

**RAMNAGAR BRANCH, VILL & PO RAMNAGAR, DIST.- PURBA MEDINIPUR, WEST BENGAL, PIN 721 441**

**DEMAND NOTICE [SECTION 13(2)] TO BORROWER/GUARANTOR/MORTGAGOR**

**Ref: RO: HWH: REC: SARF: RAMNAGAR: 655:2025-26**

**Date: 26.11.2025**

To,

- i. KABITA BHANDAR (PROPREITORSHIP CONCERN)**  
PROP KABITA MAITY,  
DAKSHIN KANPUR, PO BALISAI  
PS RAMNAGAR, DIST PURBA MEDINIPUR,  
WEST BENGAL – 721423.
- ii. KABITA MAITI ( PROPREITOR & MORTGAGOR)**  
W/O DUHKHAHARAN MAITI,  
VILL KANPUR PO NARKULI  
PS RAMNAGAR DIST PURBA MEDINIPUR  
DIST PURBA MEDINIPUR,  
WEST BENGAL – 721441.
- iii. DUHKHAHARAN MAITY (GUARANTOR)**  
VILL SOUTH KANPUR  
PO NARKULI, DIST PURBA MEDNIPUR  
WEST BENGAL – 721423.

Dear Sir,

**Sub: Notice issued under Section 13(2) of the Securitization & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002.**

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The undersigned being the Authorized Officer of Canara Bank, **Ramnagar branch**(hereinafter referred to as “**the secured creditor**”), appointed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, (hereinafter referred as the “**Act**”) do hereby issue this notice to you as under:

That **Kabita Bhandar prop. Kabita Maiti** (hereinafter referred to as “**the Borrower**”) & has availed credit facility / facilities stated in the **Schedule A** hereunder and has entered into the security agreement/s in favour of the secured creditor. While availing the said financial assistance, you have expressly undertaken to repay the loan amount/s in accordance with the terms and conditions of the above mentioned agreements.

That **Sri. Dukhaharan Maity** (hereinafter referred to as “**the Guarantor**”) has guaranteed the payment on demand of all moneys and discharge all obligations and liabilities owing or incurred

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Provided that the right to transfer by way of lease, assignment or sale shall be exercised only where the substantial part of the business of the Borrower is held as security for the debt;

Provided further that where the management of whole of the business or part of the business is severable, the secured creditor shall take over the management of such business of the borrower which is relatable to the security for the debt;

and under other applicable provisions of the said Act.

Your attention is invited to provisions of sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

You are also put on notice that **in terms of section 13(13) the Borrower/Guarantor shall not transfer by way of sale, lease or otherwise the said secured assets detailed in Schedule B hereunder without obtaining written consent of the secured creditor.** It is further brought to your notice that any contravention of this statutory injunction/ restraint, as provided under the said Act, is an offence and if for any reason, the secured assets are sold or leased out in the ordinary course of business, the sale proceeds or income realized shall be deposited with the secured creditor. In this regard you shall have to render proper accounts of such realization / income.

This notice of Demand is without prejudice to and shall not be construed as waiver of any other rights or remedies which the secured creditor may have including further demands for the sums found due and payable by you.

This is without prejudice to any other rights available to the secured creditor under the Act and/or any other law in force.

Please comply with the demand under this notice and avoid all unpleasantness. In case of Non-compliance, further needful action will be resorted to, holding you liable for all costs and consequence.

Thanking you

Yours faithfully,

**RAMESH PRASAD**  
**AUTHORIZED OFFICER**

**SCHEDULE – A**

| SL NO | Loan No        | Nature of Loan/Limit | Date of sanction                                                      | Amount          |
|-------|----------------|----------------------|-----------------------------------------------------------------------|-----------------|
| 1.    | 95531400001712 | MSME OD OCC          | Last renewal<br>22.11.2024;<br>Original Sanction<br>date : 09.11.2020 | Rs. 6,50,000.00 |

**SCHEDULE – B**

| SL NO | Movable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Name of Title holder |
|-------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|
|       | NA                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                      |
|       | <b>Immovable</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                      |
| 1     | <p>All that part and parcel of property situated at District – Purba Medinipur, ADSR &amp; P.S.– Ramnagar, Mouza – Kanpur, L.R. Khatian No. 2336, J.L. No. 118, R.S &amp; L.R Plot No 2243, total land = 7.20 decimal, nature = Bastu as per conversion case no CN/2020/1130/45 dt 31.07.2020, at the North West Side with 300 Sq Ft House, in the name of Sri Kabita Maity as per Gift Deed No 6109 of 2019.</p> <p><b><u>The property is Bounded &amp; Butted by :</u></b><br/>                     On the North – Village Panchayet Road<br/>                     On the South - property of Chintaharan Maity<br/>                     On the East – Property of Chintaharan Maity<br/>                     On the West – Property of Pulin Behari Maity</p> <p><b>CERSAI ID - 400050671357</b></p> | Sri Kabita Maiti     |

**SCHEDULE – C**

| SL NO        | Loan No        | Nature of Loan/Limit | LIABILITY WITH INTEREST AS ON DATE | RATE OF INTEREST (With penalty) |
|--------------|----------------|----------------------|------------------------------------|---------------------------------|
| 1.           | 95531400001712 | MSME OD OCC          | Rs 6,70,705.62                     | 12.50%                          |
| <b>TOTAL</b> |                |                      | <b>Rs 6,70,705.62</b>              |                                 |