

UCO BANK

Mamudpur Branch
Subhashpally, Naihati, P.O- Kuliagarh, Pin- 743166
Telephone No. 033-25872190

Notice of the Borrower

Date: 31-10-2025

To
M/s. Balaji Supplier
Prop. Mrs. Soni Shaw
1820, K.D. Road, Goala Fatak, Rice Market
PO/PS-Naihati
Dist- North 24 Parganas
Pin-743165

Mrs. Soni Shaw
W/o-Subhas Kr. Shaw
1820, K.D. Road, Goala Fatak, Rice Market
PO/PS-Naihati
Dist- North 24 Parganas
Pin-743165

A/c. No. 16100510013182 (Cash Credit)

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)/Madam,

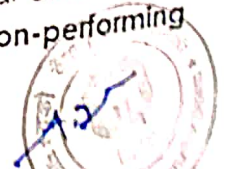
The undersigned, being the Authorised Officer of UCO Bank under the Securitisation and Reconstruction of Financial Assets and Enforcement of security Interest Act, 2002, do hereby issue you the following notice:

At your request, you have been granted by UCO Bank, through its **Mamudpur 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**



asset on 23/10/2025 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 1) Mr. Bablu Kumar Shaw, S/o-Bachhu Shaw 2) Subhas Kumar Shaw Alias Santosh Kumar Shaw, S/o- Bachhu Shaw, Address of both 1820, K.D. Road, Goala Fatak, Rice Market, PO/PS- Naihati, Dist. - North 24 Parganas. Pin. - 743165 (WB).

Despite repeated request, 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.50,00,000.38 (Rupees- Fifty Lakh & Paisa Thirty eight Only)** as on **31/10/2025 (inclusive of interest up to 24-07-2025)**. 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.50,00,000.38 (Rupees- Fifty Lakh & Paisa Thirty eight Only)** 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 shall 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.

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.

Yours faithfully,

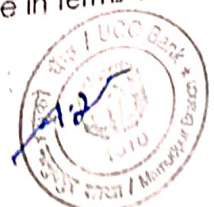
कृते युको बैंक / For UCO BANK

[Signature]
अधिकृत अधिकारी / Authorised Officer
कांचरापाड़ा शाखा / Kanchrapara Br. (1018)

(AUTHORISED OFFICER)

Name & Designation

Copy forwarded to Guarantor: - 1) Mr. Bablu Kumar Shaw, S/o-Bachhu Shaw 2) Subhas Kumar Shaw Alias Santosh Kumar Shaw, S/o- Bachhu Shaw, Address of both 1820, K.D. Road, Goala Fatak, Rice Market, PO/PS- Naihati, Dist. - North 24 Parganas. Pin. - 743165 (WB).
You are requested to make the payment of the amount mentioned in the notice in terms of the guarantee executed by you.



SCHEDULE - 'A'

Sl.No.	Nature of Facility	Outstanding as on -- 31-10-2025 (Inclusive of interest up to 24-07-2025) Rs.50,00,000.38 + Unapplied interest at the contractual rate from the date of 25-07-2025 on the aforesaid amount together with incidental expenses, cost, charges, etc
a)	Cash Credit	Rs.50,00,000.38
b)	House Building Loan	Rs.
c)	Export Packing Credit	Rs.
d)	Term Loan (GECL)	Rs.
e)	Term Loan (FITL)	Rs.
f)	Foreign currency Term Loan Outstanding	Rs.
	Aggregate Outstanding	Rs. 50,00,000.38

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.	D.P. Note (A - 1)	Primary	10-05-2021	Rs.50,00,000.00
2.	Letter of Continuity (A- 3)	Primary	10-05-2021	Rs.50,00,000.00
3.	Letter of Hypothecation (A- 9)	Primary	10-05-2021	Rs.50,00,000.00
4.	Letter of Waiver (A - 47)	Primary	10-05-2021	Rs.50,00,000.00
5.	Guarantor's Agreement (A - 21)	Primary	10-05-2021	Rs.50,00,000.00
6.	Mortgage by deposit of title Deeds (EMTD)	Collateral	05-12-2020	Rs.50,00,000.00
7.	Confirmation Letter regarding deposit of title deeds			
8.	Memorandum of Entry			

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)

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)

All that piece and parcel of land & building measuring area as per deed, 1 Cottahs 3 Chittacks 12.33 Sq. ft. more or less together along with existing double storied building, Situated at Mouza - Naihati, JL No-3, R.S. No-21, Touzi No-630, R.S. Khatian No-134, L.R. Khatian No-10723, 10724, R.S. Dag No-4034, L.R. Dag No-2932, Nature of land Bastu under local limit of Naihati Municipality ward No-22(Old) 11(New), Holding No-1820, K.D. Road, Goala Fatak, PS- Naitahi, Dist- North 24 Parganas, Registered Deed No. 1 - 8073 for the year 2011, Recorded in Book No- 1, Volume No. 29, Pages from 2688 to 2702, Property in the name of 1) Mr. Bablu Kumar Shaw, S/o-Bachhu Shaw 2) Subhas Kumar Shaw Alias Santosh Kumar Shaw, S/o- Bachhu Shaw, and registered in the A.D.S.R.O - Naihati, Dist. - North 24 Parganas (WB).

Butted and Bounded By: -

On the North : 20' wide K.D. Road
On the South : Property of Bhagaban Shaw
On the East : Property of Sona Rajjak
On the West : Property of Bhagaban Shaw.

