केनरा बैंक Canara Bank
A Government of India Undertaking
Syndicate
Together We Can

DEMANDNOTICE [SECTION 13(2)]
TO BORROWER/ GUARANTOR/MORTGAGOR

Ref:19592/DEMANDNOTICE/KOLKATA DHARMOTALLA

Date: 05.05.2026

To

M/s RADHAMADHAB TRADING CO(Borrower) Prop: Shri. BUBAI SADHUKHAN 40/C JESSORE RD SOUTH BUILDING CITY HEIGHTS 3RD FLR ROOM A403 DUKBANGLOW MORE BARASAT BARASAT, KOLKATA-700124	Shri. BUBAI SADHUKHAN PO RAJIBPUR PS ASHOK NAGAR OPPOSITE OF PAGOL JOGANANDO ASRAM NORTH 24 PARGANAS, BARASAT, PIN-743702

Dear Sir,

Sub: **Notice issued under Section 13(2) of the Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002.**

****

The undersigned being the Authorized Officer of Canara Bank, Kolkata Dharmatolla[19592] Branch (hereinafter referred to as "the secured creditor"), appointed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, (hereinafter referred as the "Act") do hereby issue this notice to you as under:

That **M/s RADHAMADHAB TRADING CO, Prop: Mr. BUBAI SADHUKHAN** (hereinafter referred to as "the Borrower") has availed credit facility / facilities stated in the **Schedule A** hereunder and has entered into the security agreement/s in favour of the secured creditor. While availing the said financial assistance, you have expressly undertaken to repay the loan amount/s in accordance with the terms and conditions of the above-mentioned agreements.

You (The person mentioned in schedule B) are also entered into agreements against the secured assets which are detailed in **Schedule B**[3]hereunder.

However, from January/2026, the operation and conduct of the said financial assistance / credit facilities have become irregular. The books of account maintained by the secured assets shows that the liability of the Borrower towards the secured creditor as on date amounts to **Rs. 1,03,09,459.24 (Rupees One Crore Three Lakh Nine Thousand Four Hundred Fifty-Nine and Twenty-Four Paisa Only)**, the details of which together with future interest rate are stated in **Schedule C** hereunder. It is further stated that the Borrower/Guarantor having failed to keep up with the terms of the above said agreement in clearing the dues of the secured creditor within the time given and have been evasive in settling the dues. The operation and conduct of the above said financial assistance / credit facilities having come to a standstill and as a consequence of the default committed in repayment of principal debt/ instalment and interest thereon, the secured creditor was constrained to classify the debt as Non Performing Asset (NPA) as on **30.04.2026** in accordance with the directives/guidelines relating to asset classification issued by the Reserve Bank of India.

The secured creditor through this notice brings to your attention that the Borrower has failed and neglected to repay the said dues/ outstanding liabilities and hence hereby demand you under Section 13(2) of the Act, by issuing this notice to discharge in full the liabilities of the Borrower as stated in Schedule C hereunder to the secured creditor **within 60 days from the date of receipt of this notice.** Further, it is brought to your notice that you are also liable to pay future interest at the rate of 13.25% per annum together with all costs, charges, expenses and incidental expenses with respect to the proceedings undertaken by the secured creditor in recovering its dues.

Internal

केनरा बैंक Canara Bank
A Government of India Undertaking
सिंडिकेट Syndicate
Together We Can

Please take note of the fact that if you fail to repay to the secured creditor the aforesaid sum of **Rs. 1,03,09,459.24 (Rupees One Crore Three Lakh Nine Thousand Four Hundred Fifty-Nine and Twenty-Four Paisa Only)** together with further interest and incidental expenses and costs as stated above in terms of this notice under Section 13(2) of the Act, the secured creditor will exercise all or any of the rights detailed under sub-section (4)(a) and (b) of Section 13, the extract of which is given here below to convey the seriousness of this issue:

13(4)- In case the Borrower/Guarantor fails to discharge liability in full within the period specified in sub-section (2), the secured creditor may take recourse to one or more of the following measures to recover his secured debt, namely;

(a) Take possession of the secured assets of the Borrower/Guarantor including the right to transfer by way of lease, assignment or sale for realizing the secured asset;

(b) Take over the management of the business of the Borrower including the right to transfer by way of lease, assignment or sale for realizing the secured asset:
Provided that the right to transfer by way of lease, assignment or sale shall be exercised only where the substantial part of the business of the Borrower is held as security for the debt;
Provided further that where the management of whole of the business or part of the business is severable, the secured creditor shall take over the management of such business of the borrower which is relatable to the security for the debt;
and under other applicable provisions of the said Act.

Your attention is invited to provisions of sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

You are also put on notice that **in terms of section 13(13) the Borrower/Guarantor shall not transfer by way of sale, lease or otherwise the said secured assets detailed in Schedule B hereunder without obtaining written consent of the secured creditor**. It is further brought to your notice that any contravention of this statutory injunction/ restraint, as provided under the said Act, is an offence and if for any reason, the secured assets are sold or leased out in the ordinary course of business, the sale proceeds or income realized shall be deposited with the secured creditor. In this regard you shall have to render proper accounts of such realization / income.

This notice of Demand is without prejudice to and shall not be construed as waiver of any other rights or remedies which the secured creditor may have including further demands for the sums found due and payable by you.

This is without prejudice to any other rights available to the secured creditor under the Act and/or any other law in force.

Please comply with the demand under this notice and avoid all unpleasantness. In case of non-compliance, further needful action will be resorted to, holding you liable for all costs and consequence.

Thanking you

Yours faithfully,

AUTHORIZED OFFICER

कृते केनरा बैंक / For CANARA BANK

प्राधिकृत आधिकारी / Authorised Officer
क्षेत्रीय कार्यालय-१, कोलकाता-१६
Regional Office-1, Kolkata-16

Internal



SCHEDULE –A

[Details of the credit facility/ies availed by the Borrower]

Sl No	Loan No	Nature of Loan/Limit	Date of sanction	Amount
1	125003952879	OPEN CASH CREDIT	25.09.2024	Rs 1,00,00,000.00/-(Rupees One Crore Only)

SCHEDULE –B

[Details of security assets]

Sl No	Immovable	Name of Title holder
	All that G+1 Storied building constructed on the Danga/Bastu land measuring 10.84 decimals comprised in Dag no 147, under khatian no 1088, Touzi No 2007, lying and situated under Mouza-Hatnapara, J.L No-100, P.S-Ashoknagar, within the local limits of Digra Mallickbari Gram panchayat, District North 24 Paraganas. The said property is butted and bounded by: - North-By land of Subhash Kahar South-By 10 feet wide pucca road East- By land of Nemai Ghosh West- By land of Mahadeb sarkar	Shri. Bubai Sadhukhan

