पंजाब नैशनल बैंक ...भरोसे का प्रतीक !
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CO SAM Bhagalpur, Ground Floor of Naulakha Apartment, Opp DIG Kothi, Badi Khanjarpur, Bhagalpur-812001, Bihar
Email Id: cobhagrecovery@pnb.co.in

Demand Notice under Section 13 (2)

Date: 13-05-2026

To,
M/s Aryan Trading Corporation
Proprietor: Mr Rakesh Kumar, S/O Mr Bhola Prasad Yadav
Ashok Nagar
Ward No: 15
PO: Koshi College
PS: Chitragupt Nagar
Khagaria-851212
Bihar
Mob No: 8405044011

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 BO Khagaria (Sol Id: 493100)** 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 **30-10-2019** 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 Ranjeev Kumar Rai S/O Mr Fulendra Prasad Yadav**

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

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 4062103.64 (Rupees Forty Lakh Sixty Two Thousand One Hundred Three and Sixty Four Paise Only)** as on **30-04-2026** with further Interest and Incidental expenses and costs for **Cash Credit Facility of 40.00 Lac, sanctioned on 29-12-2014, having CCOTH A/C: 4931008700001021.** You are 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 4062103.64 (Rupees Forty Lakh Sixty Two Thousand One Hundred Three and Sixty Four Paise Only)** as on **30-04-2026** with further Interest

M/S ARYAN TRADING CORPORATION

पंजाब नैशनल बैंक Punjab National Bank Circle Office, Bhagalpur 920700

CO SAM Bhagalpur, Ground Floor of Naulakha Apartment, Opp DIG Kothi, Badi Khanjarpur, Bhagalpur-812001, Bihar
Email Id: cobhagrecovery@pnb.co.in

and Incidental expenses and costs for **Cash Credit Facility of 40.00 Lac, sanctioned on 29-12-2014, having CCOTH A/C: 4931008700001021,** 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 the 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 speak 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

Authorised Signatory

Mr Ashish Kumar
Chief Manager
Authorised Officer

CO SAM Bhagalpur, Ground Floor of Naulakha Apartment, Opp DIG Kothi, Badi Khanjarpur, Bhagalpur-812001, Bihar
Email Id: cobhagrecovery@pnb.co.in

SCHEDULE 'A'

Borrower	Guarantor
M/s Aryan Trading Corporation Proprietor: Mr Rakesh Kumar, S/O Mr Bhola Prasad Yadav Ashok Nagar Ward No: 15 PO: Koshi College PS: Chitragupt Nagar Khagaria-851212 Bihar Mob No: 8405044011	Mr Ranjeev Kumar Rai S/O Mr Fulendra Prasad Yadav At: Adakari, PO: Neerpur, PS: Chautham Khagaria-851201, Bihar

Sl. No.	Nature of Facility	Outstanding inclusive of interest as on date of NPA i.e. as on 30-04-26	Un applied interest as on 30-04-26	Penal Interest (Simple)	Cost/ Charges incurred by Bank
1.	Cash Credit Facility of 40.00 Lac, sanctioned on 29-12-2014, having CCOTH A/C: 4931008700001021	Rs 1317106.64	Rs 2743870.00	Rs 1127.00	Rs 00.00
Total		**Rs 1317106.64**	**Rs 2743870.00**	**Rs 1127.00**	**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
1.	Registered Sale Deed No: 6696 dated 04/09/2012	Mortgage of Immovable Property	08/06/2015	Rs 25.00 Lac

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

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SCHEDULE 'C'

Part – II

(Mortgage of Immovable properties)

1	Cash Credit Facility of 40.00 Lac, sanctioned on 29-12-2014, having CCOTH A/C: 4931008700001021	Mortgage of all that part and parcel of the IP covered under Registered Sale Deed No: 6696 dated 04/09/2012, consisting of Khata & Khesra as under: -

Khata No.	Khesra No.	Area	Boundary
123	544	4.4 Decimal or 1916 Sq. Ft	**North:** 8 Ft. Wide Road **South:** Lakshmi Thakur **East:** Rameshwar Babu **West:** Sabitri Devi

Total Area: 1 Kattha.

Property situated at Thana No: 268, Tauzi No: 4958, Khata No: 123, Khesra No: 544, Mauza: Sanhouli, under Ward No: 15, Anchal: Khagaria, Pargana: Farkiya, PS: Khagaria, Khagaria-851212, Bihar.

