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यूको बैंक UCO BANK

सम्मान आपके विश्वास का 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 provision 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 Gurarantor(s) that the below described movable assets mortgaged/charged to the Secured Creditor, the Physical Possession of which has been taken by the Authorized Officer of The UCO Bank (Secured Creditor), will be sold on "As is where is", "As is what is" and "Whatever there is" on **30-05-2026**, for recovery of **Rs. 10,27,679.25 plus Pending interest and other charges** due to the UCO Bank, the Secured Creditor from **M/s Shri Krishna Food Products**. The reserve price will be **Rs.11,99,000.00** and the earnest money deposit will be **Rs. 1,19,900.00**

Names of the Borrower(s) and/or guarantor(s) with the address	**Date of Demand Notice**	**Date of Possession**	**Recoverable Amount**
BORROWERS: M/s Shri Krishna Food Products, Village Muhin Post Office Garli, Tehsil Rakkar, District- Kangra (H.P)-177108. **Partner 1** Sh. Bagh Singh Rana S/o Sh. Khuni Ram, Village Muhin Post Office Garli Tehsil Rakkar District- Kangra(H.P)-177108. **Partner 2** Sh. Sanjay Kumar S/o Sh. Bhag Singh Rana, Village Muhin Post Office Garli Tehsil Rakkar District- Kangra(H.P)-177108. **GUARANTOR(S)** : **a)** Smt. Krishna Kumari W/o Sh. Bhag Singh Rana, Village Muhin Post Office Garli Tehsil Rakkar District Kangra(H.P)-177108	25.05.2021	03.07.2023	Rs. 10,27,679.25 plus pending interest and charges.

Note: Notice under section 13(2) of SARFAESI ACT, 2002 issued on 25.05.2021 for Rs. 10,01,876.59 plus further interest and other incidental charges thereafter.

Description of Secured Assets	**Reserve Price**	**Earnest Money in**
Description of Immovable Property: Land and Building measuring 0-02-03 Hectares being ½ share out of Total Land measuring 00-04-06 Hectares in Khata No. 22, Khatauni No. 49 Min, Khasra No. 345/2 situated in Mohal Muhin, Tehsil Rakkar District Kangra (H.P) vide Jamabandhi for the year 2001-02 in the name of Sh. Bhag Singh Rana.	**Rs.11,99,000.00 (Rupees Eleven Lac Ninety Nine Thousand Only)**	**Rs. 1,19,900.00 (Rupees One Lac Nineteen Thousand and Nine Hundred only)**

DATE & TIME OF e-AUCTION SALE
30th May 2026 between 11:00 AM to 05:00 PM **(with unlimited auto extensions of 10 minutes each, if required)** **Last Date of Submission of EMD : 29th May 2026 – before 05:00 PM**

यूको बैंक, अंचल कार्यालय, श्याम नगर, धर्मशाला, हि.प्र. – 176215; UCO Bank, Zonal Office, Dharamshala, H.P. – 176215;
दूरभाष/Telephone - 01892- 222086, 222104, 224206, 222084, 222114, 229536, 203374 ; फैक्स/Fax- 01892 222 429
ई मेल- zo.drmshala@ucobank.co.in

Terms and conditions:

1. The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002. Detailed terms and conditions of the sale is available/published in the following websites/web portal:
I) **https://ebkray.in/**
II) **https://ucobank.co.in/**

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 hereinabove have been stated to the best of the information of the Authorized Officer, but the Authorized Officer shall not be answerable for any error, misstatement or omission in this proclamation.

4. The Sale will be done by the undersigned through e-auction platform provided at the Website https://ekray.in on **30-05-2026 and starts at 11.00 AM.**

5. It is open to the Bank to appoint a representative and to make self-bid and participate in the auction.

Date : 11.05.2026
Place : Garli (0970)

Chief Manager and Authorized Officer
UCO Bank (Secured Creditor)

UCO Bank Zonal Office ★ Sham Nagar, Dharamshala ★ Authorised Officer

OTHER TERMS AND CONDITIONS OF E-AUCTION SALE

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://ekray.in.**

2. The intending Bidders/ Purchasers are requested to register on portal (**https://ekray.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 (may take 2 working days), the intending Bidders/ Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet by **29.05.2026** 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.

3. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through 3 mode i.e. NEFT/ Cash/ Transfer (After generation of Challan from (https://ebkray.in) in bidders Global EMD 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.

4. Platform (https://ebray.in/) for e-Auction will be provided by e Auction service provider M/s PSB Alliance having its registered office at Unit No. , 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai-400 037. Helpline No 8291220220. The intending Bidders/ Purchasers are required to participate in the e-Auction process at e-auction service provider's **website: https://ebkray.in/** This Service Provider will also provide online demonstration/ training on e-Auction on the portal.

5. The Sale Notice containing the General Terms and Conditions of sale is available / published in the following websites/web page portal: (**https://ebkray.in/**)

6. 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 e-Bkray –portal (**https://ebkray.in/**).

7. Bidder's Global Wallet should have sufficient balance (>=EMD amount) at the time of bidding.

8. 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.

9. 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://ebkray.in/)**. Details of which are available on the e-Auction portal.

10. 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).

11. The secured asset will not be sold below the reserve price.

12. 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, Payable at Dharamshala. 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.

13. Payment of sale consideration by the successful bidder to the bank will be subject to TDS under Section 194-1A 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.

14. The Authorized 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 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 provide.

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 50.00 Lac.

21. This notice is also to be treated as **15 days** statutory sale notice to borrower and guarantor under Rule9 (1) Security Interest (Enforcement) Rules 2002. 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.

22. Sale will not be confirmed if the borrower tenders to the bank contractual dues along with other expenses prior to the Authorized 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. For any property related query may contact the **Authorized Officer Mr. Neeraj Sajwan, Mob. No. 91474-03374 E-mail:** zo.drmshala@ucobank.co.in.

STATUTORY 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT-2002

The borrowers/guarantors are hereby notified to pay the sum as mentioned above along with up to date interest and ancillary expenses before confirmation of sale failing which the properties will be auctioned/sold and balance dues, if any will be recovered with interest and cost.

UCO Bank Zonal Office, Dharamshala
Authorised Officer

Date : 11.05.2026
Place : Dharamshala

Chief Manager and Authorized Officer
UCO Bank (Secured Creditor)

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