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यूनियन बैंक Union Bank of India — REGIONAL OFFICE : SCO 113-114, URBAN ESTATE, PHASE-II, JALANDHAR

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY/ASSETS

DATE & TIME OF E-AUCTION 30.04.2026 BETWEEN 12.00 NOON TO 05.00 PM (WITH 10 MIN UNLIMITED AUTO EXTENSIONS)
LAST DATE OF SUBMISSION OF EMD ON OR BEFORE THE COMMENCEMENT OF E-AUCTION

E-Auction Sale Notice for Sale of Immovable Properties/Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 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 properties mortgaged / charged to "the Secured Creditor, the Constructive/Physical possession" of which has been taken by the Authorized Officer of Union Bank of India (secured creditor), will be sold on **"As is where is", "As is what is" and "Whatever there is" basis on 30.04.2026**, for recovery of its dues due to the Union Bank of India/Secured Creditor from the respective Borrower(s) & Guarantor(s). The Reserve Price and the Earnest Money Deposit will be as mentioned in the table below against the respective properties. The online E-Auction will be held through web portal/website **https://baanknet.com** on the date & time mentioned above with unlimited extension of 10 minutes.

SR. NO.	NAME OF THE BRANCH/ CONTACT NO. & BORROWER/ GUARANTOR/MORTGAGOR	OUTSTANDING AMOUNT	DESCRIPTION & OWNER OF PROPERTIES	RESERVE PRICE / EMD / BID INCREASE AMT
1.	**UMFB Branch-92500-07183** a) **M/s. DC Plaza Bakery (Borrower)**, Village Dhina, Nurmahal Road, Jalandhar-144022. **b) Prop.- Sh. Damanjot Singh Cheema** S/o Sh Yadwinder Singh Cheema, R/o H. No. 89/2, Jaswant Nagar, Garha,Jalandhar-144001. **Guarantors: Sh. Yadwinder Singh Cheema** S/o Sh. Surjit Singh, R/o H. No. 89/2, Jaswant Nagar, Garha, Jalandhar-144001.	**Rs. 33,49,026.82** (Rupees Thirty-Three Lakh Forty- Nine Thousand Twenty-Six and Eighty-Two Paise only) as on date of demand notice plus uncharged interest and cost thereon from the date of notice, minus amount if any paid thereafter	EM of residential plot total measuring Approx 19 marla, having Khasra No. 28//21,29//17,24,25, 28//20/3 & HB no. 248 at Village Dhina, Tehsil and Distt- Jalandhar owned by Sh Yadwinder Singh S/o- Sh Surjit Singh vide Transfer deed no 2021-22/186/1/9827 dated 17-12-2021 and Sale deed no 1547 dated 24-02-2000 situated at Village Dhina, Nurmahal Road, Jalandhar bounded as under – East : Street 62', West : Street , North : Ranjit Singh, South: Street. **Type of possession: Symbolic.**	**Rs. 1,23,45,000/-** **Rs. 12,34,500/-** **Rs. 10,000/-**

Terms & Conditions : The sale shall be subject to the terms & Conditions prescribed in the SARFAESI ACT and Security Interest (Enforcement) Rules 2002 and to the following further conditions: **1.** The Properties are being sold **'AS IS WHERE IS BASIS and "AS IS WHAT IS BASIS" and WHATEVER THERE IS BASIS". 2.** The particulars of Secured Assets specified in the schedule hereinabove have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation. **3.** The sale be done by the Authorised Officer through e-auction platform provided at the website **https://baanknet.com on 30.04.2026 between 12.00 Noon to 5.00 pm.** For any information regarding above mentioned properties, please contact the concerned Branch Manager. **4.** For detailed term & conditions of the sale, please refer **https://baanknet.com.**
For registration and login and bidding rules visit **https://baanknet.com** and **https://www.unionbankofindia.co.in/auction-property/view-auction-property.aspx** and **www.unionbankofindia.co.in "Buyer guide for login and registration".**
This may also be treated as 15 days notice u/s Rule 8 (6), Rule 9(1) of Security Interest (Enforcement) Rules, 2002 to the Borrower/s /guarantor/s/ Mortgagor/s of the above said loan about the holding of e-auction sale on the above mentioned date.

DATED: 10.04.2026, PLACE : JALANDHAR — **AUTHORISED OFFICER, UNION BANK OF INDIA**

यूको बैंक UCO BANK
(भारत सरकार का उपक्रम) (A Govt. of India Undertaking)
ZONAL OFFICE: SCO 55-56-57, BANK SQUARE, SECTOR 17-B, CHANDIGARH-160017
PH.: 0172-5037339, 5037340, E-mail: zochng.rec@uco.bank.in

SALE NOTICE OF E-AUCTION (FOR IMMOVABLE PROPERTY)

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and 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/or Guarantor(s) that the below described immovable properties mortgaged/ charged to the Secured Creditor, the symbolic/physical possession of which has been taken by the Authorised Officers of UCO Bank (Secured Creditor), will be sold on **"As is where is" "As is what is"** and **"Whatever there is"** basis and invite bids from the intending purchasers for purchase of immovable properties mentioned hereunder.he Authorised Officer issuing Sale Confirmation letter to the successful bidder, in such case the Bank shall refund without interest the entire amount remitted by the successful bidder.

