पंजाबएंडसिंधबैंक
(भारतसरकारकाउपक्रम)
शाखा – UNA(U1062)
जिला – Una (हि.प्र.)-174303
दूरभाष :70188-64264
ई-मेल: u1062@psb.co.in

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ ਦੀ ਇਕਾਈ

PUNJAB & SIND BANK
(A Government Of India Undertaking)
Branch– UNA U1062
Near Sabzi Mandi
Una HP 17303
Phone: 70188-64264
E-mail:u1062@psb.co.in

Registered AD/ Speed Post
Dated: 24-09-2025

1 Smt Yamuna Devi W/o Prithi Chand
Chattara Road, Near Tarishma Resort
VPO Chattara,Teh & Distt Una (H.P)-174306 (Borrower)
&
Shop no 4 Arjun Nagar
SD College Road, Jalandhar-144021 (Borrower Present Address)

2 Mr Parveen Kumar S/o Sh Prithi Chand
Chattara Road, Near Tarishma Resort
VPO Chattara Teh & Distt Una (H.P)-174306 (Co- Borrower)
&
Shop no 4 Arjun Nagar
SD College Road, Jalandhar-144021 (Co-Borrower Present Address)

3. Mr. Ram Kishan S/o Chint Ram
VPO Chattara Block No 122 The & Distt Una(HP) 174306 (Guarantor)

REG: NOTICE UNDER SECTION 13(2) OF SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 [SARFAESI ACT, 2002]

Dear Sir(s)/Madam,

1. That you addressee(s) No.1& 2 Smt Yamuna Devi W/o Prithi Chand and Mr. Parveen Kumar S/o Sh Prithi Chand requested the Bank for financial assistance for build a house and upon the request, the Bank sanctioned the housing loan of Rs.30,00,000/- (Thirty lakh only) to you on 12-01-2015.

2. The above loan facilities were duly secured by way of registered mortgage in respect of immovable property i.e. all part and parcel of land and building of land measuring 0 kanal 18 -1/2marlas being 1/4th shares out of land measuring 3 Kanal 14 marlas comprised of khewat No 251, Khata/Khatauni no.295, khasra no 2709,2728,2729, Kitta 3 situated at Vill Chattara Tehsil and District Una (H.P) H.B no 458 as per jamabandi of the year 1978-79 and as per mortgage deed dated 03-01-2015 registered in the office of Sub registrar Una, belonging to addressee no 1 &2.

3. That you addressee No 1 and addressee No. 2 executed the various loaning documents in respect of the above facilities on 12-01-2015 and also agreed to pay the rate of interest at

Parveen 24/09/25
24/09/25 राम किशन

For Punjab & Sind Bank
Chief Manager 24/09/25
Authorised Officer

पंजाबएंडसिंधबैंक
(भारतसरकारकाउपक्रम)
शाखा – UNA(U1062)
जिला – Una (हि.प्र.)-174303
दूरभाष :70188-64264
ई-मेल: u1062@psb.co.in

१७ श्री चान्दिशाह मो की इजलि

पी.एस.बी.

PUNJAB & SIND BANK
(A Government Of India Undertaking)
Branch– UNA U1062
Near Sabzi Mandi
Una HP 17303
Phone: 70188-64264
E-mail:u1062@psb.co.in

the floating rate of interest @10.25 per annum with monthly rests and as per guidelines of the Bank from time to time, in respect of the above said loan facilities.

4. That you addressee No. 3 Mr. Ram Kishan S/o Chint Ram stood as Guarantor for addressee No.1 and addressee No 2. in consideration of the above said loan facilities executed the deed of continuing guarantee on 12-01-2015 in favour of the Bank and thus the liability of addressee(s) No. 3 is co-extensive and continuing with addressee No. 1 and 2 and you all are jointly and severally liable to repay the dues including interest, costs and other usual Bank charges to the Bank.

5. That you addressees No. 1 & 2 created registered mortgage in respect of immovable property i.e. all part and parcel of land and building comprised of khewat No 251, Khata/Khatauni no.295, khasra no 2709,2728,2729, Kitta 3 situated at Vill Chattara Tehsil and District Una (H.P.), belonging to addressee no. 1 & 2.

