पंजाब नैशनल बैंक
punjab national bank
दबावग्रस्त आस्ति प्रबंधन विभाग (CO-SAM)
मंडल कार्यालय / Circle Office
1227, शालीन हाउस / 1227, Shaleen House
नेपियर टाउन / Napier Town
जबलपुर (म.प्र.) – ४८२००१ / Jabalpur (M.P.) – 482001
ईमेल / Email: cojbprec@pnb.co.in
दूरभाष / Telephone: 0761-4924461

SPEED POST/ REGISTERED AD/ BY HAND

Date:16.09.2025

1.Shri Pawan Kumar Mandal S/o Shri Vishnu Mandal (Borrower and Mortgagor)
Address 1:H NO 304/21E, Behind Gohalpur Thana, Chitranjan Ward, Aamkheda Marg, Aamkheda, Tehsil and Distt.-Jabalpur(M.P.) - 482004
Address 2:Ward no 74,Kudwari ,Maharajpur,Tehsil-Panagar,Distt.-Jabalpur(M.P.)

2.Smt. Radhika Mandal W/o Shri Pawan kumar Mandal (Borrower and Mortgagor)
Address 1:H NO 304/21E, Behind Gohalpur Thana,Chitranjan Ward, Aamkheda Marg, Aamkheda,Tehsil and Distt.-Jabalpur(M.P.) - 482004
Address 2:Ward no 74,Kudwari ,Maharajpur,Tehsil-Panagar,Distt.-Jabalpur(M.P.)

Dear Sir/Madam,

LOAN ACCOUNT – 193700NC03484958 – POSSESSION OF SECURED ASSET U/S 13(4) OF THE SARFAESI ACT, 2002

Whereas, you had availed loan facilities from our bank, and whereas due to failure to adhere to financial discipline on your part, the accounts were classified as NPA on **30.01.2025** as per Reserve Bank of India guidelines. Accordingly, notice u/s 13(2) of the SARFAESI Act was issued to you on **17.02.2025 (published on 17.03.2025)** to repay the dues to the bank being **Rs.8,32,547.03 (Rupees Eight Lakhs Thirty Two Thousand Five Hundred Forty Seven and Paise Three Only)** plus interest from the date of NPA / last applied along with costs and expenses within 60 days from the date of notice.

Regrettably, you have failed to clear the dues within the stipulated time, for which the bank has exercised its right through its authorised officer u/s 13(4) of the SARFAESI Act and has taken possession of the below mentioned secured asset on

All that part and parcel of immovable Residential Property Situated at- Mauza-Kudwari, S No 503, PH No 26(Old), 80(New), Part of Div. Khasra No 58/1/1/1/1, Ward No 74, and Admeasuring Area-20x33= 660 Sq.Ft., Ward No 74, RNM-Maharajpur, Tehsil-Panagar, Distt-Jabalpur (M.P.),

Boundaries – North – House of Jagannath Sen, South –House of Seller, East – Side Road, West –Houe of Deepak Gupta.

Owner & Mortgagor - Shri Pawan Kumar Mandal S/o Shri Vishnu Mandal and Smt. Radhika Mandal W/o Shri Pawan Kumar Mandal

Therefore, this notice is to inform you that bank intends to recover its dues by disposing of the secured asset by way of sale. You may avoid the unpleasant consequences of this drastic action by repaying the total dues along with interest, costs and expenses before the date fixed for auction of the property. This notice is issued without prejudice to the bank's rights to elect for other legal remedies for recovery of its dues.

Please be advised that u/s 13(13) of the SARFAESI Act, you shall not transfer the secured asset by way of sale, lease or otherwise without the written consent of the creditor and breach of this provision is a punishable offence.

(Yaung Bahadur Singh)
Chief Manager & Authorised Officer

CC: Branch Head, BO: Fuwara Chowk, Jabalpur (M.P.) It is forwarded to you for your information and necessary action. Please also watch the limitation in the loan accounts because action under SARFAESI Act does not save limitation.

Chief Manager

PANCHNAMA

WHEREAS We,

S.No	Name of Panch	Address	Age	Occupation
(1)	Vinod Bhatia	Ranjhi Jbp.	57	Pvt. Job
(2)	Kunal Bhatia	Ranjhi Jbp	31	—11—
(3)	Mahesh Tiwari	Dilipur	67	—11—
(4)	Manish Pandey	Kachnaji	38	—11—
(5)	Ajay Choudhary	Ranjhi.	35	—11—

the above mentioned Panchs on being called by Shri Yaung Bahadur Singh, the Authorised Officer of Punjab National Bank, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 were present at immovable Residential Property Situated at- **Mauza-Kudwari, S No 503, PH No 26(Old), 80(New), Part of Div. Khasra No 58/1/1/1/1, Ward No 74, and Admeasuring Area-20x33= 660 Sq.Ft., Ward No 74, RNM-Maharajpur, Tehsil-Panagar, Distt-Jabalpur (M.P.),.**

Boundaries – North – House of Jagannath Sen, South –House of Seller, East – Side Road, West –Houe of Deepak Gupta

Owner & Mortgagor - Shri Pawan Kumar Mandal S/o Shri Vishnu Mandal and Smt. Radhika Mandal W/o Shri Pawan Kumar Mandal.

We declare and state that the Authorized Officer in exercise of powers under Section 13(4) of the said Act today went to/entered the premises of Shri Pawan Kumar Mandal S/O Shri Vishnu Mandal and Smt. Radhika Mandal W/o Shri Pawan kumar Mandal owner/mortgagor of immovable Residential Property Situated at- **Mauza-Kudwari, S No 503, PH No 26(Old), 80(New), Part of Div. Khasra No 58/1/1/1/1, Ward No 74, and Admeasuring Area-20x33= 660 Sq.Ft., Ward No 74, RNM-Maharajpur, Tehsil-Panagar, Distt-Jabalpur (M.P.),** and demanded the payment of the dues mentioned in the Demand Notice dated **17.02.2025 (published on 17.03.2025)** in respect of loan a/c bearing number 193700NC03484958 of Shri Pawan Kumar Mandal s/o Shri Vishnu Mandal and Smt. Radhika Mandal W/o Shri Pawan kumar Mandal and on its non-payment, has taken over possession of the secured assets, as detailed in the inventory attached to this Panchnama between the hours 2:15 PM and 2:20 PM in our presence.

The borrowers'/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.

We also hereby state that during takeover of possession

Therefore, we solemnly, declare that the facts of the Panchnama mentioned herein are true & correct to the best of our observations & knowledge.

	Name	Signature
(1)	Vinod Bhatia	विनोद भाटिया
(2)	Kunal Bhatia.	Kunal
(3)	Mahesh Tiwari	Tiwari
(4)	Manish Pandey	
(5)	Ajay Choudhary	अजय

Date: 16/9/2025
Time:

पंजाब नेशनल बैंक Punjab National Bank 380000 Circle Office, Jabalpur मण्डल कार्यालय, जबलपुर (म.प्र.)

(Yaung Bahadur Singh)
Authorized Officer