



पंजाब नैशनल बैंक Punjab National Bank
...भरोसे का प्रतीक ! ...the name you can BANK upon !

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

Demand Notice under Section 13 (2)

Date: 13-05-2026

To,

Borrower	Co-Borrower
Mrs Madhulata Kumari W/O Mr Rakesh Kumar Ashok Nagar Ward No: 15 PO: Koshi College PS: Chitragupt Nagar Khagaria-851212 Bihar Mob No: 9430003148	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 **30-04-2026** 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 Rakesh Kumar**

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 2759247.13 (Rupees Twenty Seven Lakh Fifty Nine Thousand Two Hundred Forty Seven and Thirteen Paise only)** as on **30-04-2026** with further Interest and Incidental expenses and costs for (a) Housing Term Loan of **Rs 12.00 Lac, sanctioned on 12-06-2014, having TPLPH A/C: 493100NC00000178** and (b) Overdraft Facility of **Rs 19.00 Lac, sanctioned on 15-06-2019, having ODPRH A/C:**

MRS MADHULATA KUMARI AND MR RAKESH KUMAR





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Email Id: cobnagrecovery@pnb.co.in

4931009900000043. 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 2759247.13 (Rupees Twenty Seven Lakh Fifty Nine Thousand Two Hundred Forty Seven and Thirteen Paise only) as on 30-04-2026 with further Interest and Incidental expenses and costs for (a) Housing Term Loan of Rs 12.00 Lac, sanctioned on 12-06-2014, having TLP HL A/C: 493100NC00000178 and (b) Overdraft Facility of Rs 19.00 Lac, sanctioned on 15-06-2019, having ODPRH A/C: 4931009900000043, 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

MRS MADHULATA KUMARI AND MR RAKESH KUMAR





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Email Id: cobhagrecovey@pnb.co.in

SCHEDULE 'A'

Borrower	Guarantor
Mrs Madhulata Kumari W/O Mr Rakesh Kumar Ashok Nagar Ward No: 15 PO: Koshi College PS: Chitragupt Nagar Khagaria-851212 Bihar Mob No: 9430003148	Mr Rakesh Kumar S/O Mr Bholu Prasad Yadav Ashok Nagar Ward No: 15 PO: Koshi College PS: Chitragupt Nagar Khagaria-851212 Bihar Mob No: 8405044011

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
..	Housing Term Loan of Rs 12.00 Lac, sanctioned on 12-06-2014, having TLPPL A/C: 493100NC00000178	Rs 78680.00	Rs 201.37	Rs 24075.76	Rs 00.00
2.	Overdraft Facility of Rs 19.00 Lac, sanctioned on 15-06-2019, having ODPRH A/C: 4931009900000043	Rs 1942318.64	Rs 00.00	Rs 5070.15	Rs 901.21
Total		Rs 2728998.64	Rs 201.37	Rs 29145.91	Rs 901.21

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: 2281 dated 17/04/2013, L.P.C. No: 5399 dated 11/05/2019 and Land Tax Receipt No: 732422 dated 04/05/2019, owned by Mrs Madhulata Mrs Madhulata Kumari, W/O Mr Rakesh Kumar.	Mortgage of Immovable Property	12-06-2014	Rs 31.00 Lac

MRS MADHULATA KUMARI AND MR RAKESH KUMAR





पंजाब नैशनल बैंक Punjab National Bank
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Email Id: cobhagrecovey@pnb.co.in

SCHEDULE 'C'

Part - II

(Mortgage of Immovable properties)

1.	Housing Term Loan of Rs 12.00 Lac, sanctioned on 12-06-2014, having TLPPL A/C: 493100NC00000178	Mortgage of all that part and parcel of the IP covered under Registered Sale Deed No: 2281 dated 17/04/2013, L.P.C. No: 5399 dated 11/05/2019 and Land Tax Receipt No: 732422 dated 04/05/2019, owned by Mrs Madhulata Mrs Madhulata Kumari, W/O Mr Rakesh Kumar, 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>1232</td><td>544</td><td>1 Katha or 4.00 Decimal</td><td>North: 8 Ft. Road South: Lakshmi Thakur East: Kharidar West: Sarak</td></tr></table> Total Area: 1 Katha or 4.00 Decimal Property situated at Khata No: 123, Khesra No: 544, Tauzi No: 4958, Thana No: 268, Mauza: Ashok Nagar, Pargana: Farkiya, Khagaria-851212, Bihar.	Khata No.	Khesra No.	Area	Boundary	1232	544	1 Katha or 4.00 Decimal	North: 8 Ft. Road South: Lakshmi Thakur East: Kharidar West: Sarak
Khata No.	Khesra No.		Area	Boundary						
1232	544	1 Katha or 4.00 Decimal	North: 8 Ft. Road South: Lakshmi Thakur East: Kharidar West: Sarak							
2.	Overdraft Facility of Rs 19.00 Lac, sanctioned on 15-06-2019, having ODPRH A/C: 4931009900000043									

