you, in the course of banking business, the following facility was sanctioned and were availed by both of you

	Nature Of Facility	Account Number	Sanctioned Amount.
1.	Micro CC	50250701654	Rs. 30 Lac
2.	FITL	7084864236	Rs.6.07Lac
3.	MSME TL	58000896072	Rs. 6.00Lac
4.	MSME GECLS	7173485486	Rs.3.00Lac
5.	IB-HL-RES	50482929994	Rs.17.00Lac

कृते / For

INDIAN BANK ARABINDA SARANI BRANCH, ADDRESS : 217, ARABINDA SARANI, KHANNA MORE, KOLKATA 700004

अधिकृत अधिकारी / Authorised Officer
अंचल कार्यालय, कोलकाता केंद्र / Zonal Office

The 1st and 2nd of you have executed the following documents for each of the said facilities:

Nature of facility	Nature of document
1.Micro CC A/c No.50250701654	1.Acknowledgement of Sanction 2. Demand Promissory Note 3. Declaration by the Borrower ,Mortgagor on Affidavit. 4.Letter of Mortgagor confirming Deposit of Title Deeds 5. ADV 42 etc.
2.FITL A/c No.7084864236	
3.MSME TL A/c No.58000896072	
4.MSME GECLS A/c No.7173485486	
5.IB-HL-RES A/c No. 50482929994	

The repayment of the said loan is secured by mortgage of property all that the one Residential flat on Ground Floor having Super built up area of 504 Sq.ft with Cement Floor, a little more or less with undivided proportionate share or interest in hand referred to in 1st Schedule herein above with right of using all common areas space passage etc. at premises no. 16/1F, Biplabi Barin Ghosh Sarani, Kolkata-700067, under P.S.- Manicktala , Kolkata-700067, within the limit of Kolkata Municipal Corporation, in the Dist. Of Kolkata, as given in the schedule here in under belonging to 1st of you.

Despite repeated request calling upon you to pay the amounts together with interest, all of you and each of you who are jointly and severally have failed and committed default in repaying the amount due. The loan account has been classified as Non Performing Asset since 26.05.2021 in accordance with directions/guidelines relating to asset classifications issued by Reserve Bank of India.

..... The Outstanding dues payable by you as on- **21.07.2025** is as under.

Facility	Account Numbers	Book O/s As on 21.07.2025	MOI As on 21.07.2025	MLE/MOX As on 21.07.2025	Total in INR (Rounded Off) As on 21.07.2025
1.Micro CC	50250701654	10,38,824.73	14,26,598.00	--	2465423.00
2.FITL	7084864236	6,28,784.16	5,56,449.00	--	1185233.00
3.MSME TL	58000896072	4,73,419.81	2,06,542.00	--	679962.00
4.MSME GECLS	7173485486	2,99,914.93	1,11,801.00	--	411716.00
5.IB-HL-RES	50482929994	18,78,874.00	6,56,564.00	6908.66	25,42,347.00
Total		43,19,817.63	29,57,954	6908.66	72,84,681.00

The term borrower under the Securitization and Reconstruction of Financial Assets and enforcement of Security Interest Act, 2002 means any person who has been given 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 Bank.

Therefore all of you and each of you are hereby called upon to pay the amount due of **Rs 72,84,681.00 (Rupees Seventy Two Lacs Eighty Four Thousand Six Hundred Eighty One) as on 21.07.2025** together with interest from this date till date of payment within 60 days from the date of this notice issued under Sec13(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 Sec13(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.

INDIAN BANK ARABINDA SARANI BRANCH, ADDRESS : 217, ARABINDA SARANI, KHANNA MORE, KOLKATA 700004

कृते / For इंडियन बैंक इलाहाबाद ALLAHABAD

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

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 proceeding 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 you rights of redemption over the Securities"

The Undersigned is a duly Authorised 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 created are enumerated hereunder:

Property: **All** that the one Residential flat on Ground Floor having Super built up area of 504 Sq.ft with Cement Floor, a little more or lesscomprised of one bed room, one living cum dining room, one kitchen, one bath/privy together with undivided proportionate share or interest in hand referred to in 1st Schedule herein above with right of using all common areas space passage etc. at premises no. 16/1F, Biplabi Barin Ghosh Sarani, Kolkata-700067, under P.S.-Manicktala , Kolkata-700067, within the limit of Kolkata Municipal Corporation, in the Dist. Of Kolkata, acquired vide Deed No. 4962/2019.

Principal Property Butted and Bounded BY:-
On the South: 10 feet Biplabi Barin Ghosh Sarani
On the North: other's house
On the East: House of Bela Rani Chatterjee
On the West: House of Bhusan Kundu.

Flat butted and bounded By:-
North: Stair Case
South: 10 ft B.B Ghosh Sarani
East: By 3 feet 9 inches common passage
West: 4 feet 5 inches common passage

** The earlier demand notice issued u/s 13 (2) of SARAFESI Act 2002 stands withdrawn.

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

Authorized Officer
Indian Bank
अधिकृत अधिकारी / Authorised Officer
अंचल कार्यालय, कोलकाता केंद्र / Zonal Office, Kolkata Central
Date:08.05.2025

INDIAN BANK ARABINDA SARANI BRANCH, ADDRESS : 217, ARABINDA SARANI, KHANNA MORE, KOLKATA 700004