



NOTICE TO BORROWER/GUARANTOR/MORTGAGOR (UNDER SUB-SECTION (2) OF SECTION 13 OF THE SARFAESI ACT, 2002)

Dt.: 16/03/2026

To,

1. **Mrs. Jhuma Ray**
W/O-Nirmal Kumar Ray
Vill Khudkuri, PO Shankari
Burdwan-713424

(Borrower)

2. **Mr. Nirmal Kumar Ray**
S/o Ratan Moni Roy
Vill Khudkuri, PO Shankari
Burdwan-713424

(Co-Borrower)

Madam/Sir,

Re: Credit facilities with our Barjora Branch

1. We refer to our letter no. dated **01.11.2022 (HL) and 02.02.2023 (Top Up)** conveying sanction of various credit facilities and the terms of sanction. Pursuant to the above sanction you have availed and started utilizing the credit facilities after providing security for the same, as hereinafter stated. The present outstanding in various loan/credit facility account and the security interest created for such liability are as under:

Nature and type of facility	Limit	Rates of Interest	O/s as on 12.03.2026 (inclusive of interest Up to 12.03.2026)	Brief description of securities
Home Loan (a/c no.67730 6000007 98)	Rs 30,43,400/-	8.10%	Rs.32,12,220.36/- as on 12.03.2026+ further interest and other charges w.e.f 13.03.2026	Equitable Mortgage of property in the name of land having an area of 04 decimal of Mrs. Jhuma Ray and Mr. Nirmal Kumar Ray vide deed no. 6579/2020 situated at Mouza: Nari, JL no. 70 vide R.S. Plot no. Previous 401 & 401/3912 corresponding to LR Plot no. 700 within the ambit of Burdwan District - Purba Burdwan, Bounded by.
Top Up Loan (a/c no.67730 6000008 49)	Rs 10,00,000/-	8.80%	Rs.9,74,416.71/- as on 12.03.2026 + further interest and other charges w.e.f 13.03.2026	On the North - House of Ajit Kumar Singha On the South - House of Piyali Roy On the East - 10ft wide Pucca Road On the West -House of Ajindra Narayan Roy CERSAI Id: 400081895545 & 400081895570



बैंक ऑफ बड़ौदा Bank of Baroda



Total	Rs. 40,43,400/-		Rs.41,86,637.37 (Rupees Forty-One Lakhs Eighty-Six Thousand Sixty-three and paisa thirty-seven Only) as on 12.03.2026 plus further interest & other charges w.e.f. 13.03.2026
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- The outstanding stated above include further drawings and interest up to 12.03.2026. Other charges debited to the account are Rs.....NA....
- As you are aware, you have committed defaults in payment of interest on above loans/outstanding for the month ended January 2026.
- Consequent upon the defaults committed by you, your loan account has been classified as non-performing asset on **10-03-2026** in accordance with the Reserve Bank of India directives and guidelines. In spite of our repeated requests and demands you have not repaid the overdue loans including interest thereon.
- Having regard to your inability to meet your liabilities in respect of the credit facilities duly secured by various securities mentioned in para 1 above, and classification of your account as a non-performing asset, we hereby give you notice under sub-section (2) of section 13 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and call upon you to pay in full and discharge your liabilities to the Bank aggregating **Rs.41,86,637.07 (Rupees Forty One Lakhs Eighty-Six Thousand Sixty-three and paisa thirty-seven Only) as on 12.03.2026 plus further interest & other charges w.e.f. 13.03.2026** as stated in para 1 above, within 60 days from the date of this notice. We further give you notice that failing to make payment of the above amount with interest till the date of payment, we shall be free to exercise all or any of the rights under sub-section (4) of section 13 of the said Act, which please note.
- Please note that interest will continue to accrue at the rates specified in para-1 above for each credit facility until payment in full.
- We invite your attention to sub-section 13 of the said Act in terms of which you are barred from transferring any of the secured assets referred to in para 1 above by way of sale, lease or otherwise (other than in the ordinary course of business), without obtaining our prior written consent. We may add that non-compliance with the above provision contained in section 13(13) of the said Act, is an offense punishable under section 29 of the Act.
- We further invite your attention to sub section (8) of section 13 of the said Act in terms of which you may redeem the secured assets, if the amount of dues together with all costs, charges and expenses incurred by the Bank is tendered by you, at any time before the date of publication of notice for public auction/inviting quotations/tender /private treaty. Please note that after publication of the notice as above, your right to redeem the secured assets will not be available.
- Please note that this demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which we may have, including without limitation, the right to make further demands in-respect of sums owing to us.

Yours faithfully,

Authorised Officer
Bank of Baroda

बैंक ऑफ बड़ौदा
FOR BANK OF BARODA
[Signature]
Authorised Officer