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 Borrower dated 13-05-2026.



MRS MADHULATA KUMARI AND MR RAKESH KUMAR



NOTICE TO GUARANTOR

To,

Date: 13-05-2026

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

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')

- At your request, the Bank has extended (a) Housing Term Loan of Rs 12.00 Lac, sanctioned on 12-06-2014, having TLPPL A/C: 493100NC00000178 and (b) Overdraft Facility of Rs 19.00 Lac, sanctioned on 15-06-2019, having ODPRH A/C: 4931009900000043, to Mrs Madhulata Kumari, W/O Mr Rakesh Kumar, Ashok Nagar, Ward No: 15, PO: Koshi College, PS: Chitragupt Nagar, Khagaria-851212, Bihar, having Mob No: 9430003148 (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.
- 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:

Particulars of the security agreement(s)/ document(s)/ confirmation of creation of mortgage	Particulars of the Immovable Property				Amount Secured
Equitable Mortgage	Mortgage of all that part and parcel of the IP covered under Registered Sale Deed No: 2281 dated 17/04/2013, L.P.C. No: 5399 dated 11/05/2019 and Land Tax Receipt No: 732422 dated 04/05/2019, owned by Mrs Madhulata Kumari, W/O Mr Rakesh Kumar, consisting of Khata & Khesra as under: -				Rs. 31.00 Lac
	Khata No.	Khesra No.	Area	Boundary	
	1232	544	1 Katha or 4.00 Decimal	North: 8 Ft. Road South: Lakshmi Thakur East: Kharidar West: Sarak	

MRS MADHULATA KUMARI AND MR RAKESH KUMAR





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Email Id: cobhagrecovery@pnb.co.in

	Total Area: 1 Katha or 4.00 Decimal Property situated at Khata No: 123, Khesra No: 544, Tauzi No: 4958, Thana No: 268, Mauza: Ashok Nagar, Pargana: Farkiya, Khagaria-851212, Bihar.	
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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.

- 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 2759247.13 (Rupees Twenty Seven Lakh Fifty Nine Thousand Two Hundred Forty Seven and Thirteen Paise only)** as on **30-04-2026** with further Interest and Incidental expenses and costs for (a) **Housing Term Loan of Rs 12.00 Lac, sanctioned on 12-06-2014, having TLP HL A/C: 493100NC00000178** and (b) **Overdraft Facility of Rs 19.00 Lac, sanctioned on 15-06-2019, having ODPRH A/C: 4931009900000043**. You are also liable to pay future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges, etc.
 - If you fail to repay to the Bank the aforesaid sum of **Rs 2759247.13 (Rupees Twenty Seven Lakh Fifty Nine Thousand Two Hundred Forty Seven and Thirteen Paise only)** as on **30-04-2026** with further Interest and Incidental expenses and costs for (a) **Housing Term Loan of Rs 12.00 Lac, sanctioned on 12-06-2014, having TLP HL A/C: 493100NC00000178** and (b) **Overdraft Facility of Rs 19.00 Lac, sanctioned on 15-06-2019, having ODPRH A/C: 4931009900000043**, 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.
 - 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 (a) **Housing Term Loan of Rs 12.00 Lac, sanctioned on 12-06-2014, having TLP HL A/C: 493100NC00000178** and (b) **Overdraft Facility of Rs 19.00 Lac, sanctioned on 15-06-2019, having ODPRH A/C: 4931009900000043**, in favour of **Mrs Madhulata Kumari (Borrower)**.
- 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.
 - 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
Punjab National Bank

Authorised Signatory
Chief Manager
Authorised Officer

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

MRS MADHULATA KUMARI AND MR RAKESH KUMAR





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GOVERNMENT OF INDIA



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of Posts
Government
of IndiaMinistry of
Communications

