आज़ादी का अमृत महोत्सव

इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

तारकेश्वर शाखा/Tarakeswar Branch
चोल पट्टी मोड/Chaul Patti More
डाकघर/Post Office- तारकेश्वर /Tarakeswar
पुलिस स्टेशन/Police Station- तारकेश्वर /Tarakeswar
जिला/District – हुगली/Hooghly
पश्चिम बंगाल / WEST BENGAL – 712410
Email:- tarakeshwar@indianbank.co.in

संदर्भ/Ref : BR/TARK/2026-27/158 | दिनांक/Date: 03.11.2026

To,
Zonal Manager
ZO Chinsurah

Sub: Recommendation of sanction of OTS proposal in NPA accounts:

Sl. No	Name of the Borrower	A/C NO	Book Balance	Compromise Sum Offered	Remarks
1	Ayup Ali Mondal	20676969078	85849.93	30000.00	The borrower is very poor. The unit is closed, No crop stock present. Stock is not available. No liquid security available at present .
2					
3					

In terms of CO: Recovery Department Circular No 22462 dated 01.04.2024, Point B.1 page no 54, OTS in Sub-standard NPA accounts to be considered by FGMCAC and above.

We have inquired and confirm that:

1. We have recommended for acceptance of above compromise proposals.
2. There is no fraud involved.
3. Officials recommending compromise proposal has not sanctioned the OTS proposal.
4. No guaranty coverage is present in this account.
5. All securities are liquidated before recommending this OTS proposal.
6. Property is demarked and there is no scope of sale and SARFAESI Act 2002.
7. No staff lapses/accountability found in this account.
8. Sanctioning authority while sanctioning/allowing above advances had exercised his power judiciously and adhered to the guidelines issued by the Bank in the matter of grant of advances and that normal term and conditions were stipulated.
9. There was no Laxity in the conduct and post disbursement & supervision of the advances.
10. There was no act of commission or omission on the part of staff leading to the debt proving irrecoverable.
11. All possible steps to recover the banks dues have been taken and there are no further prospects of recovering the debt and that the compromise is in the larger interest of the Bank.
12. If Compromise sum offered amount is less than RRA, it is well within the authority of FGMCAC/ZLCC/ZLSCC.
13. It is certified that the compromise settlements are in conformity with RBI guidelines as per Circular No. ADV - 286/2021-22 dated : 11.01.2022

In view of the above, OTS Proposals for the above mentioned accounts may be considered favorably.
This letter carries our recommendation.

Yours faithfully,

Branch Manager

इंडियन बैंक INDIAN BANK तारकेश्वर शाखा TARAKESWAR BR. इलाहाबाद Allahabad

(Compromise offer/ letter to be taken on business letter head of borrower)

Place : **Tarakeswar**
Date : 03-11-2026

To
The Branch Manager
Indian Bank
Branch **Tarakeswar**

Sir,

Re : Offer for One Time Settlement (OTS) of loan account
A/c: 6 20676969078
Ayup Ali Mondal

I/We have been your constituent and availing of various credit facilities from time to time and the limits vis-à-vis the outstanding stated as under:

Nature of Limits	**Amount of Limit**	**Outstanding (as on ....)**	Interest charged up to .....*
CC	Rs. 86000/-	Rs. 85849.93	-
OD	Rs.	Rs.	
TL	Rs.	Rs.	

Total Rs.

The above account became irregular and a sum of Rs. _____ is due as on (.....) and payable by me/us to the Bank, I/we hereby acknowledge correctness of the debit balance made therein and liable to pay further interest wef. Above mentioned date* @ _____ % p.a. with monthly rests, cost and charges, if any, there on.

That I am/We are desirous of settling the dues with the Bank by making payment of a sum of Rs. 30,000 (Rupees thirty thousand) towards full and final settlement. As a gesture of our bonafide, we deposit herewith an amount of Rs. ১৫,০০০/- by Cash/DD/Cheque **Cash** which may be treated as a down payment.

Pending finalization of the settlement, the aforesaid down payment amount may be held in a "No Lien Account" and the Bank is hereby authorized to adjust the same against our loan accounts upon approval of the above offer or any other amount that may be mutually agreed upon.

I am/We are agreeable to pay/deposit the balance compromise amount to the bank within ৯০ days as under:

Yours truly

(Signature of all the borrowers/guarantors/
legal heirs with seal, if any)