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

Ref:13(2)/SUMANDAS/LAKEGARDEN

Date:04.04.2026

To

Shri. SUMAN DAS
S/o SAILEN DAS
VILLLAGE-GAZIPUR
P.O.-KANGONBERIA
P.S.-BISHNUPUR
SOUTH 24 PARGANAS
WES BENGAL-700104

Shri. SAILEN DAS
S/o BAIDYA NATH DAS
VILLLAGE-GAZIPUR
P.O.-KANGONBERIA
P.S.-BISHNUPUR
SOUTH 24 PARGANAS
WES BENGAL-700104

Dear Sir,

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

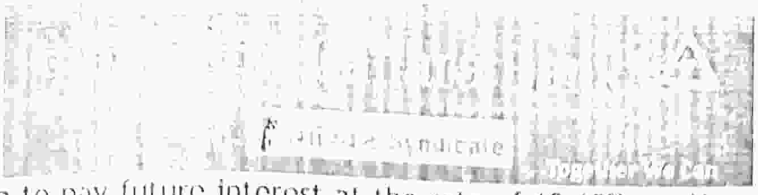
The undersigned being the Authorized Officer of Canara Bank, Kolkata Lake Garden[01415] branch(hereinafter referred to as "the secured creditor"), appointed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, (hereinafter referred as the "Act") do hereby issue this notice to you as under:

That Shri. SUMAN DAS & Shri. SAILEN DAS (hereinafter referred to as "the Borrower"[1]) 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 49,08,974.44 (Rupees Forty-Nine Lakh Eight Thousand Nine Hundred Seventy-Four and Forty-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/Guaranter 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 facility/ies 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 01.04.2026** 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 10.10% per Year together with all costs, charges, expenses and incidental expenses with respect to the proceedings undertaken by the secured creditor in recovering its dues.

Please take note of the fact that if you fail to repay to the secured creditor the aforesaid sum of Rs 49,08,974.44 (Rupees Forty-Nine Lakh Eight Thousand Nine Hundred Seventy-Four and Forty-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 अधिकारी / Authorised Officer
क्षेत्रीय कार्यालय-१, कोलकाता-१६
Regional Office-1, Kolkata-16



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	160000980133	HOUSING LOAN	30.07.2022	Rs 48,00,000/-
2	164002545620	CANARA HOME LOAN SECURE	10.08.2022	Rs 1,17,504/-

SCHEDULE -B

[Details of security assets[3]]

Sl No	Immovable	Name of Title holder
1	ALL THAT piece and parcel of Three Storied (G+II) residential Building with Tiles flooring measuring an area of about 3438 Sq. Ft. Covered area (viz Ground Floor 1020 Sq. Ft. + First Floor 1209 Sq. Ft.+ Second Floor 1209 Sq. Ft.) along with all easements right title interest of the property situated in Bastu land measuring about 5.29 Decimal out of 127 Decimal land comprised in R.S. & L.R. Dag No. 7327, vide R.S. Khatian No. 1124 of whose corresponding L.R. Khatian No. 10689, lying and situated at Mouza Nahazari, J.L. No. 14, Paragana Balia, Touzi No. 352, Resa No. 91, within the limits of Nahazari Gram Panchayet, under P.S. & A.D.S.R. office Bishnupur, Dist- south 24 Parganas, Pin-700104. Butted and bounded as per Deed: On the North: 16 Ft. Wide Common Passage. On the South: Part of R.S. & L.R. Dag No. 7327. On the East: Part of R.S. & L.R. Dag No. 7327. On the West: Part of R.S. & L.R. Dag No. 7327. Butted and bounded as per Actuals: On the North: 16 Ft. Wide Common Passage. On the South: Vacant land of ram Latif Naskar. On the East: Vacant Land of Nirmal Roy. On the West: House of Shyamal Das.	Shri. Suman Das

SCHEDULE - C

[Details of liability as on date]

SL NO	LOAN NO	NATURE OF LOAN/LIMIT	LIABILITY WITH INTEREST AS ON DATE 03.04.2026	RATE OF INTEREST
1	160000980133	HOUSING LOAN	Rs 48,03,570.44 + Interest from 02.04.2026	10.05%
2	164002545620	CANARA HOME LOAN SECURE	Rs 1,05,404.00 + Interest from 19.03.2026	10.10%