पंजाब नैशनल बैंक | punjab national bank

BRANCH- LODHIPUR RAJPUT, MORADABAD (UP)

Date:27/04/2026

Registered Post with A/D

To,

Sh. Shahanawaz S/o Sh. Rais Ahmad **(Borrower/ Mortgagor)**
At: Gali No.- 05, Chakkar Ki Milak, Moradabad (UP)- 244001
(Mobile No- 9536182735)

Sub: Notice u/s 13(2) of Securitisation and Reconstruction of Financial Assetsand Enforcement of Security Interest Act, 2002(hereinafter called 'Act ')

Dear Sir(s),

1. At your request, you have been granted by the Bank, through its **BRANCH -LODHIPUR RAJPUT-MORADABAD, (UP)** from time various by way of financial assistance against various favour of the Bank. The relevant particulars of 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 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 26/03/2026 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.

   The said financial assistance is also secured by the personal guarantee of:**NIL,** despite repeated requests, you have failed and neglected to repay the said dues / outstanding liabilities.

5. 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. 9,76,317.25 (Rupees Nine Lakh Seventy Six Thousand Three Hundred Seventeen & Twenty Five Only) as on 31/03/2026.**You are

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also liable to pay future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges, etc.

6. If you fail to repay to the Bank the aforesaid sum of **Rs. 9,76,317.25 (Rupees Nine Lakh Seventy Six Thousand Three Hundred Seventeen & Twenty Five Only) as on 31/03/2026** 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.

7. 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.

8. ***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.***

9. 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.

10. 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

For Punjab National Bank

(Chief Manager)
AUTHORISED OFFICER

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BRANCH- LODHIPUR RAJPUT, MORADABAD (UP)

SCHEDULE 'A'

(Sh. Shahanawaz s/o Sh. Rais Ahmad)

S. No.	Nature of Facility	Outstanding inclusive of interest as on date of NPA i.e. as on 26-03-2026	Un applied interest w.e.f. to	Penal Interest (Simple)	Cost/ Charges incurred by Bank
1	9963009300000207 (ODIP)	Rs. 9,67,290.25	-	-	-

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	Mortgage by deposit of title deeds	Collateral	24.05.2024	Rs. 10,00,000/-

SCHEDULE 'C'

Part – I

(Hypothecation of Movable Properties)

NIL

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BRANCH- LODHIPUR RAJPUT, MORADABAD (UP)

Part – II

(Equitable Mortgage of Immovable properties)

Residentail Property Situated at Part of Khasra No. 272, Gali No. 05, Mohalla Chakkar Ki Milak, Nala Par, Mukarabpur, Purani Abadi, Near Jilani Masjid & Sadak Marriage Hall, Moradabad (UP), Area- 84 Sq Meter, Gift Deed Registered in Bahi No. 01, Zild No. 15075, Pages 149-162, Serial No- 6427 Dated- 14.05.2024 at SRO Sadar 2nd Moradabad (In The Name of Sh. Shahanwaz s/o Rais Ahmad)

Bounded as:

North:	**Araji Mohd Atiq**
South:	**Plot of Rais**
East:	**Rasta 1.82 meter wide**
West:	**Plot of Ulladin**

Date:27/04/2026

For Punjab National Bank

For Punjab National Bank

(Chief Manager)

AUTHORISED OFFICER

Place: Moradabad

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