SCHEDULE – C

[Details of liability as on 16/06/2025]

SL NO	LOAN NO	NATURE OF LOAN/LIMIT	LIABILITY WITH INTEREST AS ON 04.05.2026	RATE OF INTEREST
1	125003952879	OPEN CASH CREDIT	Rs 1,03,09,459.24 + interest from 01.05.2026	13.25%

Internal

Department of Posts
Government of India
Ministry of Communications

Generated through Indiapost website on: 15/5/2026, 4:08:29 pm

Consignment/MO Tracking Report

Consignment/MO Number: EY353412925IN

Article Number: EY353412925IN

Article Type: SP_INLAND_DOC

Booked At: Park Street HO

Booked On: 06/05/2026, 14:22:50

Destination: Barasat HO

Origin Pincode: 700016

Destination Pincode: 700124

Event	Date	Time	Office	Remarks
Item Booked	06/05/2026	14:22:50	Park Street HO	-
Item bagged	06/05/2026	17:09:51	Park Street HO	-
Item Dispatched	06/05/2026	17:13:49	Park Street HO	-
Item Received	06/05/2026	23:43:27	Kolkata NSH	-
Item bagged	07/05/2026	04:27:13	Kolkata NSH	-
Item Dispatched	07/05/2026	04:47:08	Kolkata NSH	-
Item received at Destination	07/05/2026	08:52:01	-	-
Taken out for delivery	07/05/2026	10:07:12	Barasat DC	-
Item Returned to Sender	07/05/2026	14:58:13	Barasat DC	Addressee Left without instructions
Item bagged	08/05/2026	11:21:10	-	-
Item Dispatched	08/05/2026	11:27:53	-	-
Item Received	09/05/2026	01:20:36	Kolkata NSH	-
Item bagged	09/05/2026	04:36:01	Kolkata NSH	-

Internal

Event	Date	Time	Office	Remarks
Item Dispatched	09/05/2026	04:48:46	Kolkata NSH	-
Item received at Destination	09/05/2026	09:03:07	-	-
Taken out for delivery	09/05/2026	11:14:44	Park Street DC	-
Item Kept on Hold	09/05/2026	16:17:52	Park Street DC	Door Locked
Taken out for delivery	11/05/2026	10:00:51	Park Street DC	-
Item Delivered(Sender)	11/05/2026	12:04:29	Park Street DC	Delivered

Internal

Department of Posts
Government of India
Ministry of Communications

Generated through Indiapost website on: 15/5/2026, 4:07:15 pm

Consignment/MO Tracking Report

Consignment/MO Number: EY353411417IN

Article Number: EY353411417IN

Article Type: SP_INLAND_DOC

Booked At: Park Street HO

Booked On: 06/05/2026, 14:22:50

Destination: Rajibpur SO

Origin Pincode: 700016

Delivered On: 08/05/2026, 16:31:30

Destination Pincode: 743702

Event	Date	Time	Office	Remarks
Item Booked	06/05/2026	14:22:50	Park Street HO	-
Item bagged	06/05/2026	17:03:32	Park Street HO	-
Item Dispatched	06/05/2026	17:13:49	Park Street HO	-
Item Received	06/05/2026	23:06:40	Kolkata NSH	-
Item bagged	07/05/2026	03:09:32	Kolkata NSH	-
Item Dispatched	07/05/2026	03:51:02	Kolkata NSH	-
Item Received	07/05/2026	12:13:37	Sealdah ICH	-
Item bagged	07/05/2026	17:08:54	Sealdah ICH	-
Item Dispatched	07/05/2026	17:20:21	Sealdah ICH	-
Item received at Destination	08/05/2026	10:16:32	Rajibpur SO	-
Taken out for delivery	08/05/2026	10:24:37	Rajibpur SO	-
Item Delivered(Addressee)	08/05/2026	16:31:30	Rajibpur SO	Delivered

Date: 24.06.2026

The Authorised Officer
Canara Bank
Recovery Section
Regional Office – I
BELLS House
21, Camac Street ; Kolkata - 700016



Dear Sir,

Subject: **Representation against the Demand Notice dated 05/05/2026 issued u/s 13(2) of the SARFAESI Act, 2002 in the Cash Credit Loan A/C No. 125003952879 sanctioned in the name of M/S RADHAMADHAB TRADING CO. (PROP. – BUBAI SADHUKHAN) by your KOLKATA DHARMATOLLA Branch and publishing the same in the newspaper demanding the payment of Rs.1,03,09,459.24p**

This has reference to your Demand Notice dated **05/05/2026** issued under section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act 2002 in the captioned loan account and publishing the same in the newspaper demanding the payment of **Rs.1,03,09,459.24p** (Rs. One Crore Three Lac Nine Thousand Four Hundred Fifty Nine and Paise Twenty Four only) in the above account within a period of 60 days from the date of the said Notice.

I, **BUBAI SADHUKHAN, s/o Bijoy Kumar Sadhukhan, proprietor of the afotresaid firm,** and borrower of the above loan, do hereby inform you that I have gone through the captioned notice and have pointed out the following objections:

At the outset, it is necessary to bring to your attention that you have issued the notice dated **05/05/2026** under the SARFAESI Act, 2002, being harassive in nature towards a genuine customer, and the same is maliciously charged and in violation of the provisions governing the recovery of debts as promulgated by the Reserve Bank of India and also provisions of the SARFAESI act, 2002. However, I have understood and noted the contents, scope and purport of the said notice (hereinafter referred to as 'the Notice'). This representation is made under section 13(3A) of the said Act, on the grounds as stated hereinafter:

1. I would like to state that the said purported notice dated **05/05/2026** is a glaring example of arbitrary, high-handed action of CANARA BANK (hereinafter referred to as "the Bank") resulting in illegal abuse of law on its part. Because, before issuing this notice, the borrower should have been informed/advised about the irregularities in his account, which had not been done in the instant case.
2. Next, that the said Notice is wholly misconceived, motivated, baseless and harassive in nature and not maintainable in the eye of Law. The amounts demanded therein are inflated and arbitrary.
3. Further, your letter/Notice is devoid of facts and any materials to substantiate your claim. Your captioned notice suffers from non-disclosure of material facts and is in violation of the provisions of Section 13(2) and 13(3) of the SARFAESI Act, 2002 and the Rules framed therein.
4. I am always available in my residential address which is registered with your Bank and your Bank has served the said Notice to me and I have received the same also. In spite of that your Bank has published the same in the Newspaper **which is an example of gross violation of the guidelines of**

the said law under which it has been done. As such, the instant notice is void ab initio and deserves to be withdrawn immediately.

