



यूको बैंक

सम्मान आपके विश्वास का



UCO BANK

Honours Your Trust



Through Registered Post with Acknowledgement Due

Date : 19-08-2024

To,

ANTONYAMMAL V
W/O VENKATESAN,
PLOT NO 45 PON NAGAR,
ELUVANDAN VIL, VANIYANGUDI
SIVAGANGA-630561
8110068946

VENKATESAN K
S/O KARUPPAN K, PLOT NO 45
PLOT NO 45 PON NAGAR,
ELUVANDAN VIL, VANIYANGUDI
SIVAGANGA-630561
9843608859

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

Dear Sir/Madam,

The undersigned, being the Authorised Officer of UCO Bank under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, do hereby issue you the following notice:

At your request you have been granted by UCO Bank, through its Sivagangai branch 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)/documents 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)/documents.

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

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

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 and conduct of the above said financial assistance/credit facilities have become irregular and the debt has been classified as non-performing assets on 29-07-2024 in accordance with the directives/guidelines relating to asset classifications issued by the Reserve Bank of India consequent to the default committed by you in repayment of principal debt and interest thereon.



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Despite repeated requests, you have failed and neglected to repay the said dues/outstanding liabilities. 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 Bank is in the sum of Rs. 20,37,723.94 (Rupees Twenty Lakhs Thirty Seven Thousand Seven Hundred and Twenty Three and paisa Ninety Four Only) as on 30-06-2024 (inclusive of interest up to 29-06-2024). You are also liable to pay future interest at the contractual rate together with incidental expenses, costs, charges etc.

If you fail to repay to the Bank the aforesaid sum Rs. 20,37,723.94 (Rupees Twenty Lakhs Thirty Seven Thousand Seven Hundred and Twenty Three and paisa Ninety Four Only) as on 30-06-2024 (inclusive of interest up to 29-06-2024) 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 Sub-Section (4) of Section 13 and under other applicable provisions of the said Act.

You are also put on notice that in terms of Sub Section 13 of Section 13 you should not transfer by Sale, lease or otherwise the said secured assets detailed in Schedule "C" of this notice, without obtaining written consent of the Bank.

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.

Your kind attention is invited to provisions of sub-section (8) of Section 13 of the SARFAESI Act where under you can tender the entire amount of outstanding dues together with all costs, charges and expenses incurred by the secured creditor only till the date of publication of the notice for sale of the secured asset(s) by public auction (including e-auction), by inviting quotations, tender from public or by private treaty. Please also note that if the entire amount of outstanding dues together with costs, charges and expenses incurred by the secured creditor is not deposited before the publication of the sale notice for sale of the secured asset by public auction (including e-auction), by inviting quotations, tender from public or by private treaty, you may not be entitled to redeem the secured asset(s).

The notice is issued 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,
 कृते यूको बैंक for UCO BANK
(AUTHORISED OFFICER)
अधिकृत अधिकारी Authorised Officer



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SCHEDULE 'A'

Sl No.	Nature of facility	B/o as on 30-06-2024(interest charged up to 29-06-2024)
a)	Term Loan(s)	Rs. 20,37,723.94 (Rupees Twenty Lakhs Thirty Seven Thousand Seven Hundred and Twenty Three and paisa Ninety Four Only) as on 30-06-2024 (inclusive of interest up to 29-06-2024)
	Aggregate Outstanding	Rs. 20,37,723.94 (Rupees Twenty Lakhs Thirty Seven Thousand Seven Hundred and Twenty Three and paisa Ninety Four Only) as on 30-06-2024 (inclusive of interest up to 29-06-2024)

SCHEDULE 'B'

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

Sl No.	Name of the Document	Nature of Security	Date of Execution	Amount Secured (Rs)
1.	Demand Promissory Note	A2	10-02-2015	17,00,000/-
2.	Term Loan Agreement-	AHL 6	10-02-2015	17,00,000/-
4.	Letter of Waiver of Presentment	A47	10-02-2015	17,00,000/-
5.	Demand Promissory Note	AHL 7	10-02-2015	17,00,000/-
6.	Memorandum of Entry	Residential property	07-02-2015	17,00,000/-
7.	Memorandum of Deposit of Title deeds	Residential property	10-02-2015	17,00,000/-

SCHEDULE 'C'

PART - I

(Please mention all the hypothecated assets, viz. Current Assets including Stocks, Book Debts, Receivables, Consumable Stores & Spares and Hypothecated Movable Plant & Machinery, etc. mentioned in the documents)-

NIL



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PART – II

(Particulars of the immovable properties mortgaged to the Bank as stated in the documents having reference to the mortgage documents/deeds)

DESCRIPTION OF PROPERTY /IES: -

Residential land & building property In Sivaganga Registration District

In Sivaganga No.2, Joint Sub-District In Sivaganga Taluk

In Paiyur Pillaivayal Group

In Yenapuram Hamlet In Eluvandan Village In Survey No.278/3B-Part

Now sub-divided as Survey Nos.278/3B3 and 278/3B 1-Part

Extent:- 2795 Sq. feet

Plot No.45

Four Boundaries:-

North : Plot No.52;

South : Plot No.46 and 20 feet wide East-West Road;

East : 30 feet wide North-South Road;

West : Plot No.40.

Measurements:-

East-West on the Northern side 73 feet

East-West on the Southern side 65 feet

North-South on the Eastern side 41 feet

North-South on the Western side 40 feet

Total Area 2795 Sq. feet

11/2/24, 1:42 PM

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Track Consignment

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* Indicates a required field.

