

URBI ROY  
Advocate  
High Court, Kolkata

Res : 41/5A/1, P.G.H. Shah Road  
Kolkata - 700032  
Mobile : 9051168470

**Registered Post with A/D**

Date : 26.11.2012

To,  
Orbit Digital Photo Station,  
105/33, Sil Colony, Dum Dum Road,  
Kolkata - 700074

**Re. : Notice of Demand of the outstanding dues of your Personal Loan account availed from the U.C. Road Branch of Bank of Baroda.**

**My Client : Bank of Baroda, a body corporate, having its Head Office at Mandvi, Baroda and carrying on Banking business from one of its branches at U.C. Road (S), Kolkata.**

Sir,

Under authority and instructions from and on behalf of my aforesaid Client, I write to as follows :-

1. This legal notice of demand is served upon you for its due compliance within the time specified hereunder.
2. That you are fully aware that in pursuance of an application made by you a Term Loan was granted to you by my said Client and thereby you availed a Term Loan of Rs.5,90,000/- through an Account being No.00240500005970 opened in your name on 22.09.2008 in the books of account of my said Client.
3. In consideration of availing the said Term Loan under SSI Credit Guarantee Cover, against Hypothecation of Goods, you have executed relative documents, agreements, declarations and undertakings in the format of my said Client in favour of my said Client to secure the loan and thereby agreed to abide by the terms and conditions as contained in the said documents and/or agreements and/or declarations and/or undertakings.

(Urbi Roy)

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Advocate  
High Court, Kolkata

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4. But it is a matter of great regret, pity and pain that you hopelessly failed and utterly neglected to abide by the terms and conditions as contained therein and in consequence thereof, and you have defaulted continuously to make payment on and from 08.05.2012 and as such the said Term Loan account has become sticky, dormant and alarming and there is now due from owing by you a sum of Rs 6,17,849.48 (Rupees six lac seventeen thousand eight hundred forty nine & forty eight paise Only) being the balance standing to the debit to the said Term Loan account lying in the books of account of my said Client's branch inclusive of interest @ 15.75 % and penal charges and the said amount together with further interest till date and applicable penal charges @ 2% per annum is payable by and recoverable from you in accordance with the laws of the land for the time being in force.
5. In this premises, my said Client's instructions are to call up the entire loan and make demand of you, which I hereby do for the repayment of the said sum of Rs. 6,17,849.48/- (Rupees six lacs seventeen thousand eight forty nine & forty eight paise Only) being balance standing to the debit to your said Term Loan account lying in the books of account of my said Client's branch as on date inclusive of interest and penal charges together with further interest and applicable penal charges @ 2% per annum till full repayment within 14 (fourteen) days from the date hereof, failing compliance therewith, my said Client shall be constrained to take up the matter with the competent Court of Law and/or Tribunal for redressal of my said Client's most legitimate grievances, inter alia, for recovery of the said sum together with interest, penal charges and other charges incidental and relating thereto without further reference to you and to initiate such other civil and/or criminal proceedings against you as may be advised by my said Client and to hold you fully liable and responsible for all costs and consequences.

Yours sincerely,

*Urbi Roy*  
**URBI ROY**  
ADVOCATE



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**My Client : Bank of Baroda, a body corporate, having its Head Office at Mandvi, Baroda and carrying on Banking business from one of its branches at U.C. Road (S), 107, B.K. Pal Avenue, Kolkata 700005.**

Sir,

Under authority and instructions from and on behalf of my aforesaid Client, I write to as follows :-

1. This legal notice of demand is served upon you for its due compliance within the time specified hereunder.
2. That you are fully aware that in pursuance of an application made by you a Term Loan was granted to you by my said Client and thereby you availed a Cash Credit Loan of Rs.23,80,000/- through an Account being No.00240600011273 opened in your name on 22.09.2008 in the books of account of my said Client.
3. In consideration of availing the said Term Loan against Hypothecation of Machinery, you have executed relative documents, agreements, declarations and undertakings in the format of my said Client in favour of my said Client to secure the loan and thereby agreed to abide by the terms and conditions as contained in the said documents and/or agreements and/or declarations and/or undertakings.

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4. But it is a matter of great regret, pity and pain that you hopelessly failed and utterly neglected to abide by the terms and conditions as contained therein and in consequence thereof, and you have defaulted continuously to make payment on and from 08.05.2012 and as such the said Cash Credit Loan account has become sticky, dormant and alarming and there is now due from owing by you a sum of Rs 17,73,497 (Rupees seventeen lacs seventy three thousand four ninety seven Only) being the balance standing to the debit to the said Cash Credit Loan account lying in the books of account of my said Client's branch inclusive of interest @ 14.75 % and penal charges and the said amount together with further interest till date and applicable penal charges @ 2% per annum is payable by and recoverable from you in accordance with the laws of the land for the time being in force.
5. In this premises, my said Client's instructions are to call up the entire loan and make demand of you, which I hereby do for the repayment of the said sum of Rs. 17,73,497 (Rupees seventeen lacs seventy three thousand four ninety seven Only) being balance standing to the debit to your said Term Loan account lying in the books of account of my said Client's branch as on date inclusive of interest and penal charges together with further interest and applicable penal charges @ 2% per annum till full repayment within 14 (fourteen) days from the date hereof, failing compliance therewith, my said Client shall be constrained to take up the matter with the competent Court of Law and/or Tribunal for redressal of my said Client's most legitimate grievances, inter alia, for recovery of the said sum together with interest, penal charges and other charges incidental and relating thereto without further reference to you and to initiate such other civil and/or criminal proceedings against you as may be advised by my said Client and to hold you fully liable and responsible for all costs and consequences.

Yours sincerely,

*Urbi Roy*

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