

o/c

UCO BANK
ZONAL OFFICE, HOOGHLY
21, NEW G.T. ROAD, UTTARPARA
(DIST. HOOGHLY)
(FOR BORROWER)

Date: 17-09-2023

To
Dharma Deb Mondal
S/o - Late Bankim Chandra Mondal
Address:

1. Gurupally South, Santiniketan, Bolepur, Birbhum, West Bengal, PIN- 731235.
2. Flat No- A/1, 2nd Floor, 732/489, Pearapur Road, PO -Seoraphulli, West Bengal- 712223.
3. Qtr. No - FHB-70, PO-Nabarun, Distt- Murshidabad, West Bengal - 742236

**SUB: NOTICE U/S 13(2) OF SECURITISATION AND RECONSTRUCTION OF
FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST
ACT 2002 (HEREINAFTER CALLED 'ACT')**

Dear Sir(s),

At your request, you have been granted by the Bank, through its SERAMPORE 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)/document(s) 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) / document(s).

You have also created mortgage by way of deposit of title deeds / registered mortgages creating security interest in favour of the Bank. The documents relating to such mortgage are also stated in 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 of and conduct of the above said financial assistance/credit facilities have become irregular and the debt has been classified as non-performing assets as on 29.08.2023 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.

The said financial assistance is also secured by the personal guarantee of Bidhan Chandra Dewan.

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. 10,58,623.26 (Ten Lakhs Fifty Eight Thousands Six Hundred Twenty Three Rupees and Twenty Six Paise only) as on 29.08.2023 intt charged upto 29.04.2023. You are also liable to pay future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges, etc.

If you fail to repay to the Bank the aforesaid sum of Rs. 10,58,623.26 (Ten Lakhs Fifty Eight Thousands Six Hundred Twenty Three Rupees and Twenty Six Paise only) as on 29.08.2023 intt charged upto 29.04.2023 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.

RW702237922IN IVR:8287702237922
RL SERAMPORE HQ <712201>
Counter No:23,18/09/2023,10:44
To:DHARMA DEB MONDAL,BIRBHUM
PIN:731235, Santiniketan SO
From:UCO BANK,MALLICKPARA
Wt:20gms
Amt:25.00(Cash)
<Track on www.indiapost.gov.in>
<Dial 18002666868> <Wear Masks, Stay Safe>



EW032528814IN IVR:6987032528814
SP SERAMPORE HQ <712201>
Counter No:23,18/09/2023,10:25
To:DHARMA DEB MONDAL,NABARUN
PIN:742236, Nabarun SO
From:UCO BANK,MALLICKPARA
Wt:20gms
Amt:53.10(Cash)Tax:8.10
<Track on www.indiapost.gov.in>
<Dial 18002666868> <Wear Masks, Stay Safe>



You are also put on notice that in terms of sub-section 13 of Section 13 you shall not transfer by sale, lease or otherwise the said secured assets stated 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.

This notice is 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.

कते सुको बैंक UCO BANK
Yours faithfully

प्राधिकृत अधिकारी / मुख्य प्रबंधक
Authorised Officer / Chief Manager
Brajesh Kant / UCO BANK
Authorised Officer / Chief Manager
Brajesh Kant / UCO BANK
Authorised Officer / Chief Manager
Brajesh Kant / UCO BANK

SCHEDULE 'A'

SL.NO	Nature of Facility	Outstanding inclusive of interest (interest charged upto 29.04.2023)
[a]	Cash Credit	Rs. -
[b]	Overdraft	Rs. -
[c]	Export Packing Credit	Rs. -
[d]	Bills Discounting	Rs. -
[e]	DD Purchase facility	Rs. -
[f]	Guarantee Limit (Devolved amount)	Rs. -
[g]	Letter of Credit limit (Devolved amount)	Rs. -
[h]	Foreign currency Term Loan Outstanding	Rs. -
[i]	UCO Home Loan	Rs. 10,58,623.26
[j]	Term Loan - I	Rs. -
[k]	Term Loan - II	Rs. -
	Aggregate Outstanding	Rs. 10,58,623.26

SCHEDULE 'B'

Details of Security, Documents including all Supplementary documents and Documents evidencing creation of mortgage

S. No	Name of the Document	Nature of Security	Date of execution	Amount Secured (Rs.)
1	AHL-6	AGREEMENT RELATING TO TERM LOAN	04.03.2014	16,00,000/-
2	AHL-13	Letter of Guarantee	04.03.2014	16,00,000/-
3	CONFIRMATION OF EMTD	EMTD CONFIRMATION DATED	17.03.2014	16,00,000/-

SCHEDULE 'C'

PART - I

(Please mention all the hypothecated properties. Viz. Current Assets including Stocks, Book Debts, Receivables, Consumables Stores & Spaces and Hypothecated Movable Plant & Machinery, etc. mentioned in the documents [Schedule 'B']).

