REGISTERD WITH AD

Date – 10.12.2025

To
Ms. Sahida Bibi
Legal Heir of Late MOHD RAFIQUE
Flat No 1-C
1ST FLOOR, UDAYAN APARTMENT
1440- SHKB SARANI
WARD NO 18
KOKATA 700074

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 **Ghughudanga 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 a non performing asset w.e.f. **30.06.2021** 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. 23,51,545.18 (Rupees Twenty Three lakhs Fifty One Thousand Five Hundred Forty Five and Eighteen 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. 23,51,545.18 (Rupees Twenty Three lakhs Fifty One Thousand Five Hundred Forty Five and Eighteen Paisa only) with further interest at the applicable rate/s of interest mentioned in the Schedule A from the date of notice , i.e. 10.12.2025 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.

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

(Authorised Officer)

प्राधिकृत अधिकारी / 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 financiai 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 ledge to the date of notice, i.e. **10.12.2025**	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
3980132019	Cent Home Float upto 25 L	Rs.12,50,000.00	Rs.11,62,604.18	28.02.2021	Rs. 5,82,706.00	Rs. 227.00	Rs.0.00	Rs.17,45,310.18
4005176731	OD Top UP Facility Cent Home	Rs.3,50,000.00	Rs.3,44,968.07	28.02.2021	Rs. 2,61,267.00	Rs. 37,966.00	Rs.0.00	Rs.6.06,235.00

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 Flat on the First Floor, Middle Portion, being Flat No. 1C of the "UDAYAN APRATMENT" consisting of Two Bed Rooms, One Dining cum Drawing, One Kitchen, Two Toilets and One Balcony, measuring super built up area 605 (Six Hundred Five) square feet more or less with Marble Flooring and Lift facility together with all doors, windows, fixtures and fittings in sanitary and electricals point with undivided proportionate share or interest in the land and in the common service areas of the said premises along with all easement rights lying and situated under Mouza- Kalidaha, J.L No 23, R. S No 16. Touzi No. 1298/2833, Comprised on C.S/ R.S Khatian Nos 268 &269, C.S/ R.S Dag nos. 1606, 1607 & 1608,

कृते सेन्ट्रल बैंक ऑफ इंडिया

सेन्ट्रल बैंक ऑफ़ इंडिया Central Bank of India

GHUGHUDANGA BRANCH

Holding No 1440, S.H.K.B Sarani P.S - Dumdum within jurisdiction of Dum Dum Police Station , within local limits of South Dum Dum Municipality, under Ward No 18, Kolkata – 700074.

Registered owner MOHD RAFIQUE, Gift Deed No. I-970 for the year 2017.

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

प्राधिकृत अधिकारी / Authorised Officer

(Authorised Officer)

Enclosed: Statement of Account