

ASSET RECOVERY BRANCH, DEHRADUN
LIC BUILDING, CHAKRATA ROAD, OPPOSITE NATRAJ CINEMA, CANNAUGHT PLACE,
DEHRADUN, PIN 248001.
EMAIL ubin0586722@unionbankofindia.bank

By Regd Post & Courier

To

Borrower M/s Saksham Traders Through Prop Anil Singh Paper Mill Road, near Ramu Gate, Saharanpur (U.P.) Mob No - 9456434327	Guarantor: Anil Singh S/o Baru Singh, Kashmiri Gate Urf Shalimar Garden, Near Khera Mandir, Saharanpur (U.P.) Mob No - 9456434327
Guarantor Smt Kanta Devi W/o Baru Singh, Kashmiri Gate Urf Shalimar Garden, Near Khera Mandir, Saharanpur (U.P.) Mob No - 9456434327	

Dear Sir/Madam,

Sub: Notice of 15 days for sale of immovable secured assets under Rule 9 (1) proviso alongwith Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002
- M/s Saksham Traders

1. Union Bank of India, Asset Recovery Branch, Dehradun (**Account transferred from New Avas Vikas, Saharanpur Branch**), the secured creditor, caused a demand notice dated **21.01.2023** under Section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, calling upon you to pay the dues within the time stipulated therein. Since you failed to comply with the said notice within the period stipulated, the Authorized Officer, has taken Constructive possession of the immovable secured assets under Section 13(4) of the Act read with Rule 8 of Security Interest (Enforcement) Rules, 2002 on **13.06.2024**.
2. As you have failed to clear the dues of the secured creditor, the immovable secured assets that have been taken possession of by the Authorized Officer, will be sold by holding public E-auction on **12.06.2026 (Friday)** from **12.06.2026 05.00 PM** with unlimited extension of "10" minutes i.e. the end time of auction will be extended by 10 Minutes each time if bid is made within 10 minutes before closure of auction by inviting Bids from the public in online mode on <https://baanknet.com>

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3. The Reserve Price will be **Rs. 29,00,000/- (Rupees Twenty-Nine Lacs only)**
4. For detailed Terms and Conditions of the sale, please refer to the link provided in
<https://www.unionbankofindia.bank.in/auction-property/viewauction-property.aspx> and
the same is also enclosed herewith.

Yours faithfully

Place: DEHRADUN
Date: 19.05.2026

Encl: Terms of sale

कृते यूनियन बैंक ऑफ इंडिया
For Union Bank of India
AUTHORIZED OFFICER
FOR UNION BANK OF INDIA
प्राधिकृत अधिकारी
Authorised Officer

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TERMS AND CONDITIONS OF SALE OF IMMOVABLE SECURED ASSETS:

1. Name and address of the Borrower, Co-Applicant and Guarantor	Borrower: M/s Saksham Traders Through Prop Anil Singh Paper Mill Road, near Ramu Gate, Saharanpur (U.P.) Mob No - 9456434327	Guarantor: Anil Singh S/o Baru Singh, Kashmiri Gate Urf Shalimar Garden, Near Khera Mandir, Saharanpur (U.P.) Mob No - 9456434327
	Guarantor Smt Kanta Devi W/o Baru Singh, Kashmiri Gate Urf Shalimar Garden, Near Khera Mandir, Saharanpur (U.P.) Mob No - 9456434327	
2. Name and address of the Secured Creditor:	ASSET RECOVERY BRANCH, DEHRADUN LIC BUILDING, CHAKRATA ROAD, OPPOSITE NATRAJ CINEMA, CANNAUGHT PLACE, CHAKRATA ROAD, DEHRADUN, PIN 248001.	
SCHEDULE OF PROPERTY House bearing MPL No. 6/NS/6 upon northern part of plot 83, measuring 132.90 Sq yards i.e. 111.16 Sq Mtr of kasra no. 399 M, situated at Dara Milkana Bairoon, Pargana Tehsil & District Saharanpur, Dar Abadi Kashmiri Garden, Saharanpur (U.P.) bounded – on the north by-rasta 20 ft wide on the south by- house of Virendra on the east by—house of Rajkishore on the west by-road 15 ft		
4. The details of encumbrances, if any known to the Secured Creditor	Not known to A.O.	
5. Details of Stay / Status Quo /Litigation pending against the property, if any, known to the secured creditor in Courts/Tribunals etc.,	No	



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6. Last Date & Time for submission of EMD	EMD shall be deposited and Linked/Map the EMD amount with the Property ID before End Time of Auction as per clause 7 below. It is advisable to deposit and Link / Map the EMD amount with the property ID well in advance to avoid any technical glitch.
7. Date & Time of auction	12.06.2026 (Friday) from 12.00 PM to 05.00 PM (with 10 min unlimited auto extensions) E-auction website- https://baanknet.com
8. The secured debt for the recovery of which the immovable secured asset is to be sold:	Rs.35,91,424.54/- (Rupees Thirty-Five lacs Ninety-One Thousand Four Hundred Twenty-Four and paise Fifty-Four only) as per demand notice dated 21.01.2023 & further interest thereon, charges and costs.
9.1 Reserve price for the properties below which the immovable property may not be sold:	Rs. 29,00,000/- (Rupees Twenty-Nine Lacs only)
9.2 EMD Payable	Rs. 2,90,000/- (Rupees Two Lacs Ninety Thousand only)

10.1. Registration

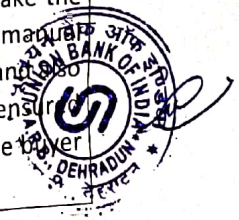
The Online E-Auction will be held through web portal/website <https://baanknet.com> on the date and time mentioned above with unlimited extension of 10 minutes. The intending bidders / purchasers required to register through <https://baanknet.com> (Buyer Registration – link provided in the home page of the website) by using their mobile number and valid email-id. The intending bidders / purchasers further required to upload KYC documents and Bank Details. The intending bidders / purchasers can be guided by the Buyer Manual provided in the home page of the website

10.2. KYC Verification

While registering as buyer/bidder, the intending bidder / purchaser are required to upload KYC documents and Bank account details. Further, for approval of the KYC documents the bidder/ purchasers should have "Digi Locker" facility. Registration formalities shall be completed well in advance.

10.3. EMD Payment

On completion of KYC verification, the intending bidders / purchasers may login and make the EMD payment, for EMD payment intending bidder/purchasers can be guided by the buyer manual provided therein after login as buyer. Payment can be made through payment gateway and by way of creating challans and deposit the amount in the wallet. The payment shall be ensured well in advance before the stipulated time. If the required EMD amount is not held in the wallet, they will not be allowed to participate.



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10.4 Bidding

The bidder has to select the property for which offer is submitted from the list mentioned in the above website and/ or bidder can directly enter Property ID (as mentioned in <https://ibapi.in>). The property will be visible in 'Live Auctions' on www.baanknet.com one day prior to the date of auction.

10.5. Help Desk

- For queries contact Number: 8291220220 & email ID support.BAANKNET@psballiance.com
- For Registration and Login and Bidding Rules visit Buyer Manual link provided in the home page of <https://baanknet.com>
- For auction related queries e-mail to sarfaesi@unionbankofindia.com or contact –Union Bank of India ARB, Dehradun, Asset Recovery Branch, Dehradun, LIC Building, Opposite Natraj Cinema, Cannaught Place, Chakrata Road, Dehradun, