

		यूनियन बैंक ऑफ इंडिया Union Bank of India A Government of India Undertaking	
STRESSED ASSET MANAGEMENT VERTICAL: CENTRAL OFFICE Union Bank Bhavan, 239 Vidhan Bhavan Marg, Nariman Point, Mumbai 400021			
Ref.: SAMV: RCWD2: ORDER: 191: 2026-27		Date: 04.05.2026	
(WITHOUT PREJUDICE) ORDER PASSED BY REVIEW COMMITTEE FOR WILFUL DEFAULTERS In the matter of declaring M/s Jerath Enterprise Pvt. Ltd. and its directors/ guarantors as Wilful Defaulter			
ORDER In terms of Reserve Bank of India (Treatment of Wilful Defaulters and Large Defaulters) Directions, 2024 issued by RBI vide notification DoR.FIN.REC.No.31/20.16.003/2024-25 dated 30.07.2024, the subject borrower and its directors/ guarantors were intimated about the Bank's 'Proposal' for declaring them as Wilful Defaulter vide letter dated 29.10.2025 against which no representation was submitted by the borrower/directors/ guarantors. Personal hearing opportunity was also provided to the borrower/ directors/ guarantors on 27.02.2026 by the Review Committee which remained unattended.			
The Review Committee was chaired by Mr. Ramasubramanian S (Executive Director). The other members of the Committee were Mr. Abhijit Basak (CGM), Mr. Biju Vasudevan (CGM) and Mr. Alok Kumar (GM).			
The 'Review Committee' considered the entire material brought on record. After careful examination of the facts of the case, the Review Committee observed that there were unimpeachable evidence/s against the borrower/ directors/ guarantors and their act would fall under the purview of RBI guidelines on "Wilful Defaulter". Also, the borrower/ directors/guarantors failed to provide satisfactory replies to the observations of the Show Cause Notice issued in the matter. Reason for wilful default/s is under-			
During inspection of the units situated, it was revealed that the units are closed by the borrower and they have disposed off the machineries & equipment hypothecated to the bank without any prior permission.			
In view of the above, the Review Committee decided to declare the below mentioned borrower/ directors/ guarantors as wilful defaulter:			
Sr. No.	Borrower	Directors/ Guarantors	
1.	Jerath Enterprise Pvt. Ltd.	Rita Jerath (Director & Guarantor) Prashant Jerath (Director & Guarantor)	
(Kumar Rahul) General Manager			



AU SMALL FINANCE BANK LIMITED

(A SCHEDULED COMMERCIAL BANK)

Regd. Office :- 19-A, Dhuleswar Garden, Aljmer Road, Jalpur-302001, CIN L36911RJ1996PLC011381

APPENDIX IV [SEE RULE 8(I) POSSESSION NOTICE]

Whereas, The undersigned being the Authorized Officer of the AU Small Finance Bank Limited A Scheduled Commercial Bank under the "Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002" and in exercise of Powers conferred under Section 13 read with the Security Interest (Enforcement) Rules, 2002, issued demand notice dated **13/02/2026** vide Ref. No.: **CB/SAR/21-32/BF/FEB-2026/11** Loan Account No. **2021239944733591** calling upon the Borrower/Guarantor/Mortgagors **M/S. DHURIA VERKA POINT THROUGH ITS PROPRIETOR MR. RAJESH KUMAR (Borrower), MR. RAJESH KUMAR S/O MR. MUKUND LAL (Mortgagor), MRS. BABITA RANI W/O RAJESH KUMAR (Guarantor), MR. LOVISH DHURIA S/O MR. RAJESH DHURIA (Guarantor), MR. AJAY KUMAR S/O MR. MUKUND LAL (Guarantor), MRS. POONAM RANI W/O MR. VIPAN KUMAR (Guarantor/Mortgagor)** to the amount mentioned in the notice being is for **loan Account No. 2021239944733591 Rs. 91,168,100/- (Rupees Ninety-One Lakh Sixty Eight Thousand One Hundred Only)** as on **12-02-2026** aggregating total due (which includes principal, interest, penalties and all other charges) with further interest and charges until payment in full within 60 days from the date of notice/date of receipt of the said notice.

The borrower/ mortgagor having failed to repay the amount, notice is hereby given to the borrower/ mortgagor and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said Rules on this **16th day of May of the year 2026**.

"The borrower's attention is invited to provisions of sub section (8) of section 13 of the Act, in respect of time available to redeem the secured assets"

The borrower/Guarantor/ mortgagors in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the AU Small Finance Bank Limited for an amount of for **loan Account No. 2021239944733591 Rs. 95,18,455/- (Rupees Ninety-Five Lakh Eighteen Thousand Four Hundred Fifty Five Only)** as on **22-04-2026** and further interest & expenses thereon until full payment.

