पंजाब नैशनल बैंक ...भरोसे का प्रतीक !
punjab national bank ...the name you can BANK upon !

भारत सरकार का एक उपकर्म/ (A Govt. of India Undertaking)
परिसंपत्ति वसूली प्रबंधन शाखा, कोलकाता दक्षिण / Asset Recovery Management Branch, Kolkata South
दक्षिण प्रभाग, चौहदवीं मंजिल, युनाइटेड टावर / South Wing, 14th Floor, United Tower
११, हेमंत बसु सरणी/ 11, Hemanta Basu Sarani
कोलकाता-७००००१, पश्चिम बंगाल/ Kolkata –700001, West Bengal.
ईमेल आईडी/ email id: cs8267@pnb.bank.in

6407, 6408

o/c

To,

Date: 10-02-2026

Mr. Saidur Rahaman C/o Sohrab Ali, Choto Ganti BMC Narayanpur, PO-Ganti, PS- Airport Narayanpur, Dist- North 24 Parganas, West Bengal- 700132.	Mrs. Habiba Khatun C/o Mr. Saidur Rahaman, Choto Ganti BMC Narayanpur, PO-Ganti, PS- Airport Narayanpur, Dist- North 24 Parganas, West Bengal- 700132.

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,

At your request, you have been granted by the Bank, through its **Barasat Branch** (**Sol Id- 012720**) 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).

2. 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 mortgages 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:

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. 42,17,606.00 (Rupees forty two lakh seventeen thousand six hundred six) as on 31-01-2026 as detailed in Schedule "A" and the loan account statements enclosed alongside since commencement of the loan)**. You are also liable to pay future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges, etc.

पंजाब नैशनल बैंक
ARMB
Kolkata South
United Tower,
14th Floor,
11, Hemanta
Basu Sarani
Kolkata-1
PUNJAB NATIONAL BANK

भारत सरकार का एक उपकर्म/ (A Govt. of India Undertaking)
परिसंपत्ति वसूली प्रबंधन शाखा, कोलकाता दक्षिण / Asset Recovery Management Branch, Kolkata South
दक्षिण प्रभाग, चौहदवीं मंजिल, युनाइटेड टावर / South Wing, 14th Floor, United Tower
११, हेमंत बसु सरणी/ 11, Hemanta Basu Sarani
कोलकाता-७००००१, पश्चिम बंगाल/ Kolkata –700001, West Bengal.
ईमेल आईडी/ email id: cs8267@pnb.bank.in

7. If you fail to repay to the Bank the aforesaid sum **Rs. 42,17,606.00 (Rupees forty two lakh seventeen thousand six hundred six) as on 31-01-2026 as detailed in Schedule "A" and the loan account statements enclosed alongside since commencement of the loan)** 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 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 speaks 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.

12. **(NOTE: We do hereby cancel and/or revoke all our previous 13(2) Notice(s) already served to you for captioned account Under SARFAESI Act' 2002. This is without prejudice to our rights and remedies as available under the relevant provision of the said act rules framed there under).**

All relevant loan account statements are enclosed alongside for your necessary noting and perusal.

Yours faithfully,
For Punjab National Bank

कृते पंजाब नेशनल बैंक
For PUNJAB NATIONAL BANK
प्राधिकृत अधिकारी / Authorised Officer
ए आर एम बी, कोलकाता दक्षिण
A R M B, Kolkata South

.....
Hemraj Parewa
Authorised Officer
Punjab National Bank
ARMB Kolkata South Office

भारत सरकार का एक उपक्रम (A Govt. of India Undertaking)
परिसंपत्ति वसूली प्रबंधन शाखा, कोलकाता दक्षिण Asset Recovery Management Branch, Kolkata South
दक्षिण पक्ष, चौदहवीं मंजिल, यूनाइटेड टावर South Wing, 14th Floor, United Tower
११, हेमंत बसु सरणी 11, Hemanta Basu Sarani
कोलकाता, पश्चिम बंगाल Kolkata -700001, West Bengal
ईमेल आईडी email id: ca8326@pnb.bank.in

SCHEDULE 'A'

Name of Borrower(s): **Mr. Saidur Rahaman (Borrower) and Mrs. Habiba Khatun (Co-borrower-cum-Mortgagor)**

