पंजाब नैशनल बैंक punjab national bank

ARMB, Purba Medinipur: Tamluk

Date: 13.08.2026

To

Mr. Bidhan Sarkar, Advocate

Res. & Cham: 467A, Ward No.05, Kalyani, Nadia- 741235

Mobile: 9153177879, Email: advbidhan88@gmail.com

Sub: Reply under section 13(3A) of the SARFAESI Act, 2002 to your letter dated 03/08/2026 in respect of demand notice dated 17.07.2026 issued under section 13(2) – Loan A/c No. 1186250802536 A/c Name- Sankar Pradhan (Borrower) and Sakuntala Pradhan (Co-borrower)

Sir,

I, the Chief Manager & Authorized Officer, Punjab National Bank, ARMB, Purba Medinipur, Tamluk, CO- Purba Medinipur, am in receipt of the above referred letter served by your goodself upon the Bank and being fairly equipped with the details of the above referred loan accounts, and being the Authorised Officer under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, I am to give you reply as hereunder:

1. That I am in receipt of the above–referred letter, purportedly an objection and/or representation under Section 13(3A) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, dated 03.08.2026, received only on 05.08.2026 and this reply is within the statutory period of 15 days therefrom.

2. That unless specifically admitted hereinafter, all statements, allegations and contentions, contained in the above-referred notice should be deemed to have been denied as if the same were set out herein and traversed seriatim.

3. Upon perusal of the same, we would like to inform you that the notice issued under section 13(2) of SARFAESI ACT, 2002, is as per the statutory provisions of the SARFAESI ACT, 2002. The account has been duly classified as NPA as per guidelines issued by RBI. The amount outstanding has been correctly mentioned with the account number. Also, the property details which the Bank sought to enforce for recovery of its

outstanding dues is clearly mentioned. Your request for one year time for loan repayment is rejected.

4. You may visit the Branch for verification of your loan related documents.

Furthermore, we would like to inform you that Bank will continue its recovery proceeding as per statutory provisions of the SARFAESI ACT, 2002, and its guidelines and policies.

This reply is issued without prejudiced to any of our rights and remedies available under law.

Yours faithfully,

ARMB HEAD (SOL ID - 830000)
PURBA MEDINIPUR
Authorised Signatory

Pradip Roy

Authorized Officer

ARMB, Purba Medinipur