यूको बैंक
सम्मान आपके विश्वास का

UCO BANK
Honours Your Trust

[Rule-8(6)]

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization & Reconstruction of the Financial Assets and Enforcement of Security Interest Act 2002 (SARFAESI) read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged / charged to the Secured Creditor, the Physical Possession of which have been taken by the Authorized Officer of UCO Bank (Secured Creditor), will be sold on **" As is where is"**, **" As is what is"** and **" Whatever there is"** basis on **30.03.2026** between 11:00 AM to 16:00 PM for recovery of **Rs.17.46 lakhs** plus further interest and other incidental charges thereafter due to UCO Bank, the Secured Creditor from Mrs. Neha Mishra & Mr. Swapnil Mishra

Last date for submission for bid is 30.03.2026 up to 15.00 PM

Date and time of E-Auction:30.03.2026 between 11:00 AM to 16:00 PM with unlimited extension for 10 minutes each.

The details of reserve price and earnest money deposit are given below.

Name of the Borrower & details of Property

Borrower: NEHA MISHRA A/C No. 01250610022115

Co-Borrower – Mr. Swapnil Mishra LIG-42 Vaishali Nagar ward No. 10

Owner of the property- Mrs Neha Mishra W/o Swapnil Mishra

Residential Flat, Flat No-204 (Second Floor) Kh no 9296, Soniya Residency Ph No 14/19, Ram Nagar Ambedkar Nagar Ward, Kohka, Bhilai, The & Dist-Durg Area- 598 sqft

Details of SARFAESI Action

Date of 13(2)-*25.05.2024*, Date of 13(4)- *06.08.2024 Physical Possession- 07.08.2025*

***Reserve Price- Rs.18.72 lakhs* EMD-10% of RP Increment Value- Rs.25000.00**

Details of known encumbrances: Not Any

Date:11.03.2026
Place: Bhilai Sector 1

Authorized Officer
UCO Bank (Secured Creditor)

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TERMS AND CONDITIONS OF E-AUCTION SALE Dt.30.03.2026

The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions.

1. The auction sale will be "online through E-auction" portal **https://baanknet.in** the intending Bidders / Purchasers are requested to register on portal (**https://baanknet.in**) using their mobile number and email-id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by e-auction service provider, the intending Bidders / Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet by **30.03.2026 up to 15.00 pm in the portal.** The registration, verification of KYC documents and transfer of EMD in wallet must be completed well in advance, before auction.
2. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through 3 modes i.e. NEFT / Cash / Transfer (After generation of Challan from (**https://baanknet.in**) in bidders Wallet. NEFT transfer can be done from any Scheduled Commercial Bank, however for Cash / Transfer the bidder has to visit UCO Bank Branch. Payment of EMD by any other mode such as Cheques will not be accepted. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest.
3. The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from **https://baanknet.in**
4. Bidder's Wallet should have sufficient balance (>=EMD amount) at the time of bidding.
5. During the e-auction bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and the minimum increase in the bid amount must be as mention above to the last higher bid of the bidders. **Ten (10)** minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.
6. It is the responsibility of intending Bidder(s) to properly read the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction and follow them strictly. In case of any difficulty or need of assistance before or during e-Auction process may contact authorized representative of our e-Auction Service Provider **(https://baanknet.in)** Details of which are available on the e-Auction portal.
7. After finalization of e-Auction by the Authorized Officer, only successful bidder will be informed by our above referred service provider through SMS / email. (On mobile no./ email address given by them / registered with the service provider).
8. The secured asset will not be sold below the reserve price.
9. The successful bidder shall have to deposit 25% (twenty five percent) of the bid amount, less EMD amount deposited, on the same day or not later than the next working day and the remaining amount shall be paid within 15 days from the date of auction in the form of Banker's Cheque / Demand Draft issued by a Scheduled Commercial Bank drawn in favor of "The Authorized Officer, UCO Bank. In case of failure to deposit the amounts as above within the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and Authorized Officer shall have the liberty to conduct a fresh auction / sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property.
10. Payment of sale consideration by the successful bidder to the bank will be subject to TDS under Section 194- IA of Income Tax Act 1961 and TDS is to be made by the successful bidder only at the time of deposit of remaining 75 % of the bid amount/full deposit of BID amount.