* Consignment Number

RT528876184IN

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Booked At	Booked On	Destination Pincode	Tariff	Article Type	Delivery Location	Delivery Confirmed On
Sivaganga North SO	22/08/2024 13:49:41	630562	35.40	Registered Letter	Sivaganga HO	24/06/2024 12:38:40

Event Details For : RT528876184IN

Current Status : Item Delivered(Addressee)

Date	Time	Office	Event
24/08/2024	12:38:40	Koothandam BO	Item Delivered(Addressee)
24/08/2024	10:04:48	Sivaganga Collectorate SO	Item Bagged
24/08/2024	10:04:46	Sivaganga Collectorate SO	Dispatched to BO
24/08/2024	10:04:48	Sivaganga Collectorate SO	Item Dispatched
24/08/2024	09:22:14	Sivaganga Collectorate SO	Item Received
24/08/2024	06:23:37	Karaikudi Sorting MIX	Item Dispatched
24/08/2024	00:04:37	Karaikudi Sorting MIX	Item Bagged
23/08/2024	23:21:33	Karaikudi Sorting MIX	Item Received
23/08/2024	19:49:02	Sivaganga HO	Item Dispatched
23/08/2024	18:13:51	Sivaganga HO	Item Bagged
23/08/2024	15:49:58	Sivaganga HO	Item Redirected to Sivaganga Collectorate SO Insufficient Address
23/08/2024	09:23:54	Sivaganga HO	Item Received
23/08/2024	06:44:32	Karaikudi Sorting MIX	Item Dispatched
23/08/2024	00:50:15	Karaikudi Sorting MIX	Item Bagged
22/08/2024	20:38:09	Karaikudi Sorting MIX	Item Received
22/08/2024	16:25:01	Sivaganga North SO	Item Dispatched
22/08/2024	16:14:50	Sivaganga North SO	Item Bagged
22/08/2024	13:49:41	Sivaganga North SO	Item Booked

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11/2/24, 1:50 PM

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* Indicates a required field.

* Consignment Number

RT528876175IN

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Booked At	Booked On	Destination Pincode	Tariff	Article Type	Delivery Location	Delivery Confirmed On
Sivaganga North SO	22/08/2024 13:49:41	630562	35.40	Registered Letter	Sivaganga HO	24/08/2024 12:38:29

Event Details For : RT528876175IN

Current Status : Item Delivered(Addressee)

Date	Time	Office	Event
24/08/2024	12:38:29	Koothandam BO	Item Delivered(Addressee)
24/08/2024	10:04:48	Sivaganga Collectorate SO	Item Bagged
24/08/2024	10:04:48	Sivaganga Collectorate SO	Dispatched to BO
24/08/2024	10:04:48	Sivaganga Collectorate SO	Item Dispatched
24/08/2024	09:22:14	Sivaganga Collectorate SO	Item Received
24/08/2024	06:23:37	Karaikudi Sorting MIX	Item Dispatched
24/08/2024	00:04:37	Karaikudi Sorting MIX	Item Bagged
23/08/2024	23:21:33	Karaikudi Sorting MIX	Item Received
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23/08/2024	18:13:51	Sivaganga HO	Item Bagged
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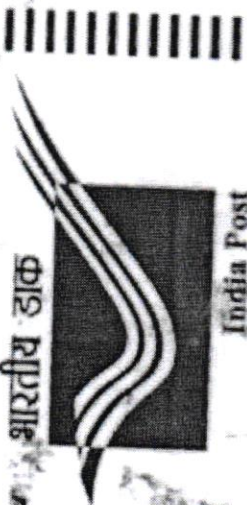
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ON POSTAL SERVICE

भारतीय डाक



India Post

Sender's address

UCO BANK

6/73, V.O.C. Street

SIVAGANGAI - 630 561.

PIN

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Please do not write or print below this line

Space for Bar Code Printing

ORDER No : GEMC - 511687705922683/dtd.08.10.2021/55,000 Pads/Raja Offset, Tvl.

Name - Stamp of Office of Posting

आर.पी. 54
R.P.-54

भारतीय डाक विभाग
DEPARTMENT OF POSTS, INDIA
प्राप्ति स्वीकृति / ACKNOWLEDGEMENT

*अनावश्यक को काट दिया जाए
*Strike out if not relevant

रजिस्ट्री-पत्र / पार्सल प्राप्त हुआ

Received Registered Letter/Parcel

क्रमांक/No.

तारीख/Dated

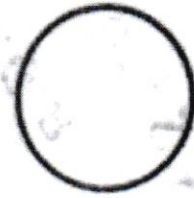
का/of

*बीमे का मूल्य रुपयों में

*Insured for Rupees

पाने वाले

Addressed to



को/On 45, K Plot Pan Nagar

वितरण डाकघर की तारीख-मोहर

Date Stamp of Office of delivery

V. Anand Chahal
हस्ताक्षर और नाम/Signature and Name

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POSTAL SERVICE

Sender's address

UCO BANK
673, V.O.C. Street
GIRIDANGAL-630 661

PIN

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Name - Stamp of Office of Posting

Space for Bar Code Printing

PSD Madurai/GEMC: 511687783896498/dtd 11-Oct-2023/39.000/Raja Offset, TVI

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आर.पी. 54
R.P. 54

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भारतीय डाक विभाग
DEPARTMENT OF POSTS, INDIA
प्राप्ति स्वीकृति / ACKNOWLEDGEMENT

रजिस्ट्री-पत्र / पार्सल प्राप्त हुआ
Received Registered Letter/Parcel

क्रमांक / No.
बीमे का मूल्य रुपये में
*Insured for Rupees
प्राप्ति वाले
Addressed to

तारीख / Dated

का / of

को / On ANTONYAMMA
w/o JENKATESAN
No. 43 PON NAGAR

हस्ताक्षर और नाम / Signature and Name
Antonyamma

वितरण डाकघर की तारीख-मोहर
Date Stamp of Office of delivery