O/C

पंजाब नैशनल बैंक punjab national bank	BO : Railway Road Muzaffarnagar (058720) CO : Muzaffarnagar Email: BO058720@Pnb.Bank.in

60 Days' Notice to Borrower/Guarantor
Date: 11.03.2026

To,

S. No.	Name	Address of Borrower / Mobile No. / address of Guarantor
1	Mohd Farman S/o Akbar (Co-Borrower)	Address: House no. 227, Subhash Nagar, Gali no. 08, Sarvat, Near Abdullah Masjid, Naseerpur, Muzaffarnagar, UP, 251002 Mobile no. 9634122496
2	Mr Akbar S/o Imammudin (Co-Borrower/Mortgagor)	Address: House no. 227, Subhash Nagar, Gali no. 08, Sarvat, Near Abdullah Masjid, Naseerpur, Muzaffarnagar, UP, 251002 Mobile no. 9634122496
3	Mrs Saieeda Begum W/o Mr. Akbar (Co-Borrower/Mortgagor)	Address: House no. 227, Subhash Nagar, Gali no. 08, Sarvat, Near Abdullah Masjid, Naseerpur, Muzaffarnagar, UP, 251002 Mobile no. 9634122496
4	Mr, Naushad S/o Akhtar (Guarantor)	Address: House no. 279, Subhash Nagar, Gali no. 08, Sarvat, Near Abdullah Masjid, Naseerpur, Muzaffarnagar, UP, 251002 Mobile no. 9627158497

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),

At your request, you have been granted by the Bank, through its **Railway Road (058720) 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).

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 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 28.02.2026** 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 Mr. Naushad S/o Mr. Akhtar**
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.6,71,392.00/- (Rupees Six Lakhs Seventy-One Thousand Three Hundred Ninety-Two only) as on 28.02.2026**. 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.6,71,392.00/- (Rupees Six Lakhs Seventy-One Thousand Three Hundred Ninety-Two only) as on 28.02.2026 with further interest w.e.f. 28.02.2026** 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.

Yours faithfully,
For Punjab National Bank

Govind Prasad
(Chief Manager)
AUTHORISED OFFICER

SCHEDULE 'A'

Name of Borrower: Mohd Farman (Borrower), Mr. Akbar (Co-Borrower) and Mrs. Saieeda (Co-Borrower)

Nature of Facility	Outstanding as on date of NPA	Unapplied interest	Penal interest (Simple)	Penal charges	Amount credited after date of NPA	Cost/charges incurred by bank
Housing Loan (0587305108060)	Rs.6,71,215.31	Rs.176.69	-	-	-	-
Total amount in Rs.	Rs.6,71,215.31	Rs.176.69	-	-	-	-

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 no. 6122 dated 30.04.2013**	Residential plot	30.04.2013	Rs. 9,00,000.00

SCHEDULE 'C'

Part – I
(Hypothecation of Movable Properties)

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Part – II
(Equitable Mortgage of Immovable Properties)

Residential Property situated at part of khasra no. 676, Mohalla Subhash Nagar, Village- Sarwat (Bahar Hadood), near Abdullah Masjid, Naseerpur road, District Muzaffarnagar having total area 125.66 sq meter in the name of Mr. Akbar S/o Mr. Imamuddin and Mrs. Saieeda Begum W/o Mr. Akbar having sale deed no. 6122 registered on 30/04/2013 and bounded as below:

East: Rasta 15 ft wide
West: Railway Line
North: Aaraji Shamshad
South: House of Mr. Yaqoob

Date : 11.03.2026

Place: Muzaffarnagar

(Authorised officer)
Govind Prasad

अधिकृत अधिकारी / Auth. Officer
मण्डल कार्यालय, मुजफ्फरनगर / Circle Office, MZN.

भारतीय डाक

Rampuram SO 251001
EU524972327IN, IVR No1: 69855249[illegible]
12/03/2026 12:20:55, Counter No. 1,
To: AKBAR
227 SUBHASH NAGAR, MUZAFFARN, 251001
From: PNB CIRCLE OFFICE
MZN, MUZAFFAR, 251001
Base Amt: 19.00
To: AKBAR
[illegible]

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भारतीय डाक

Rampuram SO 251001
EU524971851IN, IVR No1: 69855249[illegible]
12/03/2026 12:24:43, Counter No. 1,
To: NAUSHAD
279 SUBHASH NAGAR, MUZAFFARN, 251001
From: PNB CIRCLE OFFICE
MZN, MUZAFFAR, 251001
Base Amt: 19.00
To: NAUSHAD
[illegible]

India Post

भारतीय डाक

Rampuram SO 251001
EU524971865IN, IVR No1: 69855249[illegible]
12/03/2026 12:25:05, Counter No. 1,
To: SAIEEDA BEGUM
227 SUBHASH NAGAR, MUZAFFARN, 251001
From: PNB CIRCLE OFFICE
MZN, MUZAFFAR, 251001
Base Amt: 19.00
To: SAIEEDA BEGUM
[illegible]

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भारतीय डाक

Rampuram SO 251001
EU524971879IN, IVR No1: 69855249[illegible]
12/03/2026 12:25:21, Counter No. 1,
To: MOHD FARMAN
227 SUBHASH NAGAR, MUZAFFARN, 251001
From: PNB CIRCLE OFFICE
MZN, MUZAFFAR, 251001
Base Amt: 19.00
To: MOHD FARMAN
[illegible]

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