Date: 13-05-2026
Place: Bhagalpur

For Punjab National Bank

Authorised Signatory
Mr Ashish Kumar
Chief Manager
Authorised Officer

Enclosure: Copy of 13 (2) Notice under SARFAESI Act addressed to the Guarantor dated 13-05-2026

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

M/S ARYAN TRADING CORPORATION

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CO SAM Bhagalpur, Ground Floor of Naulakha Apartment, Opp DIG Kothi, Badi Khanjarpur, Bhagalpur-812001, Bihar
Email Id: cobhagrecovery@pnb.co.in

NOTICE TO GUARANTOR

Date: 13-05-2026

To,

Mr Ranjeev Kumar Rai
S/O Mr Fulendra Prasad Yadav
At: Adakari, PO: Neerpur,
PS: Chautham
Khagaria-851201, Bihar

Dear Sir/Madam(s),

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

1. At your request, the Bank has extended **Cash Credit Facility of 40.00 Lac, sanctioned on 29-12-2014, having CCOTH A/C: 4931008700001021** to M/**s Aryan Trading Corporation, Proprietor: Mr Rakesh Kumar, S/O Mr Bhola Prasad Yadav, Ashok Nagar, Ward No: 15, PO: Koshi College, PS: Chitragupt Nagar, Khagaria-851212, Bihar, having Mob No: 8405044011** (hereinafter called "**the Borrower**") by way of financial assistance against secured assets. The outstanding amount and the details of the secured assets are mentioned in the enclosed notice addressed to the above Borrower.

2. You, being the Guarantor have created security interest in respect of the following properties by execution of security agreement(s)/document(s) / confirmation of creation of mortgage mentioned below:

<table>
<tr><th>Particulars of the security agreement(s)/ document(s)/ confirmation of creation of mortgage</th><th>Particulars of the Immovable Property</th><th>Amount Secured</th></tr>
<tr><td>Equitable Mortgage</td><td>Mortgage of all that part and parcel of the IP covered under Registered Sale Deed No: 6696 dated 04/09/2012, consisting of Khata & Khesra as under: -
<table>
<tr><th>Khata No.</th><th>Khesra No.</th><th>Area</th><th>Boundary</th></tr>
<tr><td>123</td><td>544</td><td>4.4 Decimal or 1916 Sq. Ft</td><td>North: 8 Ft. Wide Road
South: Lakshmi Thakur
East: Rameshwar Babu
West: Sabitri Devi</td></tr>
<tr><td colspan="4">Total Area: 1 Kattha.</td></tr>
</table></td><td>Rs. 40.00 Lac</td></tr>
</table>

पंजाब नैशनल बैंक Punjab National Bank CSM, Circle Office, Bhagalpur 920700 सेम, सर्कल कार्यालय भागलपुर

M/S ARYAN TRADING CORPORATION

CO SAM Bhagalpur, Ground Floor of Naulakha Apartment, Opp DIG Kothi, Badi Khanjarpur, Bhagalpur-812001, Bihar
Email Id: cobhagrecovery@pnb.co.in

	Property situated at Thana No: 268, Tauzi No: 4958, Khata No: 123, Khesra No: 544, Mauza: Sanhouli, under Ward No: 15, Anchal: Khagaria, Pargana: Farkiya, PS: Khagaria, Khagaria-851212, Bihar.	

The operation and conduct of the said financial assistance/credit facilities have become irregular and the debt has been classified as non-performing assets on **30-04-2026** as specifically stated in the enclosed notice to the Borrower.

3. 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 as Guarantor for the above Borrower (in aggregate), due and owing to the Bank is to the tune of **Rs 4062103.64 (Rupees Forty Lakh Sixty Two Thousand One Hundred Three and Sixty Four Paise Only)** as on **30-04-2026** with further Interest and Incidental expenses and costs for **Cash Credit Facility of 40.00 Lac, sanctioned on 29-12-2014, having CCOTH A/C: 4931008700001021**. You are also liable to pay future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges, etc.

4. If you fail to repay to the Bank the aforesaid sum of **Rs 4062103.64 (Rupees Forty Lakh Sixty Two Thousand One Hundred Three and Sixty Four Paise Only)** as on **30-04-2026** with further Interest and Incidental expenses and costs for **Cash Credit Facility of 40.00 Lac, sanctioned on 29-12-2014, having CCOTH A/C: 4931008700001021,** 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 Sub-Section (4) of Section 13 and under other applicable provisions of the said Act.

5. 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 stated above without obtaining written consent of the Bank.

   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 at your request for **Cash Credit Facility of 40.00 Lac, sanctioned on 29-12-2014, having CCOTH A/C: 4931008700001021** to **M/s Aryan Trading Corporation, Proprietor: Mr Rakesh Kumar, S/O Mr Bhola Prasad Yadav, Ashok Nagar, Ward No: 15, PO: Koshi College, PS: Chitragupt Nagar, Khagaria-851212, Bihar, having Mob No: 8405044011 (Borrower)**.