Not Applicable

PART II

(Please state the particulars of the immovable properties mortgaged to the Bank as stated in the documents having reference to the mortgage documents/deeds / [Schedule 'B']).

A Flat measuring 822 sqft at 2nd Floor of UMA Apartment situated at Seoraphuly, J.L.No- 6, RS Dag No – 666(P), R.S. Khatian No -1184, L R Dag No – 2564(P), L.R.Kh No – 9146, Holding No – 732/1, Pearapore Road, in ward No – 11, P.S. – Serampore, Distt- Hooghly, under Baidyabati Municipality registered at A.D.S.R. Serampore vide being No – 02029 for the year 2014, Book-I, Volume No- 4, Pages from 5263 to 5280.

Owner of the Flat: Dharma Deb Mondal

Yours faithfully, UCO BANK

प्राधिकृत अधिकारी / मुख्य प्रबंधक
Authorised Officer / Chief Manager
युको बैंक / UCO BANK
Brajesh Kant
Authorised Officer / Serampore Branch
Chief Manager

UCO BANK
ZONAL OFFICE, HOOGHLY
21, NEW G.T. ROAD, UTTARPARA
DIST. HOOGHLY

(FOR GUARANTOR)

Date: 17.09.2023

To,
 Bidhan Chandra Dewan
 S/o – Bhagirath Dewan
 Add: 1) Qtr. No – FHB-43, PO- Nabarun, Distt- Murshidabad, West Bengal – 742236
 2) Field Hostel Angshik, Farakka Barrage Township, Murshidabad, West Bengal - 742236

SUB: NOTICE U/S 13(2) OF SECURITISATION AND RECONSTRUCTION OF
FINANCIAL ASSTS AND ENFORCEMENT OF SECURITY INTEREST
ACT 2002 (HEREINAFTER CALLED 'ACT')

Dear Sir / Madam,

At your request, the Bank have extended credit facilities to **Mr. Dharma Deb Mondal**. (hereinafter called 'the Borrower') by way of financial assistance against secured assets are mentioned in the enclosed notice addressed to the above borrowers.

You being the guarantor has created security interest in respect of the following properties by execution of security agreement(s) / document(s) / confirmation of creation of mortgage mentioned below:

Particulars of the security agreement(s) / confirmation of creation of mortgage	Particulars of the property	Amount secured (Rs)
AHL-13- Letter of Guarantee	A Flat measuring 822 sqft at 2nd Floor of UMA Apartment situated at Seoraphuly, J.L.No- 6, RS Dag No – 666(P), R.S. Khatian No -1184, L R Dag No – 2564(P), L.R.Kh No – 9146, Holding No – 732/1, Pearapore Road, in ward No – 11, P.S. – Serampore, Distt- Hooghly, under Baidyabati Municipality registered at A.D.S.R. Serampore vide being No – 02029 for the year 2014, Book-I, Volume No- 4, Pages from 5263 to 5280. Owner of the Flat: Dharma Deb Mondal.	Rs. 10,58,623.26 as on 29.08.2023 intt charged upto 29.04.2023

The operation and conduct of the said financial assistance / credit facilities have become irregular and the debt has been classified as non-performing assets as specifically stated in the enclosed notice to the borrower.

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 as guarantor for the above borrower, (in aggregate), due and owing to the Bank is to the Rs. 10,58,623.26 (Ten Lakhs Fifty Eight Thousands Six Hundred Twenty Three Rupees and Twenty Six Paisa only) as on 29.08.2023 intt charged upto 29.04.2023. You are also liable to pay future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges, etc.

