Circle SAM Office, Bhagalpur (Sol ID : 819700)
Email: cs8197@pnb.co.in

Registered Post with A/D

Date: 22-08-2025

To,

M/S AK CONSTRUCTION & COMPANY,
PARTNER-Sh. Dev Narayan Choudhary
At & Po- Mahisi, Mahishi North, Ward No-09 Saharsa
Distt. : Saharsa
State- Bihar
Pin :- 852216
Mob-9470737273

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/Madam(s),

1. At your request, you have been granted by the Bank, through its **PNB Saharsa (Sol ID : 110400)** Branch from time to time, various credit facilities by way of financial assistance against various assets creating security interest in favor 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).

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

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

4. 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 on 29-06-2025 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.

5. The said financial assistance is also secured by the personal guarantee of: Na

   Despite repeated requests, you have failed and neglected to repay the said dues / outstanding liabilities.

6. 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 Banks is the sum of Rs.**20,75,846.95 (Rupees Twenty Lakhs Seventy five Thousand Eight**

पंजाब नैशनल बैंक Punjab National Bank 920700 SAM, Circle Office, Bhagalpur

Hundred Forty Six And Ninety Five Paise Only) as on 29.06.2025. You are also liable to pay future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges, etc.

7. If you fail to repay to the Bank the aforesaid sum of Rs. .**20,75,846.95 (Rupees Twenty Lakhs Seventy five Thousand Eight Hundred Forty Six And Ninety Five Paise Only**) as on 29.06.2025 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 subsection (4) of Section 13 and under other applicable provisions of the said Act.

8. 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 the written consent of the Bank.

9. **We invite your attention to the provisions of sub-section (8) of Section 13 of the SARFAESI Act which speak about the time available to the borrower/guarantor to redeem the secured assets.**

10. 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.

11. 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,

For Punjab National Bank

PUNJAB NATIONAL BANK
CHIEF MANAGER
(AUTHORIZED OFFICER)

Bibek Kumar
(Chief Manager)
AUTHORISED OFFICER

पंजाब नैशनल बैंक Punjab National Bank 920700 Circle Office, Bhagalpur मंडल कार्यालय भागलपुर

SCHEDULE 'A'

Name of Borrower: M/S AK CONSTRUCTION & COMPANY, Parter-Sh. Dev Narayan Choudhary & Partner-Smt. Suchita Devi (1104009000000157)

S. No.	Nature of Facility	Outstanding inclusive of interest as on date of NPA i.e. as on 29-06-2025	Un applied interest w.e.f. 29.06.2025 TO 30.07.2025	Penal Interest (Simple)	Cost/ Charges incurred by Bank
1.	Over Draft (1104009000000157)	Rs. 20,58,435.95	Rs.17,411.00	0.00	Rs.0.00
	TOTAL	Rs.20,58,435.95	Rs.17,411.00	0.00	Rs 00.00

SCHEDULE 'B'

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

S. No.	Name of the Document	Nature of Security	Date of Execution	Amount Secured (Rs.)
1.	Sale Deed	Mortgage of Immovable Property	06-04-2022	Rs.20,00,000.00

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SCHEDULE 'C'

Part – II

(Equitable Mortgage of Immovable properties)

<table>
<tr>
<td>1</td>
<td>Over Draft (1104009000000157)</td>
<td>All that part and parcel of the property covered under Sale Deed No.10277 dated 21/10/2016, in the name of Smt. Suchita Devi W/O Dev Narayan Choudhary Bearing Plot No 3993,3992(O),1100,1097,1098,1099(N) consisting of Khata & Kahsra as under: -
<table>
<tr><th>Khata No.</th><th>Khasra No.</th><th>Area</th><th>Boundary</th></tr>
<tr><td>350,349(O),624(N)</td><td>1100</td><td>(8.8Decimal)</td><td>N-Khesara no(1100) S- Kacchi Rasta E-Ashok Kumar Jha W-Anita Devi and Meena Devi</td></tr>
</table>
Total area-8.8 Decimal property situated R/O -Mahishi North,Saharsa, Ward no. -39, Thana No.:-189 , Tauzi no-3661, Jamabandi No-3788 Saharsa, Saharsa Distt. Saharsa, Bihar Pin :- 852216.</td>
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Date: 22/08/2025
Place: Saharsa

FOR & ON BEHALF OF
PUNJAB NATIONAL BANK

CHIEF MANAGER
(AUTHORIZED OFFICER
Bibek kumar
(Chief Manager)

(Authorized Officer)

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Circle SAM Office, Bhagalpur (Sol ID : 819700)
Email: cs8197@pnb.co.in

SI-4A

Registered Post with A/D

NOTICE TO BORROWER

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