सेन्ट्रल बैंक ऑफ़ इंडिया Central Bank of India

MADHYAMGRAM BRANCH

REGISTERD WITH AD

Date – 04.10.2025

TO,

Mr. SUBHA DEEP BANIK
225, SUBHAS ROAD
PO-HABRA , DIST- 24PGS (N)
WEST BENGAL 743263

Sub: Demand Notice under Section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002 to the borrower/s.

The undersigned holding the post of Chief Manager in his capacity of the Authorised Officer of Central Bank of India under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest , 2002 (hereinafter called the 'SARFAESI Act', for the sake of brevity) hereby issues this notice to you as follows:

You are aware that at your request, you have been granted by Central Bank of India (hereinafter called 'Bank', through its **Madhyamgram Branch**, financial assistance as detailed columns 2 to 3 of Schedule A hereto.

The said financial assistance was sanctioned , inter alia, against security interest created in favour of Bank by executing, inter alia, security documents in the manner as detailed/mentioned in **Schedule 'B'** along with details of property.

That you did not operate the account and did not repay the dues of bank as per the terms of sanction and consequently, your account was classified as non-performing asset w.e.f. **18.09.2025** in accordance with the applicable guidelines issued by Reserve Bank of India from time to time. In spite of repeated requests by Bank, you have failed to repay the dues of bank.

The facility wise details of the amount due from you are mentioned in columns 4 to 9 of schedule A hereto Schedule A hereto. The total amount due against you being the sum total of all the amounts due under various financial facilities, as detailed in columns 4 to 9 of schedule A hereto, comes to **Rs. 16,73,965.32 (Rupees Sixteen Lakhs Seventy Three Thousand Nine Hundred Sixty Five and Thirty Two Paisa only)** and you have defaulted in repayment of the entire said amount.

Therefore, you are hereby called upon under Section 13(2) of SARFAESI Act, to discharge your liabilities in full by paying the entire amount due being Rs. 16,73,965.32 (Rupees Sixteen Lakhs Seventy Three Thousand Nine Hundred Sixty Five and Thirty Two Paisa only) with further interest at the applicable rate/s of interest mentioned in the Schedule A from the date of notice , i.e. 04.10.2025 till the date of full and final payment along with incidental expenses , charges and costs recoverable from you as per terms of contract and/or as per law , within sixty days from the date of this notice.

If you fail to repay to the Bank the total dues which you have been called upon to pay hereinabove the Bank will exercise all or any of the rights available to it under the provisions of the SARFAESI Act read with the Rules framed thereunder.

You are also put on notice that in terms of Section 13(13), you are legally bound not to transfer the secured assets detailed in Schedule 'B', by way of sale, or otherwise, without obtaining prior written consent of the bank.

Your attention is also drawn to Section 29 of SARFAESI Act which provides that any contravention of provisions of this SARFAESI Act amounts to an offence punishable with imprisonment up to one year or

fine or both. This notice of demand is issued without prejudice to and shall not be construed as waiver of any other rights or remedies which the bank has already exercised and/ or may exercise, including any legal action for recovery of the said dues and also for further demands for the sum that may be found /fall due and payable by you to us.

Your attention is drawn to the provisions of Section 13(8) of the SARFAESI Act, 2002 in respect of time available to you to redeem the secured assets.

(Authorised Officer)

सेन्ट्रल बैंक ऑफ इंडिया
For CENTRAL BANK OF INDIA
क्षेत्रीय कार्यालय, (उत्तर) कोलकाता
Regional Office, (North) Kolkata
Date & Authorised Officer

Schedule-'A'

Details of financial facilities sanctioned and availed and the details of the amount due

1	2	3	4	5	6	7	8	9
Account No.	Type of financial facility sanctioned and availed	Amount of the financial facility sanctioned	Total amount of ledger balance outstanding on the date of notice	The date upto which the interest has been charged in the ledger	Amount of interest EXCLUDING PENAL INTEREST, if any, from the date the interest was last charged in the ledger to the date of notice, i.e. **04.10.2025**	Amount of penal interest charged without compounding from the date the penal interest was last charged up to date of notice	Incidental expenses , charges and costs if any as per law/ terms of sanction	Total amount due up to the date of noticed
5202798082	Cent Home Float upto 25 L	Rs. 15,80,000.00	Rs. 16,29,579.32	31.05.2025	Rs 44,386.00	Rs. 82.00	-	Rs. 16,73,965.32

Schedule-'B'

(Details of Security Documents executed by the borrower)

Sl	Name of Document
1	Equitable Mortgage by way of deposit of title deed

Schedule-'C'

(Detailed description of the secured asset/ Mortgaged Property/ Hypothecated Goods)

All that one self contained residential tiles flooring without Lift Facility flat being No. M13 on Third floor (north-west side) measuring super built up area of 765 sq ft. Consisting of 2 bedrooms, 1 dining, 1 kitchen, 1 toilet and 1 verandah in the G+3 storied Building known as "SUSHIL BHABAN" situated at L.O.P. No.22 in Moza- Pansila , J.L. No. 6, Dag No. C.S.200(P) & 283(P) , L.R. Dag No.552, L.R Khatian No.1125 & 1316, Holding no. 28, Pansila Govt. Colony, Ward No. 19, Under Panihati Municipality, P.S. khardah, District North 24 parganas, kolkata-700112.

सेन्ट्रल बैंक ऑफ़ इंडिया Central Bank of India

MADHYAMGRAM BRANCH

Registered owner Sri. Subha Deep Banik, Title Deed No. I-190302748 for the year 2022. Sub Register Office A.R.A-III Kolkata, West Bangal.

The property is butted and bounded by :

ON THE NORTH :-By L.O.P No. 9, Property of Raj Kumar Chakraborty;
ON THE SOUTH :- By 14 feet wide Panshila Govt. colony Road;
ON THE EAST :- By L.O.P. No. 21, Property of Upendra Nath Majumder;
ON THE WEST :- By L.O.P. No.23, Property of Usha Rani Dutta;

Boundary of Flat:
North : -Open to Sky
South :- Others, Flat
East :- Staircase
West :- Open to Sky

(Authorised Officer)

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CENTRAL BANK OF INDIA
क्षेत्रीय कार्यालय, (उत्तर), कोलकाता
Regional Office, (North) Kolkata
प्राधिकृत अधिकारी / Authorised Officer

Enclosed: Statement of Account