If you fail to repay to the Bank the aforesaid sum Rs. 10,58,623.26 (Ten Lakhs Fifty Eight Thousands Six Hundred Twenty Three Rupees and Twenty Six Paisa only) as on 29.08.2023 intt charged upto 29.04.2023 and future interest and incidental expenses costs, etc. 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.)

RW702238168IN-IVR:8267702238168
 RL SERAMPURE HO <712201>
 Counter No:23,18/09/2023,10:44
 To:BIDHAN CHANDRA DEWAN,TOWNSHIP
 PIN:742236, Nabarun SO
 From:UCO BANK,HALLICKPARA
 Wt:20gms
 Amt:25.00(Cash)
 <Track on www.indiapost.gov.in>
 <Dial 18002666868> <Wear Masks, Stay Safe>



RW702238049IN-IVR:8287702238049
 RL SERAMPURE HO <712201>
 Counter No:23,18/09/2023,10:44
 To:BIDHAN CHANDRA DEWAN,NABARUN
 PIN:742236, Nabarun SO
 From:UCO BANK,HALLICKPARA
 Wt:20gms
 Amt:25.00(Cash)
 <Track on www.indiapost.gov.in>
 <Dial 18002666868> <Wear Masks, Stay Safe>



You are also put on notice that in terms of sub-section 13 of Section 13 you shall not transfer by sale, lease or otherwise the said secured assets stated above 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 at your request for _ (Borrower).

This notice is 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.

The earlier demand notice issued under section 13(2) of the SARFAESI Act 2002 dated 17.06.2021 stands withdrawn as one of the guarantor has been deceased.

Yours faithfully,

कृते युको बैंक For UCO BANK

प्राधिकृत अधिकारी / मुख्य प्रबंधक

Authorised Officer / Chief Manager

युको बैंक / UCO BANK

ब्राजेश कान्त / श्रीरामपुर शाखा / Serampore Branch

Authorised Officer

Chief Manager



UCO BANK
SERAMPORE BRANCH
APPENDIX - IV
[See Rule-8 (1)]
POSSESSION NOTICE
(For Immovable Property)

Whereas,

The undersigned being the Authorized Officer of UCO Bank under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (No.54 of 2002) and in exercise of powers conferred under section 13(12) read with rule 9 of the security interest (Enforcement) Rules 2002, issued a demand notice dated 17.09.2023 calling upon the borrower **Mr. Dharma Deb Mondal, S/o Late Bankim Chandra Mondal**, residing at (i) Gurupally South, Santiniketan Bolpur, Birbhum, West Bengal, Pin - 731235; (ii) Flat No A/1, 2nd floor 732/489 Pearapur Road, P.O. - Seoraphulli, West Bengal - 712223; and (iii) Qtr No - FHB-70, P.O. - Nabarun, Distt - Murshidabad, West Bengal - 742236, and Guarantor : Bidhan Chandra Dewan, S/o Bhagirath Dewan, residing at (i) Qtr No - FHB-43, P.O. - Nabarun, Distt - Murshidabad, West Bengal - 742236; (ii) Field Hostel Angshik, Farakka Barrage Township, Murshidabad, West Bengal - 742236, to repay the amount mentioned in the notice being Rs.10,58,623.26 (Rupees Ten Lac Fifty Eight Thousand Six Hundred Twenty Three and Twenty Six Paise Only) as on 29.08.2023 interest charged upto 29.04.2023 with further interest & incidental charges, within 60 days from the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession that of the property described herein below in exercise of powers conferred on him / her under section 13(4) of the said Act. read with rule 9 of the said rules on this 15th Day of February of the year 2024

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of the UCO Bank for an amount of Rs.10,58,623.26 (Rupees Ten Lac Fifty Eight Thousand Six Hundred Twenty Three and Twenty Six Paise Only) as on 29.08.2023 interest charged upto 29.04.2023, with further interest & incidental charges thereon.

The borrower's/guarantor's attention is invited to the provisions of Section 13(8) of the Act, in respect of the available, to redeem secured assets.

The Earlier Possession Notice issued dated 15.01.2024 stands withdrawn.