5. The said purported Notice dated **05/05/2026** has been published in the English Daily **THE ECHO OF INDIA** and Bengali Daily **ARTHIK LIPI** on **17/05/2026** in spite of serving the same. Though the Rules make provision for such newspaper publication of the Secured Asset but, that is only in case of deliberate evasion of service of the statutory demand notice or where borrower/guarantor is absconded and not traceable which is not applicable in my case. **Hence, it is invalid and not enforceable in the eye of said law.**

6. In addition to the above I have always made regular payments to the Bank and thus the question of irregularity does not and cannot arise. Even considering the above fact, the alleged classification of the account as Non-Performing Asset (NPA) on **30/04/2026** is bad in law and all the steps taken by the Bank is liable to be quashed. It is further evident from the statement of account that several deposits were made in the account and thus the account cannot be defined as Non-Performing Asset (NPA) on the said date. In view of the above the purported classification of the loan account is debarred to the law and to the guidelines framed by the Reserve Bank of India.

7. You have mentioned in the said purported notice dated **05/05/2026** the date of NPA as **30/04/2026** but you did not disclose the reason/s for declaring the Account as NPA. It appears that you have declared the account NPA on **30/04/2026** and without giving me a chance to regularize the Account you have issued the purported notice on **05/05/2026 deliberately.**

8. My relationship with you traces since I was granted a financial assistance by your institution for doing my business. The sanctioned amount was repayable by way of EMI and the payments have been regularly made as would be evident from the updated statement of account. Whereas, you have failed to enclose the up-to-date statement of account with your purported demand notice so as to enable the undersigned to peruse the same for the alleged irregularities and strict proof to the allegations levelled by you. In such circumstances, I hereby call upon you to issue the up-to-date statement of account of the financial assistance so as to clarify any irregularities in payment as has been alleged by you which has resulted in the loan account being classified as BAD and NPA and moreover, without the same the veracity of your purported notice shall remain under challenge.

9. The demand made in the captioned notice is vague and the data provided therein are summary and not detailed as mandated by the Hon'ble Supreme Court of India. The said purported notice issued under section 13(2) of the said SARFAESI Act does not include the detailed statement of Account, any other charges / cost added to your demand, if any at all.

10. The claim/demand made by you in the captioned notice is categorically denied and disputed. Apart from the above mentioned discrepancies in the demand made on behalf of the Bank in the captioned notice, the said notice also suffers from the technical defects and non-compliance of Section 13(3) and Rule 2(a) of the Security Interest (Enforcement) Rules, 2002.

11. Further, without serving any NPA notice, your Bank has issued the said Demand Notice under section 13(2) of the SARFAESI Act of 2002 and it will be treated as null and void. At the very outset I have submitted that the purported action and/or steps and measures taken under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 is not maintainable and is bad in law. The provisions as envisaged under the Act is not followed and/or complied with thereby rendering the entire exercise bad in law.

Internal

12. The said purported notice does not mention any details for which the loan account was classified as NPA. However, your Bank may be called upon to produce a duly certified copy of the statement of account which would establish the status of the said Loan account. The purported notice is issued without jurisdiction and thus de-hors the provisions of law. Moreover, the statement of account, once produced by your Bank, would go to show or establish that the account cannot be classified as NPA.

13. You have issued the Notice u/s 13(2) of the SARFAESI Act, 2002, dated 05/05/2026 in respect of the alleged loan account demanding a sum of **Rs.1,03,09,459.24p** within a period of 60 days from the date of the said Notice, by declaring the account as NPA on **30/04/2026**. It is shocking and regrettable that you have acted in an arbitrary and malafide manner by issuing this notice. The veracity of your claim is denied and disputed as the classification of the loan accounts as NPA is arbitrary and wrongful. Therefore, your Notice dated **05/05/2026** is liable to be cancelled and set aside as the same does not contain the correct set of facts.

14. During this period I have visited your Bank many times and tried to make you understand the situation and requested your Bank to grant me some time to repay the dues in the said loan account. But there was nobody to put their ears to my request; instead of it you have served 13(2) notice on **05/05/2026** without clarifying the status of the account prior to this notice. Your Bank never intimated about slippage of the account to NPA category before issuing such notice.

15. Above actions indicate that your only motto is to grab the properties mortgaged with you rather than taking positive steps from your end towards regularization of the account by way of restructuring or otherwise.

16. **The said purported Notice does not contain the name and designation of the issuing authority, which is sufficient to raise a question of authority under which it has been issued. Hence, it is not enforceable in the eye of law resulting it 'Void ab initio' and consequently rescinded at your end AND deserve to be withdrawn immediately.**

Without prejudice to the above-said contentions, it is stated that the said purported Notice is illegal, misconceived, baseless and issued in contravention of the object, purpose and provisions of the SARFAESI Act, 2002 under whose provisions it is purported to have been issued. Hence, it is reiterated that the said notice deserves to be withdrawn immediately keeping all the doors open so as to maintain a good relation with the borrower in future.

Thanking you.
Yours faithfully,
For M/s Radhamadhab Trading Co.

B. Sadhukhan.

(Bubai Sadhukhan, Proprietor)
The borrower of the above Loan sanctioned by the Bank, residing at PO – Rajibpur; PS – Ashok Nagar; OP. of Pagol Joganando Asram; Barasat; North 24 Parganas - 743402

কানাড়া ব্যাঙ্ক केनरा बैंक Canara Bank

सिन्डिकेट सिंडिकेट Syndicate

Ref : RO/KOL1/REC/REP-13(2)/RADHAMADHAB **Dated-30/06/2026**

To

M/s RADHAMADHAB TRADING CO(Borrower) Prop: Shri. BUBAI SADHUKHAN 40/C JESSORE RD SOUTH BUILDING CITY HEIGHTS 3RD FLR ROOM A403 DUKBANGLOW MORE BARASAT BARASAT, KOLKATA-700124	Shri. BUBAI SADHUKHAN PO RAJIBPUR PS ASHOK NAGAR OPPOSITE OF PAGOL JOGANANDO ASRAM NORTH 24 PARGANAS, BARASAT, PIN-743702

Subject: Reply to Your Letter Dated- 24.06.2026
(Received by this Office on 29.06.2026).