The details of the property mortgaged are as under: -

a Name of the mortgagor: Addressee No. 1 & 2, Smt. Yamuna Devi and Parveen Kumar

b Mortgagee: Punjab & Sind Bank,Una

c Sum Secured: Rs. 30,00,000/- (Thirty lakh only).

d Rate of Interest: 10.25% per annum

e Details of the property mortgaged: Property constructed land measuring 0 kanal 18 - 1/2marlas being 1/4th shares out of land measuring 3 Kanal 14 marlas comprised of khewat No 251. Khata/Khatauni no.295, khasra no 2709, 2728, 2729, Kitta 3 situated at Vill Chattara Tehsil and District Una (H.P.) H.B no 458 as per jamabandi of the year 1978-79 and as per mortgage deed dated 03-01-2015 registered in the office of Sub registrar Una.

f Details of the mortgage deed: registered mortgage deed dated 03-01-2015 wasika no 17 registered in the office of sub Registrar Una.

g. Present Sum Due: **Rs. 31,06,587.26(Rupees Thirty One Lakhs Six Thousand Five Hundred Eighty Seven Rupees and Twenty six Paise only)** with interest upto 31-08-2025

5. The said Term Loan Amount was repayable in 360 equated monthly installments of rs 27000/- each. Besides interest at the floating rate with monthly rests till the date of payment full

Parveen

For Punjab & Sind Bank
Chief Manager
(Authorized O

24/09/25

पंजाबएंडसिंधबैंक
(भारतसरकारकाउपक्रम)
शाखा – UNA(U1062)
जिला – Una (हि.प्र.)-174303
दूरभाष :70188-64264
ई-मेल: u1062@psb.co.in

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ

PUNJAB & SIND BANK
(A Government Of India Undertaking)
Branch– UNA U1062
Near Sabzi Mandi
Una HP 17303
Phone: 70188-64264
E-mail:u1062@psb.co.in

6. That you agreed to pay the additional interest at the rate @ 2% percent per annum over and above the normal agreed rate of interest with quarterly rests, in case of default in terms and conditions of the sanction and loaning documents.

7. That on 23-09-2025 the accounts were classified as NPA (Non-performing asset) within the definition of Section 2(o) of the Act.

8. That the Bank maintains the regular books of account and now a sum of **Rs. 31,06,587.26 (Rupees Thirty One Lakhs Six Thousand Five Hundred Eighty Seven Rupees and Twenty six Paise only)** with interest upto 31-08-2025 in account No. 10621200000064, is legally due and recoverable from you above named addressees and you all are jointly and severally liable to pay the above said dues to the Bank with interest cost and other usual Bank charges till the date of payment in full.

9. That the rate of interest varies from time to time as per internal guidelines of the Bank and the present rate of interest i.e. 9.15% percent per annum with monthly rests as per the Reserve Bank of India directives.

10. That you have defaulted in the repayment of the dues of the Bank which is secured as mentioned above.

11. 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 this notice without obtaining written consent of the Bank.

12. Your kind attention is invited to the provisions of sub-section (8) of Section 13 of the SARFAESI Act where under you can tender the entire amount of outstanding dues together with all costs, charges and expenses incurred by the Bank only till the date of publication of the notice for sale of the secured asset(s) by public auction, by inviting quotations, tender from public or private treaty. Please also note that if the entire amount of outstanding dues together with the costs, charges and expenses incurred by the Bank is not tendered before publication of notice for sale of the secured assets by public auction, by inviting quotations, tender from public or by private treaty, you may not be entitled to redeem the secured assets.

13. Please also note that this notice is sent to you without prejudice to the other rights and remedies available to the bank including initiation of the appropriate legal proceedings before appropriate Courts and/or Tribunals for recovery of the above said outstanding amounts. This notice is also without prejudice to the Bank's right for undertaking the prosecution of any complaint filed by bank under Section 138 of Negotiable Instrument Act, 1881 as amended and/or Payment of Settlement Act 2007 as amended.

For Punjab & Sind Bank

Chief Manager

(Authorized Officer)