Description of immovable property

EMTD of a residential Flat measuring 822 sqft at 2nd floor of UMA Apartment situated at Seoraphully, J.L. No - 6, RS Dag No - 666(P), R.S. Khaitan No - 1184, L R Dag No - 2564(P), L.R. Kh No - 9146, Holding No - 732/1, Pearapur Road, in Ward No - 11, P.S. - Serampore, Distt - Hooghly, under Baidyabati Municipality, registered at A.D.S.R. Serampore, vide being No.- 02029 for the year 2014, Book - 1, Volume No - 4, pages from 5263 to 5280. Owner of the Flat **Dharma Deb Mondal**.

कृते युको बैंक For UCO BANK

प्राधिकृत अधिकारी / मुख्य प्रबंधक
 Authorised Officer / Chief Manager
 युको बैंक / UCO BANK
 श्रीरामपुर Authorised Officer Branch

(UCO Bank)

Date: 15.02.2024

Place: Seoraphully

RW719563095IN IVR:8287719563095
 RL SERAMPORE HO <712201>
 Counter No:2,19/02/2024,12:54
 To:DHARMA DEB MONDAL, BIRBHUM
 PIN:731235, Santiniketan SO
 From:UCO BANK, SERAMPORE
 Wt:20gms Ack Fee:3.00, REG=17.0
 Amt:29.50(Cash)Tax:4.50
 <Track on www.indiapost.gov.in>
 <Dial 18002666868> <Wear Masks, Stay Safe>



RW71
 Cou: RL SERAMPORE HO <712201>
 Counter No:2,19/02/2024,12:54
 To:BIDHAN CHANDRA DEWAN, NABARUN
 PIN:742236, Nabarun SO
 From:UCO BANK, SERAMPORE
 Wt:20gms Ack Fee:3.00, REG=17.0
 Amt:29.50(Cash)Tax:4.50
 To: <Track on www.indiapost.gov.in>
 Del: <Dial 18002666868> <Wear Masks, Stay Safe>



RW719563095IN IVR:8287719563095
 RL SERAMPORE HO <712201>
 Counter No:2,19/02/2024,12:54
 To:BIDHAN CHANDR, MURSHIDABAD
 PIN:742236, Nabarun SO
 From:UCO BANK, SERAMPORE
 Wt:20gms Ack Fee:3.00, REG=17.0
 Amt:29.50(Cash)Tax:4.50
 To: <Track on www.indiapost.gov.in>
 Del: <Dial 18002666868> <Wear Masks, Stay Safe>



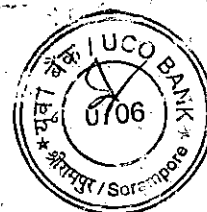
SALE NOTICE INFORMATION FOR PUBLISHING SALE NOTICE UNDER SARFAESI ACT 2002

Name of Branch & ID No. Serampore / 0706

Date: 15.01.2025

Name of attached Authorized Officer

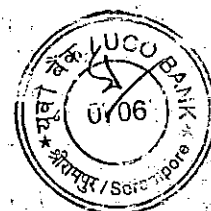
1	Name of NPA A/C with complete address; Pin Code	Dharma Deb Mondal S/o - Late Bankim Chandra Mondal Address: 1. Gurupally South, Santiniketan, Bolepur, Birbhum, West Bengal, PIN- 731235. 2. Flat No- A/1, 2nd Floor, 732/489, Pearapur Road, PO - Seoraphulli, West Bengal- 712223. 3. Qtr. No - FHB-70, PO-Nabarun, Distt- Murshidabad, West Bengal - 742236 Home Loan : 07060610007730- 16.00 lakhs
2.	Name of Borrower (s) & complete Address (Pin code)	Dharma Deb Mondal S/o - Late Bankim Chandra Mondal Address: 1. Gurupally South, Santiniketan, Bolepur, Birbhum, West Bengal, PIN- 731235. 2. Flat No- A/1, 2nd Floor, 732/489, Pearapur Road, PO - Seoraphulli, West Bengal- 712223. 3. Qtr. No - FHB-70, PO-Nabarun, Distt- Murshidabad, West Bengal - 742236
3	Name & Address of Guarantor(s) & Address with pin code	Bidhan Chandra Dewan, S/o - Bhagirath Dewan Add: 1. Qtr. No - FHB-43, PO- Nabarun, Distt- Murshidabad, West Bengal - 742236 2. Field Hostel Angshik, Farakka Barrage Township, Murshidabad, West Bengal - 742236
4	Name of owner of the property	Dharma Deb Mondal
5.	O/S Ledger balance	Outstanding Balance: Home Loan : 07060610007730- Rs. 10,95,636.26 (Ten Lakhs Nienty Five Thousands Six Hundred thirty Six Rupees and Twenty Six Paise only) as on 31.12.2024 intt charged upto 29.04.2023
	Other outstanding Liabilities (Pending Electricity Bill, Tax, Sewerage etc)	No record Found
6.	Date of notice u/s 13(2) (attach photocopy)	17.09.2023
7.	Date of 13(4)	15.02.2024
8.	Whether under Physical possession/if so date	Property is under Physical Possession
9.	Date of paper publication (attach photocopy)	Possession Notice Published in "AAJKA & Financial Express" on 17.02.2024
10.	Date of visit to the property by Branch Head	15.02.2024