Respected Sir/Madam,

We have received your representation regarding issuance of Notice under Section 13(2) of the SARFAESI Act vide Letter dated 24/06/2026 (Received by this Office on 29/06/2026). At the outset, we wish to bring your kind attention to the fact that we have issued 13(2) Notice dated 05/05/2026 in accordance with the provisions laid down in the SARFAESI Act, demanding you to pay an amount as stated in the said notices plus interest, costs, and charges, thereon.

The allegations raised in your purported letter are concocted and distorted facts without any cogent evidence. Merely raising allegation will not hold good without the production of any documentary and cogent evidences .We wish to state that the Bank had issued Demand notice under Section 13(2) of the SARFAESI Act Dated 05.05.2026 clearly stating the nature of loan, sanctioned amount, interest rate and outstanding in accordance with the procedure established by law. We are duly adhering to the procedures enumerated in SARFAESI Act for enforcing the security interest and for recovery of dues.

We wish to state that the Demand Notice has been issued by the Authorized Officer of the Bank under SARFAESI Act. Save and except what are matters of record are hereby categorically denied. In view of the above, your representation vide Letter Dated- 24.06.2026 is neither tenable nor acceptable and hence devoid of any merits. We once again request you to kindly pay the dues, for making the account regular. We will abide by the rules and the provisions of the SARFAESI Act for recovery of dues. This is without prejudice to any other rights available to the secured creditor under the Act and/or any other law in force.

Thanking you

Yours Truly,

कृते केनरा बैंक / For CANARA BANK

प्राधिकृत अधिकारी / Authorised Officer
Authorized Officer
Canara Bank 1, Kolkata-16

वसूली व विधि अनुभाग , क्षेत्रीय कार्यालय कोलकाता-1 , अंचल कार्यालय, कोलकाता, PIN- 700016
Recovery & Legal Section, Regional Office Kolkata 1, Circle Office Kolkata, Bells House, 21 Camac Street, Kolkata-700016; E-mail: recrokol1@canarabank.com

Internal





EY443580745IN

Day Office & Pincode Barcode: PC (700124)
Booking Office: Park Street PO (700016)
Counter No: 1 02-07-2020 12:30:43
GST No: 19AAACB2701J1ZB Exp Reg ID: 3600201202012840383
Charges: Weight=0.100 Pkg Weight=0.100 Kg, NAL: N.A. B.N.: N.A.
Amount: Rs.100.00, Base Tariff: Rs.47.17, Tax: Rs.8.00, CGST 4.00 SGST 4.00
Mode of Payment: Cash

Sender	Receiver
CANARA BANK Mobile No.8334868838 21 CANARA STREET KOLKATA WEST BENGAL-700016	BUBAI SADHUKAN Mobile No.1284567890 AS-CANARA,IN 24 PARAGANAS NORTH WEST BENGAL-743102

This is a computer generated receipt. No signature required.
Please read the terms and conditions on the reverse side.
For Queries: Call 1800 266 0123 (Toll Free)
Thank you for choosing India Post.
02-07-2020 12:30:43





EY443582998IN

Day Office & Pincode Barcode: PC (700124)
Booking Office: Park Street PO (700016)
Counter No: 1 02-07-2020 12:30:43
GST No: 19AAACB2701J1ZB Exp Reg ID: 3600201202012840383
Charges: Weight=0.100 Pkg Weight=0.100 Kg, NAL: N.A. B.N.: N.A.
Amount: Rs.100.00, Base Tariff: Rs.47.17, Tax: Rs.8.00, CGST 4.00 SGST 4.00
Mode of Payment: Cash

Sender	Receiver
CANARA BANK Mobile No.8334868838 21 CANARA STREET KOLKATA WEST BENGAL-700016	BUBAI SADHUKAN Mobile No.1284567890 AS-CANARA,IN 24 PARAGANAS NORTH WEST BENGAL-743102

This is a computer generated receipt. No signature required.
Please read the terms and conditions on the reverse side.
For Queries: Call 1800 266 0123 (Toll Free)
Thank you for choosing India Post.
02-07-2020 12:30:43

Internal

Generated via Dak Sewa App 1.0.6 on: 13-07-2026 11:36:47

Consignment/MO Tracking Report

Consignment/MO Number: EY443580745IN

Event	Date	Time	Office
Item Bagged	02-07-2026	16:36:40	Park Street HO
Item Dispatched	02-07-2026	18:00:23	Park Street HO
Item Dispatched	03-07-2026	00:58:45	KOL AP TMO
Item Received	03-07-2026	01:51:29	Kolkata NSH
Item Bagged	03-07-2026	05:05:48	Kolkata NSH
Item Dispatched	03-07-2026	05:44:45	Kolkata NSH
Item Dispatched	03-07-2026	06:27:07	KOL AP TMO
Item Received	03-07-2026	08:58:57	Barasat DC
Item Invoiced	03-07-2026	09:53:14	Barasat DC
Returned to sender - Addressee Left without instructions	03-07-2026	16:50:53	Barasat DC
Item Bagged	04-07-2026	11:39:12	Barasat DC
Item Dispatched	04-07-2026	11:51:18	Barasat DC
Item Dispatched	05-07-2026	01:35:35	KOL AP TMO
Item Received	05-07-2026	02:01:16	Kolkata NSH
Item Bagged	05-07-2026	04:54:13	Kolkata NSH
Item Dispatched	05-07-2026	06:42:13	Kolkata NSH
Item Dispatched	06-07-2026	06:17:58	KOL AP TMO
Item Received	06-07-2026	09:15:54	Park Street DC
Item Invoiced	06-07-2026	11:20:01	Park Street DC
Kept in Deposit	06-07-2026	12:28:02	Park Street DC
Item Invoiced	07-07-2026	10:54:42	Park Street DC
Delivered	07-07-2026	14:53:45	Park Street DC