Sl No	Nature of Facility	Outstanding inclusive of interest as on 31-01-2026	Unapplied Interest w.e.f. 01-10-2025	Penal Interest (Simple)	Cost/ Charges incurred by Bank
1.	Cash Credit A/c	-	-	-	-
2.	Overdraft	-	-	-	-
3.	Term Loans- 013730NC00000106	**Rs. 42,17,606.00**	-	-	-
4.	Export Packing Credit	-	-	-	-
5.	Bills discounted	-	-	-	-
6.	Bank Guarantee	-	-	-	-
7.	Letter of Credit	-	-	-	-
8.	Investment exposure	-	-	-	-
	Total Amt in Rs.	**Rs. 42,17,606.00**	-	-	-

SCHEDULE 'B'

List of Documents - 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	Overall Amount Secured (Rs.)
1.	Sanction Letter [signed copy of the Borrower(s)]			
2.	Agreement for Housing Loan- PNB 1121			
3.	Master Agreement- PNB 2037			
4	Memorandum obtained where Borrower is Mortgagor (Annexure-II)	Mortgage	30-01-2022	99,90,000.00
5	Acknowledgement of receipt of Title Deed where the Borrower is Mortgagor (Annexure-III)			

FOR PUNJAB NATIONAL BANK

AUTHORISED SIGNATORY

पंजाब नैशनल बैंक ...भरोसे का प्रतीक !
punjab national bank ...the name you can BANK upon !

भारत सरकार का एक उपकर्म/ (A Govt. of India Undertaking)
परिसंपत्ति वसूली प्रबंधन शाखा, कोलकाता दक्षिण / Asset Recovery Management Branch, Kolkata South
दक्षिण प्रभाग, चौहदवीं मंजिल, युनाइटेड टावर / South Wing, 14th Floor, United Tower
११, हेमंत बसु सरणी/ 11, Hemanta Basu Sarani
कोलकाता-७००००१, पश्चिम बंगाल/ Kolkata –700001, West Bengal.
ईमेल आईडी/ email id: cs8267@pnb.bank.in

SCHEDULE 'C'

Part – I
(Hypothecation of Movable Properties)

NA

Part – II
(Equitable Mortgage of Immovable properties)

Equitable Mortgage of all that piece and parcel of total area of land measuring 4 Cottahs 9 Chittacks equivalent to 7.5281 decimals more or less including 1 feet wide common passage in Scheme Plot 'B' together with all easement rights, situated at Pargana- Kalikata within Mouza- Ganti, J.L No- 1, comprised of R.S & L.R Dag No. 78 under L.R Khatian Nos. 402, 378, 494 & 332 Ward No. 1 within the jurisdiction of Bidhannagar Municipal Corporation, Choto Ganti Road, PO-Ganti, PS- Airport at present Narayanpur, District- North 24 Parganas,. West Bengal belonging to Smt. Habiba Khatun, wife of Mr. Saidur Rahaman, vide Sale Deed No. 150402690 for the year 2021, registered in Book- I, Volume number: 1504-2021, Page from 119920 to 119943 at Office of the A.D.S.R- Bidhan Nagar, Dist- North 24 Parganas, West Bengal.

The property is in the name of: Smt. Habiba Khatun wife of Saidur Rahaman.

The property is butted and bounded by:
On the North- 1' + 8' + 1' = 10 feet wide Common Passage;
On the South- RS Dag No. 77;
On the East- Scheme Plot No. A, Gitashri Biswas;
On the West- RS Dag No. 76 & 1' + 8' + 1' = 10 feet wide Common Passage.

Date: 10-02-2026

Place: Kolkata

Yours faithfully,

कृते पंजाब नेशनल बैंक
For PUNJAB NATIONAL BANK
प्राधिकृत अधिकारी / Authorised Officer
ए आर एम बी, कोलकाता दक्षिण
A R M B, Kolkata South

For Punjab National Bank

Hemraj Parewa
Authorised Officer
Punjab National Bank
ARMB Kolkata South Office

पंजाब नैशनल बैंक
punjab national bank
Together for the better

24-Parganas (North) Circle SAM; 48-A, Jessore Road,
Barasat, (Near Seth Pukur), 24-Parganas-(N), 700124(W.B)
Phone: Phone: (033) 2584-0228, 2584-0239, E-mail:cs8291@pnb.bank.in

Ref. No: RECV/24PGS (N)/KB/ /26-27

Date: 16/05/2026

Mr. Saidur Rahaman,
C/O Sohrab Ali, Choto Ganti BMC Narayanpur,
PO: Ganti, PS: Airport Narayanpur,
Dist: North 24 Parganas,
West Bengal; 700132

Mrs. Habiba Khatun,
C/O Mr. Saidur Rahaman, Choto Ganti BMC Narayanpur,
PO-Ganti, PS-Airport Narayanpur,
Dist-North 24 Parganas,
West Bengal-700132

Sub: Copy of Possession Notice dated 15/05/2026 issued under SARFAESI Act 2002

Sir/Madam,

Please find the copy of Possession Notice dated **15/05/2026** issued under SARFAESI Act 2002.

