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PASCHIM MEDINIPUR ARMB
Opp Medinipur Central Bus Stand, Shahid Khudiram Bose Road, Burdge Town,
P.O. Medinipur, Dist. West Medinipur, W.B. – 721101

O/C

DEMAND NOTICE UNDER SECTION 13(2) OF THE ACT

Registered Post with A/D

Date: - 03.08.2026

To

Medinipur Nature Friend Organic Fertilizers Pvt Ltd **Regd Office: Vill & PO: Amlagora,** **PS Garbeta,** **Paschim Medinipur - 721121**	
Shree Joyanta Kumar Roy **S/o Benikinkar Roy** **Vill & PO Garbeta** **Paschim Medinipur - 721121**	**Sri Ashok Kumar Sarkar** **S/o Bandiram Sarkar** **Vill Radhanagar, Amlagora** **Paschim Medinipur - 721121**

Sub: Notice u/s 13(2) of Securitisation and Reconstruction of Financial Assetsand Enforcement of Security Interest Act, 2002 (hereinafter called 'Act ')

Dear Sir,

At your request, you have been granted by the Bank, through its **BO: Dhadika (106320)** from time to time, various credit facilities by way of financial assistance against various assets creating security interest in favour of the Bank. The relevant particulars of the said credit facilities and the security agreement(s)/document(s) executed by you are stated in Schedule 'A' and 'B' respectively excluding pledge of movables. You have availed the financial assistance with an undertaking for repayment of the said financial assistance in terms of the said agreement(s) / document(s).

2. You have also created mortgage by way of deposit of title deeds/ Registered mortgage creating security interest in favour of the Bank. The documents relating to such mortgage are also stated in Schedule 'B'.

3. The relevant particulars of the secured assets are specifically stated in Schedule 'C'.

4. You have also acknowledged subsistence of the liability in respect of the aforesaid credit facilities by executing confirmation of balances and revival letters and other documents from time to time. The operation of and conduct of the above said financial assistance/credit facilities have become irregular and the debt has been classified as Non-Performing Assets on **29.04.2024** in accordance with the directives/guidelines relating to assets classifications issued by the Reserve Bank of India consequent to

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the default committed by you in repayment of principal debt and interest thereon.

5. The said financial assistance is also secured by the **personal guarantee** of:
   a. Sri Jayanta Kumar Roy
   b. Sri Ashok Kumar Sarkar

6. Therefore, the Bank hereby calls upon you u/s **13(2)** of the said Act by issuing this notice to discharge in full your liabilities stated hereunder to the Bank within **60 days** from the date of this notice. Your outstanding liabilities (in aggregate) due and owing to the Banks is the sum of **Rs 2,39,89,822.48 (Rupees Two Crore Thirty-nine lacs Eighty-nine thousand Eight Hundred twenty-two and Paise Forty-eight only)** as on **29.04.2024, (With interest upto 31.03.2024) plus further interest & charges w.e.f. 01.04.2024.**. You are also liable to pay future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges, etc.

7. If you fail to repay the Bank the aforesaid sum of **Rs 2,39,89,822.48 (Rupees Two Crore Thirty-nine lacs Eighty-nine thousand Eight Hundred twenty-two and Paise Forty-eight only)** with further interest and incidental expenses, costs as stated above in terms of this notice u/s 13(2) of the Act, the Bank will exercise all or any of the rights detailed under subsection (4) of Section 13 and under other applicable provisions of the said Act.

8. You are also put on notice that in terms of sub-Section 13 of Section 13 you shall not transfer by sale, lease or otherwise the said secured assets detailed in Schedule 'C' of this notice without obtaining the written consent of the Bank.

9. ***We invite your attention to the provisions of sub-section (8) of Section 13 of the SARFAESI Act which speaks about the time available to the borrower/guarantor to redeem the secured assets.***

10. The Bank reserves its rights to call upon you to repay the liabilities that may arise under the outstanding Bills Discounted, Bank Guarantees and Letter of Credit issued and established on your behalf as well as other contingent liabilities.

11. This notice is without prejudice to the Bank's right to initiate such other actions or legal proceedings as it deems necessary under any other applicable provisions of Law.

Yours faithfully,

For PUNJAB NATIONAL BANK

For Punjab National Bank
(Chief Manager)
AUTHORISED OFFICER
Paschim Medinipur

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SCHEDULE 'A'

Name of Borrower: 1) Mr. Medinipur Nature Friend Organic Fertilizers Pvt Ltd

Director: 1. Jayanta Kumar Roy

2. Ashok Kumar Sarkar

S. No.	Nature of Facility	Balance outstanding as on 29.04.2024 (With interest upto 31.03.2024) plus further interest & charges w.e.f. 01.04.2024.	Un applied interest	Penal Interest (Simple)	Cost/ Charges incurred by Bank	Total Gross Out standing
1.	CC-CCOTH-1063250020077	Rs 2,23,10,249.00	0.00	0.00	0.00	Rs 2,23,10,249.00
2.	TL-TLEGL-106320EG00000037	Rs 12,26,140.00	0.00	0.00	0.00	Rs 12,26,140.00
3.	TL-TLGCL-1063306514514	Rs 4,53,433.48	0.00	0.00	0.00	Rs 4,53,433.48
	Total Amount	Rs 2,39,89,822.48 as on 29.04.2024 (With interest upto 31.03.2024) plus further interest & charges w.e.f. 01.04.2024.				

SCHEDULE 'B'

List of Documents (Details of Security Documents including all supplementary documents & Documents evidencing creation of mortgage)

S. No.	Name of the Document	Nature of Security	Date of Execution	Amount Secured (Rs.)
1.	Mortgage by deposit of title deeds	Equitable Mortgage	04.09.2020	Rs. 246,50,000
2.	Confirming Letter regarding deposit of title deeds	Equitable Mortgage	04.09.2020	Rs. 246,50,000

PUNJAB NATIONAL BANK ARMB, Paschim Medinipur

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SCHEDULE 'C'

Part - II

(Equitable Mortgage of Immovable properties)

1. **Equitable mortgage of land and building situated at Dist: Paschim Medinipur, PS: Garbeta, Mouza Amlagora, JL No 482 LR Kh No 1096 & 28/14, LR Plot No 1572, measuring area 66 Dec, standing in the of Sri Jayanta Kumar Roy & Sri Ashok Kr Sarkar vide Deed No I 865 & I 866 dated 29.03.2012**
   Boundary:
   North: Property of Nirmalandu Mondal
   South: Property of Robin Sukai
   East: Property of Bijli Sarkar
   West: Nemai Hees and Biswajit Kar

2. **Equitable mortgage of land & Building situated at Dist Paschim Medinipur, PS Garbeta, Mouza Amlagora, JL No 482, LR Kh No 28/14, LR Plot No 1573, Measuring Area 94**
   Boundary:
   North: Property of Nirmalandu Mondal
   South: Property of Robin Sukai
   East: Property of Bijli Sarkar
   West: Nimai Hees and Biswajit Kar

Date: 03.08.2026

Place: MIDNAPUR

Yours faithfully,
For PUNJAB NATIONAL BANK

प्राधिकृत अधिकारी / Authorised Officer
For Punjab National Bank
A.R.M.B, Paschim Medinipur
(Chief Manager)
AUTHORISED OFFICER