Namaste! Wha



Madhulata Kumari

Home > Track N Trace



Consignment ID

Money Order

Complaint ID

☒ Article Number ☐ Reference Number

Consignment Number

ENTER CONSIGNMENT NUMBER



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Print Report

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Dispatched✓
In Transit✓
Out for Delivery✓
Delivered

Booked at

Sujaganj Bazar SO - 812002



Delivered



Destination

Bandehera BO - 851212



Department of Posts
Government of India
Ministry of Communications

Generated through Indiapost website on: 15/6/2026, 5:11:41 pm

Consignment/MO Tracking Report

Consignment/MO Number: EF324399268IN

Article Number:

EF324399268IN

Article Type:

SP_INLAND_DOC

Booked At:

Sujaganj Bazar SO

Booked On:

18/05/2026, 12:06:40

Destination:

Bandehera BO

Origin Pincode:

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Destination Pincode:

851212

Event	Date	Time	Office	Remarks
Item Booked	18/05/2026	12:06:40	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	01:45:32	Barauni NSH	-
Item Dispatched	20/05/2026	02:47:41	Barauni NSH	-
Item Received	20/05/2026	23:59:18	Bhagalpur ICH	-
Item bagged	21/05/2026	04:04:13	Bhagalpur ICH	-
Item Dispatched	21/05/2026	04:19:38	Bhagalpur ICH	-
Bag Received	22/05/2026	19:15:57	Barauni ICH	-
Item Received	22/05/2026	19:16:04	Barauni NSH	-
Item bagged	23/05/2026	00:35:04	Barauni NSH	-
Item Dispatched	23/05/2026	02:06:56	Barauni NSH	-
Item received at Destination	23/05/2026	10:58:29	Koshi College SO	-
Taken out for delivery	23/05/2026	11:32:49	Koshi College SO	-
Item Delivered(Addressee)	23/05/2026	18:47:42	Koshi College SO	Delivered

Routing Steps

18/05/2026

Item Booked

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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
20/05/2026 01:45:32	✓ Item bagged Barauni NSH
20/05/2026 02:47:41	✓ Item Dispatched Barauni NSH
20/05/2026 23:59:18	✓ Item Received Bhagalpur ICH
21/05/2026 04:04:13	✓ Item bagged Bhagalpur ICH
21/05/2026 04:19:38	✓ Item Dispatched Bhagalpur ICH
22/05/2026 19:15:57	✓ Bag Received Barauni ICH
22/05/2026 19:16:04	✓ Item Received Barauni NSH
23/05/2026 00:35:04	✓ Item bagged Barauni NSH

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10:58:29

Koshi College SO

23/05/2026

11:32:49



Taken out for delivery

Koshi College SO

23/05/2026

18:47:42



Item Delivered(Addresssee)

Koshi College SO

Delivered

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Right to Information	Netbanking	Utilities		
Feedback	DakGhar			
Holidays	Niryat Kendra			
Website Policies	Portal (New)			
Tenders	DakGhar			
Performance Dashboard	Niryat Kendra Portal (Old)			

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Last reviewed and
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16 April, 2026

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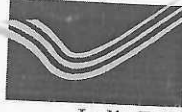
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of Posts
Government
of IndiaMinistry of
Communications

Namaste! Wha



Rakesh Kumar, Guarantor of Madhulata Kumari

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Consignment ID

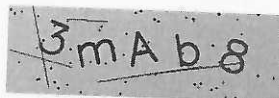
Money Order

Complaint ID

☒ Article Number ☐ Reference Number

Consignment Number

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Booked at

Sujaganj Bazar SO - 812002



Delivered



Destination

Mohaddipur SO Khagaria - 851212



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Government of India
Ministry of Communications

Generated through Indiapost website on: 15/6/2026, 4:57:02 pm

Consignment/MO Tracking Report

Consignment/MO Number: EF324399254IN

Article Number:

EF324399254IN

Article Type:

SP_INLAND_DOC

Booked At:

Sujaganj Bazar SO

Booked On:

18/05/2026, 12:01:07

Destination:

Mohaddipur SO Khagaria

Origin Pincode:

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Destination Pincode:

851212

Event	Date	Time	Office	Remarks
Item Booked	18/05/2026	12:01:07	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

12:01:07



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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Right to	IPPB	Employee	Philatelist	Portal of
Information	Netbanking	Self	Login	India

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