Generated via Dak Sewa App 1.0.6 on: 13-07-2026 11:36:47

Internal
Internal

1800266868
8:00 AM - 8:00 PM

Generated via Dak Sewa App 1.0.6 on: 13-07-2026 11:37:18

Consignment/MO Tracking Report

Consignment/MO Number: EY443582998IN

Event	Date	Time	Office
Item Bagged	02-07-2026	15:49:00	Park Street HO
Item Dispatched	02-07-2026	18:00:23	Park Street HO
Item Dispatched	03-07-2026	00:58:45	KOL AP TMO
Item Received	03-07-2026	01:26:43	Kolkata NSH
Item Dispatched	03-07-2026	18:24:13	KOL AP TMO
Item Dispatched	03-07-2026	22:29:52	SMO SEALDAH RMS TMO
Item Received	04-07-2026	00:01:44	Sealdah ICH
Item Bagged	04-07-2026	03:49:02	Sealdah ICH
Item Dispatched	04-07-2026	04:06:58	Sealdah ICH
Item Dispatched	04-07-2026	04:20:45	SMO SEALDAH RMS TMO
Item Dispatched	04-07-2026	05:06:37	Sealdah RMS TMO
Item Received	04-07-2026	10:18:39	Rajibpur SO
Item Invoiced	04-07-2026	10:28:08	Rajibpur SO
Item Delivered to B Sadhukhan	04-07-2026	12:50:53	Rajibpur SO

Generated via Dak Sewa App 1.0.6 on: 13-07-2026 11:37:18

Internal
Internal

APPENDIX IV
[See Rule 8(1)]
POSSESSION NOTICE [SECTION 13(4)]
(For Immovable property)

Whereas the under signed being the Authorized Officer of the **Canara Bank, Kolkata Dharmotolla Branch (19592)** under Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act 54 of 2002) (hereinafter referred to as "the Act") and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a **Demand Notice Dated 05/05/2026** calling upon the **borrower M/s RADHAMADHAB TRADING CO,Prop: Shri. BUBAI SADHUKHAN** to repay the amount mentioned in the notice being **Rs. 1,03,09,459.24 (Rupees One Crore Three Lakh Nine Thousand Four Hundred Fifty-Nine and Twenty-Four Paisa Only)** plus unapplied interest and incidental expenses and costs within 60 days from the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower/guarantor/mortgagor and public in general that the under signed has taken possession of the property described herein below in exercise of powers conferred on him /her under Section 13 (4) of the said Act, read with Rule 8 & 9 of the said Rule on this **21th day of July of the year 2026.**

The borrower/guarantor/mortgagor in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the **Canara Bank, Kolkata Dharmotolla Branch (19592)** for an amount of **Rs. 1,03,09,459.24 (Rupees One Crore Three Lakh Nine Thousand Four Hundred Fifty-Nine and Twenty-Four Paisa Only) and** interest thereon.

The borrower's attention is invited to the provisions of Section 13 (8) of the Act, in respect of time available, to redeem the secured assets.

Description of the Immovable Property

All that G+1 Storied building constructed on the Danga/Bastu land measuring 10.84 decimals comprised in Dag no 147, under khatian no 1088, Touzi No 2007, lying and situated under Mouza-Hatnapara, J.L No-100, P.S-Ashoknagar, within the local limits of Digra Mallickbari Gram panchayat, District North 24 Paraganas.

The said property is butted and bounded by: -

North-By land of Subhash Kahar

South-By 10 feet wide pucca road

East- By land of Nemai Ghosh

West- By land of Mahadeb sarkar

Name of the Title Holder: Shri. Bubai Sadhukhan

कृते केनरा बैंक / For CANARA BANK

प्राधिकृत अधिकारी / Authorised Officer
क्षेत्रीय कार्यालय-१, कोलकाता-१६
Regional Office-1, Kolkata-16

AUTHORISED OFFICER
CANARA BANK

Date: 21.07.2026
Place: Kolkata
Canara Bank Kolkata Dharmotolla Branch

Internal





EY436205251N

Sender	Receiver
	M/S RADHAMADHAB HALDAR
	43 C T RD
KOLKATA WEST BENGAL-700012	24 PARAGANAS NORTH WEST BENGAL-700124





EY469616478IN

Sender	Receiver
	M/S. BIDHAN CHANDRA KAYAL
	RAJBERIA

Generated via Dak Sewa App 1.0.6 on: 27-07-2026 14:57:42

Consignment/MO Tracking Report

Consignment/MO Number: EY469620526IN

Event	Date	Time	Office
Item Bagged	22-07-2026	17:02:15	Park Street HO
Item Dispatched	22-07-2026	17:18:23	Park Street HO
Item Dispatched	22-07-2026	21:57:43	KOL AP TMO
Item Received	22-07-2026	23:42:20	Kolkata NSH
Item Bagged	23-07-2026	02:25:33	Kolkata NSH
Item Dispatched	23-07-2026	03:42:56	Kolkata NSH
Item Dispatched	23-07-2026	06:22:28	KOL AP TMO
Item Received	23-07-2026	08:50:59	Barasat DC
Item Invoiced	23-07-2026	10:03:17	Barasat DC
Returned to sender - Addressee Left without instructions	23-07-2026	16:34:28	Barasat DC
Item Bagged	24-07-2026	12:04:45	Barasat DC
Item Dispatched	24-07-2026	12:08:51	Barasat DC
Item Dispatched	24-07-2026	22:25:01	KOL AP TMO
Item Received	25-07-2026	00:06:03	Kolkata NSH
Item Bagged	25-07-2026	03:40:49	Kolkata NSH
Item Dispatched	25-07-2026	06:30:36	KOL AP TMO
Item Received	25-07-2026	09:17:08	Park Street DC
Item Invoiced	25-07-2026	10:18:49	Park Street DC
Kept in Deposit	25-07-2026	11:52:13	Park Street DC
Item Invoiced	27-07-2026	10:45:18	Park Street DC
Item Delivered to r	27-07-2026	14:39:47	Park Street DC

Generated via Dak Sewa App 1.0.6 on: 27-07-2026 14:57:42

Internal
Internal

অর্থিক লিপি | কলকাতা, রবিবার, ১৭ মে ২০২৬
Kolkata · Sunday · May 17, 2026
Arthik Lipi, Page 6

স্থান: পশ্চিমবঙ্গ

অনুমোদিত আধিকারিক

কেনরা ব্যাঙ্ক Canara Bank

A Govt. of India Undertaking

Syndicate

দাবি বিজ্ঞপ্তি ১৩(২) ধারা

কলকাতা ধর্মতলা শাখা (১৯৫৯২)

৭এ, হসপিটাল স্ট্রিট, কলকাতা-৭০০০৭২

Ref.: 19592/DEMANDNOTICE/KOLKATA DHARMOTALLA

তারিখ: ০৫.০৫.২০২৬

প্রতি,

১. মেসার্স রাধামাধব ট্রেডিং কোং (ঋণগ্রহীতা), স্বত্বাধিকারী: শ্রী বুবাই সাধুখাঁ, ৪০/সি, যশোর রোড দক্ষিণ, বিল্ডিং সিটি হাইটস, ৪র্থ তল, রুম এ৪০৩, ডাকবাংলো মোড় বারাসাত, বারাসাত, কলকাতা-৭০০ ১২৪।