Yours Faithfully,

कृते पंजाब नैशनल बैंक
24 परगना (उ) ए.आर.एम.बी
For & on behalf of
PUNJAB NATIONAL BANK
24 Parganas (North) ARMB
प्राधिकृत अधिकारी Authorised Officer
मुख्य प्रबंधक Chief Manager

Chief Manager
Punjab National Bank,
24 Parganas North SAM

Encl: As stated above

पंजाब नैशनल बैंक ...भरोसे का प्रतीक !
punjab national bank ...the name you can BANK upon !
परिसंपत्ति वसूली प्रबंधन शाखा/Asset Recovery Management Branch [ARMB]
मंडल कार्यालय-उत्तर 24 परगना/CO-North 24 Parganas
48,Jessore Road ,Barasat (Near Sethpukur) 24-Parganas North,WB-700124
Phone no-25524580 Email id-cs8291@pnb.co.in

POSSESSION NOTICE

APPENDIX-IV

[See rule-8(1)]

(For Immovable property)

Whereas,

The undersigned being the Authorised Officer of the Punjab National Bank under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of Powers conferred under Section 13 read with **Rule 3 of** the Security Interest (Enforcement) Rules, 2002, issued a demand notice dated **10-02-2026** calling upon the **Borrowers Mr. Saidur Rahaman,** C/O Sohrab Ali, Choto Ganti BMC Narayanpur, PO: Ganti, PS: Airport Narayanpur, Dist: North 24 Parganas, West Bengal; 700132 and **Mrs. Habiba Khatun,** C/O Mr. Saidur Rahaman, Choto Ganti BMC Narayanpur, PO-Ganti, PS-Airport Narayanpur, Dist-North 24 Parganas, West Bengal-700132 to repay the amount mentioned in the notice being **Rs. 42,17,606.00(Rupees Forty Two Lakh Seventeen Thousand Six Hundred Six Only)** with further interest w.e.f. **31-01-2026** until payment in full (hereinafter referred to as "secured debt")

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 of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest Enforcement) Rules, 2002 on this the **15th day of May of the year 2026.**

The borrower's /guarantor's /mortgagor's attention is invited to provisions of sub-section (8) of section 13 of the Act in respect of time available to redeem the secured assets.

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Punjab National Bank for an amount of **Rs. 42,17,606.00/- (Rupees Forty Two Lakh Seventeen Thousand Six Hundred Six Only)** with further interest w.e.f. **31-01-2026** until payment in full (hereinafter referred to as "secured debt")

Details of Property:

Equitable Mortgage of all that piece and parcel of total area of land measuring 4 Cottahs 9 Chittacks equivalent to 7.5281 decimals more less including 1 feet wide common passage in Scheme Plot 'B' together with all easement rights, situated at Pargana- Kalikata within Mouza-Ganti, J.L No- 1. comprised of R.S & L.R Dag No. 78 under L.R Khatian Nos. 402. 378. 494 & 332 Ward No. 1 within the jurisdiction of Bidhannagar Municipal Corporation, Chota Ganti Road. PO-Ganti. PS- Airport dl present Narayanpur. District- North 24 Parganas, West Bengal belonging to Smt. Habiba Khatun, wife of Mr. Saidur Rahaman vide Sale Deed No. 150402690 for the year 2021, registered in Book- I. Volume number: 1504-2021 Page from 119920 to 119943 at Office of the A.D.S.R- Bidhan Nagar, Dist- North 24 Parganas: West Bengal

The property is in the name of: Smt. Habiba Khatun wife of Saidur Rahaman.

The property is butted and bounded by:
On the North- 1' + 8 + 1' = 10 feet wide Common Passage;
On the South- RS Dag No. 77:
On the East- Scheme Plot No. A, Gitashri Biswas;
On the West- RS Dag No. 76 & 1' + 8'+1'= 10 feet wide Common Passage.

कृते पंजाब नैशनल बैंक
24 परगना (उ) ए.आर.एम.बी
For & on behalf of
PUNJAB NATIONAL BANK
24 Parganas (North) ARMB
Authorised Officer
Chief Manager

Date: 15-05-2026
Place: Ganti

Authorised Officer
Punjab National Bank