INDIAN BANK ZONAL OFFICE PLOT NO-377-378, BLOCK GD , SECTOR III, SALT LAKE KOLKATA-700106

Ref No: ZOP/SARFAESI/24-25/ 185

Date: 08/08/2024
Place: Kolkata

DEMAND NOTICE

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

From
Chief Manager &Authorized Officer
Indian Bank,ZO : Kolkata Central
To,

1. *Mousumi Haldar* *D/o, Bhisma Dev Halder,* *Address 1: Vill Uttar Kalikapur, PO Dakshin Barasat, PS Jaynagar, PIN 743372* *Address 2: FL-1/A, 1ST FLOOR,* SURYA APARTMENT, Holding no. 61/18 P.L. Chakraborty Road, Ward no.16, Mouza Rajpur,PS Sonarpur, Dist South 24 Parganas, Kolkata 700149	

Dear Sir/Madam,

Sub: Your LOAN ACCOUNT *Mousumi Haldar Home* Account no. 7592864374 with Indian Bank southern Avenue branch – Reg.

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You are an individual/proprietary concern/partnership firm/company. You are borrower now or at all material times. You are the mortgagor(s) having offered your asset as security to the loan accounts availed by you. At the request of the you, in the course of banking business, the following facilities were sanctioned and were availed by you.

Nature of facility:	*Limit*
***Home Loan*A/c no. 7592864374**	***Rs.33.60 Lakhs***

you have executed the following documents for each of the said facilities:

Nature of facility	Nature of document
***Home Loan*A/c no. 7592864374**	*1. Sanction Ticket dated 29/08/2023 for HBL &acknowledgment of Terms & conditions of the Sanction Tickets* *2. Demand Promissory Note dated 30/08/2023* *3 D32 Letter from party to Bank confirming the creation of Equiable mortgage dated 16.09.2023*
	4.D-128 Term Loan Agreement for home loan dated 30.08.2023

The repayment of the said loans is secured by mortgage/hypothecation of below mentioned property The repayment of the said loans are secured by mortgage/hypothecation of property(ies) at **SURYA APARTMENT, Holding no. 61/18 P.L. Chakraborty Road, Ward no.16, Mouza Rajpur,PS Sonarpur, Dist South 24 Parganas, Kolkata 700149** as given in the schedule hereunder belonging to you.

Despite repeated requests calling upon you to pay the amounts together with interest; all of you and each of you who are jointly and severally liable have failed and committed default in repaying the amount due. The loan account has been classified as Non- Performing Asset since 04/07/2024 in accordance with directions/guidelines relating to asset classifications issued by Reserve Bank of India.

Kolkata Central

इंडियन बैंक इलाहाबाद

Indian Bank ALLAHABAD

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* * * The outstanding dues payable by you as on 08.08.2024 is as under:

Account No	Book balance	Interest	Total
7592864374	Rs. 33,43,721 /-	Rs.1,43,791 /-	Rs. 34,87,512 /-
	Total		**Rs.** 34,87,512 /-

The term borrower under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 means any person who has been granted 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 the Bank. Therefore, all of you and each of you are hereby called upon to pay the amount due as on 08**/08/2024** is **Rs.34,87,512 /- (Rupees Thirty Four Lakhs Eighty Seven Thousand Five Hundred and Twelve Only)** together with interest from this date till date of payment within 60 days from the date of this notice issued under Sec.13(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 Sec 13 (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.

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 proceedings 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 your rights of redemption over the securities"

The Undersigned is a duly Authorized 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 is created are enumerated hereunder:

Mortgaged assets:- **CERSAI ASSET ID: 200075103104 : SECURITY INTEREST ID: 400073662878**

ALL THAT piece and parcel of Residential Flat being no. FL-1/A measuring more or less 1042 Sq. ft super built up area one the northern side of the first floor in "Surya Apartment" Registrated in Book-I volume no 1604-2023 Page from 354517 to 354549 being no 160411181 for the year 2023, TOGETHERWITH all easement rights, benefits and facilities of common passage and attached in the said premises.Property situated within the local limits of Rajpur Sonarpur Municipality.Being holding no 61/18 P.L.Chakraborty Road,ward no 16 in mouza – rajpur,JL No 55,Touzi No 251,R.S.Khatian No 2148, & 2448,comprised in R.S & LR.Dag No 462 under L.R.Khatian Nos 64 & 156,P.S.Sonarpur Kolkata 700149,District south 24 parganas within the ADSR of Sonarpur and DSP Alipore,ARA Kolkata.The flat has 4 (bedrooms) ,1 one drawing cum dining room , 1 kitchen,1 toilet,1wc,1 verandah and 1 balcony along with one open car parking on the ground floor measuring 130 sq ft.

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Land Boundary :

North : 3 ft wide common passage
South : 20 ft wide pannalal chakraborty road
East : 5 ft wide common passage
West : 19 ft wide Paschatya Para (Tobin Road)

Flat Boundary :

On the North : Open to sky ,
On the South : stair lobby & others flat,
On the East : open to sky,
On the West: open to sky

The property stands in the name of *Mousumi Haldar*

Yours faithfully,

कृते / For Indian Bank ALLAHABAD

Authorised Officer
Indian Bank

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

अंचल कार्यालय ZONAL OFFICE कलकाता मध्य Kolkata Central