Name of the Branch and Borrower(s)/ Guarantor(s)	Details of Immovable Property/ies	Possession date Status Possession (Physical or Symbolic)	Demand Notice date and Amount	Reserve Price / EMD / Bid Increase Amount	Details of Officer Concerned	Date & Time of E-Auction
BRANCH: AJAULI Borrower(s): **Mr. Vijay Kumar S/o Mr. Tarsem Lal and Mrs. Sunita Devi W/o Mr. Vijay Kumar**, VPO Brahampur Tehsil Nangal District Rupnagar Punjab-140125	An area of total land measuring 6 Marla 6 Sarsahi being 20/159 share of total land measuring 2 Kanal 13 Marla comprised in Khata/Khatoni No. 362/403 Khatouni No. 152, Khashra No. 21R/19/4(2-13) situated at Village Brahmpur, H.B. 348,Tehsil Nangal Distt. Rupnagar, Punjab owned and possessed by Smt. Sunita Devi W/o Vijay Kumar R/o 139-C, Jawahar Market Tehsil Nangal, District Ropar via Vasika No. 1735 dated 27.02.2013. Bounded as Under: West: Forest Land, East: Link Road, North: Plot of Vishal, South: Property of Smt. Poonam.	04.02.2026/ SYMBOLIC	10.11.2025 Rs. 13,98,410.82	Rs. 35.98 Lakh Rs. 3.60 Lakh Rs. 0.20 Lakh	Mr. Rahul Kumar Singh (M) 9199615226 E-mail: ajauli@uco.bank.in	12.05.2026, 11:00 AM to 05:00 PM

STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002

Terms & Conditions: 1. The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002. **2.** The properties are being sold on **"AS IS WHERE IS BASIS"** and **"AS IS WHAT IS BASIS"** and **"WHATEVER THERE IS BASIS". 3.** The particulars of Secured Assets specified in the Schedule herein above have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation. **4.** The auction sale will be "online through e-auction portal **https://baanknet.com**". **5.** The intending Bidders / Purchasers are requested to register on portal **https://baanknet.com** 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 (may take 2 working days), the intending Bidders/Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet on or before the e-Auction Date and time in the portal. The registration, verification of KYC documents and transfer of EMD in wallet must be completed well in advance, before auction. **6.** Platform **https://baanknet.com** for e-Auction will be provided by e-Auction service provider **Help Desk No. +91 82912 20220, Help Desk E-Mail ID: support.baanknet@psballiance.com.** The intending Bidders/Purchasers are required to participate in the e-Auction process at e-auction service provider's website **https://baanknet.com. 7.** For any property related query may contact the Authorised Officer **Mr. Rahul Kumar Singh (Mobile) 9199615226. 8.** The Sale Notice containing the General Terms and Conditions of sale is available / published in the websites /web page portal: **https://baanknet.com. 9.** The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms and Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from portal **https://baanknet.com. 10.** Bidder's Global Wallet should have sufficient balance (>=EMD amount) at the time of bidding. **11.**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 mentioned above to the last higher bid of the bidders. Twenty (20) minutes time will be allowed to bidders to quote successive higher bids 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. **12.** It is the responsibility of intending Bidder(s) to properly read the Sale Notice, Terms & conditions of e-auction, Help Manual on the operational part of e-Auction and follow them strictly. In case of any difficulty or need of assistance before or during the e-Auction process may contact authorized representatives of our e-Auction Service Provider (**https: https://baanknet.com**) Details of which are available on the e-Auction portal. **13.** 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). **14.** The secured asset will not be sold below the reserve price. The Authorised Officer reserves the right to accept any or reject all bids, if not found acceptable or to postpone/ cancel/ adjourn/ discontinue or vary the terms of the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final. **15.** The sale certificate shall be issued in favor of the successful bidder on deposit of full bid amount as per the provisions of the act. **16.** It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The bidder inspect the property in consultation with the dealing official as per the details provided. **17.** All statutory dues/ attendant charges /other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser. **18.** The Authorized Officer of the Bank shall not be responsible for any charge, lien, encumbrances, or any other dues to the Government or anyone else in respect of properties (E-Auctioned) not known to the bank. The Intending Bidder is advised to make their own independent inquiries regarding the encumbrances on the property including statutory liabilities, arrears of property tax, electricity dues etc. **19.** The bidder should ensure proper internet connectivity, power back-up etc. The Bank shall not be liable for any disruption due to internet failure, power failure or technical reasons or reasons /contingencies affecting the e-auctions. **20.** The successful bidder has to bear the TDS of 1% if the property value exceeds 50 lacs. **21.** This notice is also to be treated as 15 days statutory sale notice to borrower and guarantor under Rule 9(1) Security Interest (Enforcement) Rules 2002. **22.** In case of sole bidder the bid amount quoted in his/her bid form must be improved by at least one bid incremental value, lest the sale shall be cancelled/deferred. **23.** Sale will not be confirmed if the borrower tenders to the bank contractual dues along with other expenses prior to the Authorised Officer issuing Sale Confirmation letter to the successful bidder, in such case the Bank shall refund without interest the entire amount remitted by the successful bidder.

Date: 15.04.2026 — Place: Chandigarh — Authorised Officer, UCO Bank

Indian Express Date. 16.04.2026