Date: - 14.07.2025

THROUGH REGISTERED POST WITH A/D

To

NIYAS S/O SALAHUDEEN **PUTHUVAL PUTHEN VEEDU, MAITHANAM** **VARKALA P.O., THIRUVANATHAPURAM-695141**	**SAJIMI S D/O MUJAHID** **KANALPURAMPOK,MAITHANAM,VARKALA** **P.O., AYIROOR,THIRUVANANTHAPURAM-695141**

SUB: NOTICE U/S 13(2) OF SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002.

Dear Sir/Madam(s),

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 **Varkala 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 availed by you and the security agreement(s)/document(s) executed by you are stated in Schedule 'A' and 'B' of this notice respectively excluding pledge of movables. You have availed the financial assistance with an undertaking for repayment of 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 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 (NPA) on **31-03-2025 & 30-04-2024** in accordance with the directives / guidelines relating to asset classification 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 **Mrs. Sanitha Alias Sanudha Beevi and Mr. Niyas**

Despite repeated requests, you have failed and neglected to repay the said dues / outstanding liabilities. Therefore, the Bank hereby calls upon you under section 13(2) of the said Act by issuing this notice to discharge in full your liabilities stated hereunder to Bank within 60 days from the date of this notice. Your outstanding liability (in aggregate) due and owing to the Bank is **Rs. 42,26,347.82 (Rs. Forty Two Lakhs Twenty Six Thousand Three Hundred Forty Seven and Paise Eighty Two Only)** ie, in the Home loan Rs.29,03,208.00 (Rs. Twenty Nine Lakhs Three Thousand Two Hundred and Eight Only) as on 31-03-2025 inclusive of interest charged upto 30.03.2025 and in Property Loan is Rs. 13,23,139.82 (Rs. Thirteen Lakhs Twenty Three Thousand One Hundred Thirty Nine and Paise Eighty Two Only) as on 31-03-2025 inclusive of interest charged upto 30.03.2025. You are also liable to pay future interest at the contractual rate on the aforesaid amount together with incidental expenses, costs, charges etc less any amount credited thereafter.

If you fail to repay to the Bank the aforesaid sum of **Rs. 42,26,347.82 (Rs. Forty Two Lakhs Twenty Six Thousand Three Hundred Forty Seven and Paise Eighty Two Only)** ie, in the Home loan Rs.29,03,208.00 (Rs. Twenty Nine Lakhs Three Thousand Two Hundred and Eight Only) as on 31-03-2025 inclusive of interest charged upto 30.03.2025 and in Property Loan is Rs. 13,23,139.82 (Rs. Thirteen Lakhs Twenty Three Thousand One Hundred Thirty Nine and Paise Eighty Two Only) as

on 31-03-2025 inclusive of interest charged upto 30.03.2025 and future interest and incidental expenses and costs etc less any amount credited thereafter as stated above in terms of this notice under section 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 the right to call upon you to repay the liabilities that may arise under the outstanding Bills Discounted, Bank Guarantees and Letter of Credits 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.

फृते यूको बैंक
For UCO Bank

Yours faithfully,

प्राधिकृत अधिकारी
Authorised Officer
(AUTHORISED OFFICER)
UCO BANK

SCHEDULE 'A'

Sl.No.	Nature of facility	Outstanding Balance
1.	Home Loan (18020610125120)	Rs.29,03,208.00 (Rs. Twenty Nine Lakhs Three Thousand Two Hundred and Eight Only) as on 31-03-2025 inclusive of interest charged upto 30.03.2025
2.	Property Loan (18020610128787)	Rs. 13,23,139.82 (Rs. Thirteen Lakhs Twenty Three Thousand One Hundred Thirty Nine and Paise Eighty Two Only) as on 31-03-2025 inclusive of interest charged upto 30.03.2025

SCHEDULE 'B'

Sl No.	Name of Documents	Nature of Security	Date of Execution	Amount secured Rs.
1.	AHL-6	Loan Agreement	22.05.2023	30,00,000.00
2.	AHL-7	Promissory Note	22.05.2023	30,00,000.00
3.	AHL-13	Letter of Guarantee	22.05.2023	30,00,000.00
4.	FORM D	Confirmation Of Deposit Of Tiltle Deed	23.05.2023	30,00,000.00
5.	A-1	Demand Promissory Note	02.09.2023	14,28,000.00
6.	A-47	Letter of Waiver	02.09.2023	14,28,000.00
7.	A-109	Agreement relating to Term Loan	02.09.2023	14,28,000.00
8.	A-21A	Letter of Guarantee	02.09.2023	14,28,000.00
9.	Form E	Extention of EM	01.09.2023	14,28,000.00

SCHEDULE 'C'

PART -1
NIL

PART – II

PARTICULARS OF IMMOVABLE properties MORTGAGED TO BANK

All that part and parcel of 5 Ares 3.5 Sq meter of land and a residential builing bearing no. VMC 24/305 therein at Re. Sy. No. 127, Re. Sy. Block no. 186 of Varkala Village, Varkala Taluk, Varkala SRO, Thiruvanthapuram District in the name of Sanitha Alias Sanudha Beevi comprised in Gift deed no. 3711/1980 dated 06.10.1980

Boundaries as per location sketch no. 1008/23 dated 12.04.2023 :

North	Property of Vishnu
South	Property of Saudha
East	Property of Syamala
West	Road

Copy To:

1. Niyas S/O Salahudeen (Guarantor)
   Puthuval Puthen Veedu,
   Maithanam, Varkala P.O.,
   Thiruvanathapuram-695141

2. Mrs. Sanitha Alias Sanudha Beevi (Guarantor)
   Puthuval Puthen Veedu
   Maithanam,Varkala-695141

यूको बैंक UCO BANK VARKALA-1802 वर्कला शाखा-1802