DESCRIPTION OF IMMOVABLE PROPERTIES

- All That Part and Parcel Along with Present and Future Structure of Commercial Property, Shop No. 4, Part Property No. 160, Measuring 11 Sq. Ft. x 15 Sq. Ft. = 165 Sq. Ft., Situated at Gaushtala Road, Fazilka, Tehsil & District Fazilka, Punjab. Owned by Mr. Rajesh Kumar. Vide Sale Deed Dated 10-03-2008 Wasika No. 5746.**

Boundaries as below :-

East: Nihal Chand	West: Pushpa Rani
North: Manohar Lal	South: Road
- All That Part and Parcel Along with Present and Future Structure of Residential Property, House Measuring 20 Sq. Ft. x 30 Sq. Ft. = 600 Sq. Ft. Property No. 33/72/8, Situated at Gali No. 3 D, Kailash Nagar, Fazilka, Tehsil & District Fazilka, Punjab. Owned by Mr. Rajesh Kumar. Vide Sale Dated 22-05-2009, Wasika No. 723.**

Boundaries as below :-

East: Chunni Lal	West: Amar Lal
North: Others House	South: Others House
- All That Part and Parcel Along with Present and Future Structure of Residential Property Measuring 3 Marla 6 Sarsai i.e., 33/2834/31 Share of Total 157 Kanal 9 Marla, Khawat No. 208, Khatoni No. 374 to 404, as per Jamabandi For The Year 2014-2015, Situated at Near Dhoibighat Sultanpura, Tehsil & District Fazilka, Punjab. Owned by Mrs. Poonam Rani. Vide Sale Deed Dated 20-01-2017 Wasika No. 3938.**

Boundaries as below :-

East: Street	West: Ramesh Babar
North: Street	South: Nagar Counsel Plot

-Sd-
Authorised Officer
 Au Small Finance Bank Limited

Date : 16th, May 2026
Place : Fazilka, Punjab

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UCO BANK

(A Govt. of India Undertaking)

Zonal Office:
SCO 55-56/7, Bank Square, Sector 17-B
Chandigarh-160017, Ph. 0172-5037339, 5037340,

SALE NOTICE OF E-AUCTION SALE (FOR IMMOVABLE PROPERTY/IES)

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation & Reconstruction of the Financial Assets and Enforcement of Security Interest Act 2002 (SARFAESI) read with proviso to Rule(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 symbol/cphysical 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.

Sr. No.	Name of the Branch and Borrower(s)/ Guarantor(s)	Details of Immovable Properties	Possession Date Status of Possession (Physical or Symbolic)	Demand Notice date & Amount	Reserve Price		Details of Officer Concerned	Date & Time Of E-Auction
					EMD Bid Increase Amount			
1.	BRANCH OFFICE : SAHA	All Part and parcel of commercial shop measuring 30 Sq. yards i.e 1 marla i.e. 1/51' share in the land measuring	11.11.2021/SYMBOLIC	16.11.2024 Rs. 5,17,500/-	Rs. 3,57,000/- Rs. 36,000/- Rs. 10,000/-		Om Parkash (M) 8007558697 saha@uco.bank.in	20.06.2026 11:00 AM to 05.00 PM
1. M/s Rajinder Welding Works Shop, Situated at Main Railway Station Kesar Road, Village Dhurala, Distt. Ambala, Haryana-133004. 2. Mr. Rajinder Singh, Address: Village Haldari, Sub Tehsil Saha, Distt. Ambala Cantt. Haryana-133104.								
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://baaneknet.com. 5. The intending Bidders/Purchasers are requested to register on portal https://baaneknet.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 have to transfer the EMD amount using online mode in his Global EMD Wallet On 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 on 6. Platform https://baaneknet.com. for e-Auction will be provided by e-Auction service provider Help Desk No. +91 82912 20220, Help Desk E-Mail ID : support.baaneknet@gsballiance.com. The intending Bidders/Purchasers are required to participate in the e-Auction process at e-auction service provider's website https://baaneknet.com. 7. For any property related query may contact the Authorised Officer Drishti Vohra, (M) 98158-82709 8. The Sale Notice containing the General Terms and Conditions of sale is available / published in the websites/web page portal https://baaneknet.com. 9. 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 portal https://baaneknet.com. 10. Bidders' Global Wallet should have su cent balance (>=EMD amount) at the time of bidding. 11. During the e-auction bidders will be allowed to e or 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. Twenty (20) minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is oered 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 operational part of e-Auction and follow them strictly. In case of any duty or need of assistance before or during e-Auction process, may contact authorized representative of our e-Auction Service Provider (https://baaneknet.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 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 favour 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 officer as per the details provided. All statutory dues/ attendant charges/ other dues including registration charges, stamp duty, taxes etc, shall have to be borne by the purchaser. 17. 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 50s 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. Incase 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: 18.05.2026			Place: Chandigarh			AUTHORISED OFFICER, UCO BANK		

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