২. শ্রী বুবাই সাধুখাঁ, পো:- রাজীবপুর, থানা- অশোকনগর, পাগল জগানন্দ আশ্রমের বিপরীতে, উত্তর ২৪ পরগনা, বারাসাত, পিন-৭৪৩ ৭০২।

মহাশয়,

বিষয়: সিকিউরিটাইজেশন অ্যান্ড রিকনস্ট্রাকশন অফ ফিন্যান্সিয়াল অ্যাসেটস অ্যান্ড এনফোর্সমেন্ট অফ সিকিউরিটিইন্টারেস্ট আইন, ২০০২ এর অধীনে ১৩(২) ধারা অনুসারে জারি হওয়া বিজ্ঞপ্তি।

কানাড়া ব্যাঙ্ক, কলকাতা ধর্মতলা (১৯৫৯২) শাখার (এখানে 'সুরক্ষিত পাওনাদার' বলে উল্লিখিত) নিম্নস্বাক্ষরকারী অনুমোদিত আধিকারিক নিযুক্ত করা হয়েছে সিকিউরিটাইজেশন অ্যান্ড রিকন্সট্রাকশন অফ ফিনান্সিয়াল অ্যাসেটস অ্যান্ড এনফোর্সমেন্ট অফ সিকিউরিটি ইন্টারেস্ট আইন, ২০০২ (এখানে "আইন" বলে উল্লেখিত) অনুসারে বিজ্ঞপ্তি আপনার বিরুদ্ধে জারি করা হয়েছে যা নিম্নরূপ:

মেসার্স রাধামাধব ট্রেডিং কো, স্বত্বাধিকারী: শ্রী বুবাই সাধুখাঁ (এখানে 'ঋণগ্রহীতা' হিসাবে উল্লেখ করা হয়েছে) ঋণ সুবিধা/সমূহ গ্রহণ করেছেন এবং আপনার দায়সমূহ নিম্নোক্ত তালিকা 'ক' ও 'গ'-তে উল্লেখ করা হয়েছে এবং আপনি সুরক্ষিত ঋণদাতার অনুকূলে নিরাপত্তা চুক্তিসমূহে প্রবেশ করেছেন। উক্ত আর্থিক সহায়তা গ্রহণ করার সময়, আপনি উপরোক্ত চুক্তিসমূহের শর্তাবলী অনুসারে ঋণের পরিমাণ পরিশোধ করার জন্য স্পষ্টভাবে অঙ্গীকার করেছেন।

আপনি (তালিকা খ-তে উল্লিখিত ব্যক্তি) নিম্নোক্ত তফসিল খ-তে বিস্তারিতভাবে বর্ণিত সুরক্ষিত সম্পদসমূহের বিপরীতেও চুক্তিতে আবদ্ধ হয়েছেন।

তালিকা-ক ও গ

(ঋণগ্রহীতা কর্তৃক গৃহীত ঋণ সুবিধার বিবরণ)

লোনের প্রকৃতি (লোন অ্যাকাউন্ট নম্বর)	লোন অর্থাঙ্ক (টাকায়)	০৪.০৫.২০২৬ তারিখ অনুসারে সুদ সহ দায়	সুদের হার
ওপেন ক্যাশ ক্রেডিট (১২৫০০৩৯৫২৮৭৯)	১০,০০,০০০.০০ টাকা	১,০৩,০৯,৪৫৯.২৪ টাকা তৎসহ ০১.০৫.২০২৬ তারিখ থেকে সুদ	১৩.২৫%

উপরে উল্লেখিত ঋণ/ঋণ সুবিধাগুলি এখানে তালিকা খ-তে আরও সুনির্দিষ্টভাবে বর্ণিত সম্পদের বন্ধক হিসাবে যথাযথভাবে সুরক্ষিত, আমাদের পক্ষে আপনার দ্বারা সম্পাদিত প্রাসঙ্গিক নথির ভিত্তিতে। যেহেতু আপনি নির্ধারিত শর্তাবলী অনুসারে আপনার দায় পরিশোধ করতে ব্যর্থ হয়েছেন, তাই ব্যাঙ্ক ৩০.০৪.২০২৬ তারিখে ঋণটিকে এনপিএ হিসাবে শ্রেণীবদ্ধ করেছে। অতএব, আমরা এতদ্বারা বিষয় আইনের ধারা ১৩(২) এর অধীনে আপনাকে এই নোটিশটি জারি করছি যাতে আপনাকে নোটিশের তারিখ থেকে ষাট (৬০) দিনের মধ্যে আরও সুদ এবং আনুষঙ্গিক খরচ এবং খরচ সহ ১,০৩,০৯,৪৫৯.২৪ টাকা (এক কোটি তিন লক্ষ নয় হাজার চারশত উনষাট টাকা এবং চব্বিশ পয়সা মাত্র) টাকার সম্পূর্ণ দায় পরিশোধ করার আহ্বান জানানো হচ্ছে, অন্যথায় আমরা বিষয় আইনের ধারা ১৩(৪) এর অধীনে সমস্ত বা যেকোনো অধিকার প্রয়োগ করব।

তদুপরি, আমাদের পূর্ব সম্মতি ছাড়াই, তালিকা খ-তে উল্লিখিত যেকোনো সুরক্ষিত সম্পদের সাথে লেনদেন করা থেকে আপনাকে এতদ্বারা নিষেধ করা হচ্ছে। এটি বিষয় আইন এবং/অথবা বলবৎ অন্য কোনও আইনের অধীনে আমাদের কাছে উপলব্ধ অন্য কোনও অধিকারের প্রতি কোনও ক্ষতিকর প্রভাব ফেলবে না।

সারফেসি আইনের ধারা ১৩ এর উপ-ধারা (৮) এর বিধানগুলির প্রতি আপনার দৃষ্টি আকর্ষণ করা হচ্ছে, সুরক্ষিত সম্পদ উপলব্ধ সময়ের পরিপ্রেক্ষিতে উদ্ধারের জন্য।

শাখা রেকর্ডে আপনার সর্বশেষ পরিচিত ঠিকানায় এসিকে-এর নিবন্ধিত ডাকযোগে আপনাকে দাবির নোটিশও জারি করা হয়েছে।