6. **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.**

7. 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 For Punjab National Bank
Punjab National Bank

Authorised Signatory
Mr Ashish Kumar
Chief Manager
Authorised Officer

Enclosure: Copy of 13 (2) Notice under SARFAESI Act addressed to the Borrower dated 13-05-2026

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

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Namaste! Wha

M/s Aryan Trading

Consignment ID | Money Order | Complaint ID

◉ Article Number ○ Reference Number

Consignment Number

ENTER CONSIGNMENT NUMBER

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Print Report

Booked	Dispatched	In Transit	Out for Delivery	Delivered
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Booked at
Sujaganj Bazar SO - 812002

Delivered

Destination
Khagaria Bazar SO - 851204

Department of Posts
Government of India
Ministry of Communications

Generated through Indiapost website on: 15/6/2026, 4:45:40 pm

Consignment/MO Tracking Report

Consignment/MO Number: EF324399285IN

Article Number:
EF324399285IN

Article Type:
SP_INLAND_DOC

Booked At:
Sujaganj Bazar SO

Booked On:
18/05/2026, 12:18:34

Destination:
Khagaria Bazar SO

Origin Pincode:

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Destination Pincode:
851204

Event	Date	Time	Office	Remarks
Item Booked	18/05/2026	12:18:34	Sujaganj Bazar SO	-
Item bagged	18/05/2026	16:40:38	Sujaganj Bazar SO	-
Item Dispatched	18/05/2026	16:44:10	Sujaganj Bazar SO	-
Item Received	18/05/2026	21:03:17	Bhagalpur ICH	-
Item Received	19/05/2026	18:39:31	Barauni NSH	-
Item bagged	20/05/2026	00:56:56	Barauni NSH	-
Item Dispatched	20/05/2026	03:14:59	Barauni NSH	-
Item received at Destination	20/05/2026	10:49:33	Koshi College SO	-
Taken out for delivery	20/05/2026	11:21:23	Koshi College SO	-
Item Delivered(Addressee)	20/05/2026	18:08:09	Koshi College SO	Delivered

Routing Steps

18/05/2026 12:18:34 — Item Booked, Sujaganj Bazar SO

18/05/2026 16:40:38 — Item bagged, Sujaganj Bazar SO

18/05/2026 16:44:10 — Item Dispatched, Sujaganj Bazar SO

18/05/2026 21:03:17 — Item Received, Bhagalpur ICH

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20/05/2026 00:56:56	Item bagged	Barauni NSH
20/05/2026 03:14:59	Item Dispatched	Barauni NSH
20/05/2026 10:49:33	Item received at Destination	Koshi College SO
20/05/2026 11:21:23	Taken out for delivery	Koshi College SO
20/05/2026 18:08:09	Item Delivered(Addressee)	Koshi College SO Delivered

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Namaste! Wha

स्वच्छ भारत

Digital India
Power To Empower

Ranjeev Kumar
Guarantor of M/s Aryan Trading

Consignment ID	Money Order	Complaint ID

◉ Article Number ○ Reference Number

Consignment Number

ENTER CONSIGNMENT NUMBER

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Print Report

Booked	Dispatched	In Transit	Out for Delivery	Delivered
✓	✓	✓	✓	✓

Booked at
Sujaganj Bazar SO - 812002

Item Dispatched

Destination
Chautham SO - 851201

Department of Posts
Government of India
Ministry of Communications

Generated through Indiapost website on: 15/6/2026, 4:47:33 pm

Consignment/MO Tracking Report

Consignment/MO Number: EF324399400IN

Article Number:
EF324399400IN

Article Type:
SP_INLAND_DOC

Booked At:
Sujaganj Bazar SO

Booked On:
18/05/2026, 12:21:45

Destination:
Chautham SO

Origin Pincode:

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Event	Date	Time	Office	Remarks
Item Booked	18/05/2026	12:21:45	Sujaganj Bazar SO	-
Item bagged	18/05/2026	16:40:38	Sujaganj Bazar SO	-
Item Dispatched	18/05/2026	16:44:10	Sujaganj Bazar SO	-
Item Received	18/05/2026	21:03:17	Bhagalpur ICH	-
Item Received	19/05/2026	18:39:31	Barauni NSH	-
Item bagged	19/05/2026	23:13:45	Barauni NSH	-
Item Dispatched	19/05/2026	23:34:05	Barauni NSH	-
Item received at Destination	20/05/2026	11:06:37	Chautham SO	-
Item Invoiced to BO	20/05/2026	12:10:05	Chautham SO	-
Item bagged	20/05/2026	14:45:10	Chautham SO	-

Routing Steps

18/05/2026 12:21:45 — Item Booked — Sujaganj Bazar SO

18/05/2026 16:40:38 — Item bagged — Sujaganj Bazar SO

18/05/2026 16:44:10 — Item Dispatched — Sujaganj Bazar SO

18/05/2026 21:03:17 — Item Received — Bhagalpur ICH

19/05/2026 18:39:31 — Item Received — Barauni NSH

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19/05/2026 23:34:05	Item Dispatched	Barauni NSH
20/05/2026 11:06:37	Item received at Destination	Chautham SO
20/05/2026 12:10:05	Item Invoiced to BO	Chautham SO
20/05/2026 14:45:10	Item bagged	Chautham SO

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