11.	Property description (Dag No, Kh No, JL No, PS, Dist, Municipal address , owner of the property etc) If required ,please attach separate Annexure	A Flat measuring 822 sqft at 2nd Floor of UMA Apartment situated at Seoraphuly, J.L.No- 6, RS Dag No – 666(P), R.S. Khatian No -1184, L R Dag No – 2564(P), L.R.Kh No – 9146, Holding No – 732/1, Pearapore Road, in ward No – 11, P.S. – Serampore, Distt- Hooghly, under Baidyabati Municipality registered at A.D.S.R. Serampore vide being No – 02029 for the year 2014, Book-I, Volume No- 4, Pages from 5263 to 5280. Owner of the Flat: Dharma Deb Mondal. Butted & Bounded by: N- Open Space, S- Common passage & Staircase E- Open Space, W- Open Space
12	Latest valuation Report details (attach copy) (Not more than 1 years)	Latest Valuer's Details Valuer Name : Bhaskar Chatterjee Date of Valuation: 16.01.2024 Fare Market value Rs. 17,26,000/- Realizable value Rs. 15,53,000/- Forced Sale Value : Rs.12,00,000/-
13	Valuation at the time of sanction	Valuer Name : Mihir Kumar Banerjee Date of Valuation: 08.01.2014 Fare Market value Rs. 23,98,000/-
14	In case of declining the value state reason & recommendation.	The value of the property deteriorate due to Non-Maintenance of the apartment. As per local information there was dispute between the builder and owners due to which there is also disturbance in the facility being provided for electricity and water due to which the value of the property declined.
15	Particulars of previous sale notice ,if any	E-auction held on 22.03.2024 at Reserve Price of Rs. 15,53,000/- but failed as no bidder participated.
16.	Reserve price as per present valuation and Market realities proposed by Branch Head to the Authorized Officer.	Realizable Value of Security – Rs. 15,53,000/- Proposed Reserve Price = 80% of the earlier reserve price – i.e. Rs. 1242400/- as previous auction failed due to want of bidder.
17.	Reason for proposing reserve price at more than/less than distress value (If any)	In earlier, auction was failed due to want of bidder. Hence we are proposing 80% of realizable value.

Certify that particulars furnished above are correct as per record and there is no element of suspected fraud/dispute in the account and we have also visited the property. We will take step to find out prospective buyers through Enforcement Agent. Possession have already been taken on **15.02.2024**. The paper publication may be made in 2(Two) leading Newspaper (Vernacular/English).

Proposed Reserve Price is 80 % of Realizable value of Security i.e. **Rs. 1242400/-**



Name/Signature of Officer with Seal in charge)

Name/Signature of Branch Head(Seal)

Recommendation for fixation of Reserve price of property --NPA Account Dharma Deb Mondal, Serampore Branch.

Reserve price of Security is Rs. 1242400/- (i.e. 80 % of Realizable value) as recommended against property of NPA account Dharma Deb Mondal have been reviewed and verified by me and I propose and recommend Reserve price of 80% of Realizable value Rs. 1242400/- for approval at Zonal level CECP to publish sale Notice.

Name of Authorized Officer: Bikas Kumar Rai

कृते यूको बैंक / For UCO BANK

मुख्य प्रबंधक Chief Manager
श्रीरामपुर शाखा Serampore Branch

Signature with Seal

Dy Zonal Head



ZONAL MANAGER