তালিকা-খ

-: সুরক্ষা সম্পত্তির বিবরণ:-

স্থাবর সম্পত্তি: উত্তর ২৪ পরগনা জেলার দিগরা মল্লিকবাড়ি গ্রাম পঞ্চায়েতের স্থানীয় সীমানার মধ্যে, মৌজা-হাটনাপাড়া, জে.এল. নং ১০০, থানা-অশোকনগর-এর অধীনে অবস্থিত, খতিয়ান নং ১০৮৮, তৌজি নং ২৫০৭-এর অধীনস্থ দাগ নং ১৪৭-এর অন্তর্গত ১০.৮৪ ডেসিমেল পরিমাপের ডাঙ্গা/বাস্তু জমির উপর নির্মিত জি+১ তলা ভবন। উক্ত সম্পত্তিটির সীমানা ও পরিধি হল: উত্তরে- সুভাষ কাহারের জমি, দক্ষিণে- ১০ ফুট চওড়া পাকা রাস্তা, পূর্বে- নিমাই ঘোষের জমি, পশ্চিমে- মহাদেব সরকারের জমি।

শিরোণামধারীর নাম: শ্রী বুবাই সাধুখাঁ

তারিখ: ০৫.০৫.২০২৬
স্থান: কলকাতা

Internal

অনুমোদিত আধিকারিক
কানাড়া ব্যাঙ্ক

केनरा बैंक Canara Bank

A Govt. of India Undertaking

Mumbai Syndicate

DEMAND NOTICE
Section 13(2)

KOLKATA DHARMATOLLA BRANCH [19592]
7A, Hospital Street, Kolkata - 700 072.

Ref. : 19592/DEMANDNOTICE/KOLKATA DHARMOTALLA

Date : 05.05.2026

To,

1. **M/s. Radhamadhab Trading Co. (Borrower), Proprietor : Shri Bubai Sadhukhan**, 40/C, Jessore Rd. South, Building City Heights, 3rd Floor, Room A403, Dukbanglow More Barasat, Barasat, Kolkata - 700 124.
2. **Shri Bubai Sadhukhan**, P.O. - Rajibpur, P.S. - Ashok Nagar, Opposite of Pagol Joganando Asram, North 24 Parganas, Barasat, Pin - 743 702.

Dear Sir,

Sub. : Notice issued under Section 13(2) of the Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002.

The undersigned being the Authorized Officer of **Canara Bank, Kolkata Dharmatolla (19592) Branch (hereinafter referred to as "the Secured Creditor")**, appointed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, (hereinafter referred as the "Act") do hereby issue this notice to you as under :

That **M/s. Radhamadhab Trading Co, Prop. : Mr. Bubai Sadhukhan (hereinafter referred to as "the Borrower")** has availed credit facility / facilities and liabilities are stated in the **Schedule A & C** hereunder and has entered into the security agreement/s in favour of the secured creditor. While availing the said financial assistance; you have expressly undertaken to repay the loan amount/s in accordance with the terms and conditions of the above-mentioned agreements.

You (The person mentioned in **Schedule B**) are also entered into agreements against the secured assets which are detailed in **Schedule B** hereunder.

SCHEDULE - A & C

[Details of the Credit Facility/ies availed by the Borrower]

Nature of Loan (Loan A/c. No.)	Loan Amount (in Rs.)	Liability with Interest as on 04.05.2026	Rate of Interest
Open Cash Credit (125003952879)	Rs. 1,00,00,000.00	Rs. 1,03,09,459.24 Plus interest from 01.05.2026	13.25%

The above said loan / credit facilities are duly secured by way of mortgage of the assets more specifically described in the **Schedule B** hereunder, by virtue of the relevant documents executed by you in our favour. Since you had failed to discharge your liabilities as per the terms and conditions stipulated, the Bank has classified the debt as **Non Performing Asset (NPA) as on 30.04.2026**. Hence, we hereby issue this notice to you under Section 13(2) of the subject Act calling upon you to discharge the entire liability of **Rs. 1,03,09,459.24** (Rupees One Crore Three Lakhs Nine Thousand Four Hundred Fifty Nine and Twenty Four Paise only) as on **04.05.2026** together with further interest and incidental expenses and costs within Sixty (60) days from the date of the notice, failing which we shall exercise all or any of the rights under Section 13(4) of the subject Act.

Further, you are hereby restrained from dealing with any of the Secured Assets mentioned in **Schedule B** in any manner whatsoever, without our prior consent. This is without prejudice to any other rights available to us under the subject Act and/or any other law in Force.

Your attention is invited to provisions of Sub-section (8) of Section 13 of the SARFAESI Act, in respect of time available, to redeem the Secured Assets.

The Demand Notice had also been issued to you by Registered Post with Ack at your last known address available in the Branch record.

SCHEDULE - B

-: DETAILS OF SECURITY ASSET :-

Immovable : All that G+1 Storied building constructed on the Danga / Bastu Land measuring 10.84 Decimals comprised in Dag No. 147, under Khatian No. 1088, Touzi No. 2007, lying and situated under Mouza - Hatnapara, J.L. No. 100, P.S.- Ashoknagar, within the local limits of Digra Mallickbari Gram Panchayat, District- North 24 Paraganas. **The said Property is butted and bounded by** : North - By Land of Subhash Kahar, South - By 10 feet wide Pucca Road, East - By Land of Nemai Ghosh, West - By Land of Mahadeb Sarkar

Name of the Title Holder : Shri Bubai Sadhukhan

Date : 05.05.2026
Place : Kolkata

Authorized Officer
Canara Bank

Internal

APPENDIX IV
[See Rule 8(1)]
POSSESSION NOTICE [SECTION 13(4)]
(For Immovable property)

Whereas the under signed being the Authorized Officer of the Canara Bank, Kolkata Dharmotolla Branch (19592) under Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act 54 of 2002) (hereinafter referred to as "the Act") and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a Demand Notice Dated 05/05/2026 calling upon the borrower M/s RADHAMADHAB TRADING CO,Prop: Shri. BUBAI SADHUKHAN to repay the amount mentioned in the notice being Rs. 1,03,09,459.24 (Rupees One Crore Three Lakh Nine Thousand Four Hundred Fifty-Nine and Twenty-Four Paisa Only) plus unapplied interest and incidental expenses and costs within 60 days from the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower/guarantor/mortgagor and public in general that the under signed has taken possession of the property described herein below in exercise of powers conferred on him /her under Section 13 (4) of the said Act, read with Rule 8 & 9 of the said Rule on this 21th day of July of the year 2026.

The borrower/guarantor/mortgagor in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Canara Bank, Kolkata Dharmotolla Branch (19592) for an amount of Rs. 1,03,09,459.24 (Rupees One Crore Three Lakh Nine Thousand Four Hundred Fifty-Nine and Twenty-Four Paisa Only) and interest thereon.

The borrower's attention is invited to the provisions of Section 13 (8) of the Act, in respect of time available, to redeem the secured assets.

Description of the Immovable Property

All that G+1 Storied building constructed on the Danga/Bastu land measuring 10.84 decimals comprised in Dag no 147, under Khatian no 1088, Touzi No 2007, lying and situated under Mouza-Hatnapara, J.L No-100, P.S-Ashoknagar, within the local limits of Digra Mallickbari Gram panchayat, District North 24 Paraganas.

The said property is butted and bounded by: -

North By land of Subhash Kahar

South-By 10 feet wide pucca road

East By land of Nemai Ghosh

West- By land of Mahadeb sarkar

Name of the Title Holder: Shri. Bubai Sadhukhan

कृते केनरा बैंक / For CANARA BANK

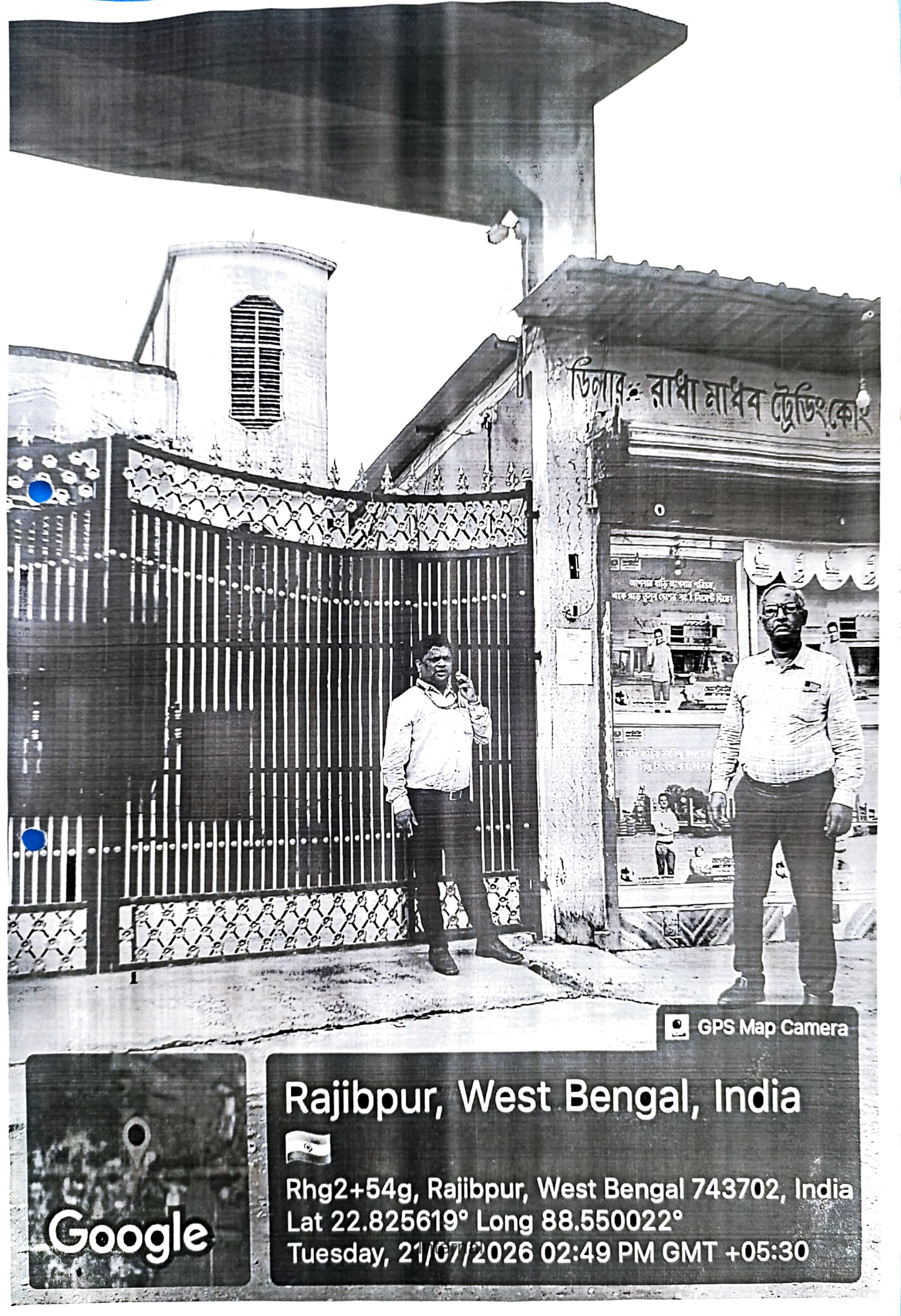
प्राधिकृत अधिकारी / Authorised Officer
क्षेत्रीय कार्यालय-१, कोलकाता-१६
Regional Office-1, Kolkata-16
AUTHORISED OFFICER
CANARA BANK

Date: 21.07.2026
Place: Kolkata
Canara Bank Kolkata Dharmotolla Branch

GPS Map Camera
Rajibpur, West Bengal, India
Rhg2+54g, Rajibpur, West Bengal 743702, India
Lat 22.825636° Long 88.550006°
Tuesday, 21/07/2026 02:48 PM GMT +05:30
Google
Internal


You Are Under
CCTV
Surveillance
City Computer
Mo 9836341149 / 8100308930
GPS Map Camera
Rajibpur, West Bengal, India
Rhg2+54g, Rajibpur, West Bengal 743702, India
Lat 22.825735° Long 88.549915°
Tuesday, 21/07/2026 02:51 PM GMT +05:30
Google


MP BIRLA CEMENT
PLUS
DEALER-
UNIQUE
STEEL
M:9830777090
You Are Under
CCTV
Surveillance
GPS Map Camera
Rajibpur, West Bengal, India
Rhg2+54g, Rajibpur, West Bengal 743702, India
Lat 22.825729° Long 88.549938°
Tuesday, 21/07/2026 02:51 PM GMT +05:30
Google


ডিলার - রাধা মাধব ট্রেডিং কোং
GPS Map Camera
Rajibpur, West Bengal, India
Rhg2+54g, Rajibpur, West Bengal 743702, India
Lat 22.825619° Long 88.550022°
Tuesday, 21/07/2026 02:49 PM GMT +05:30
Google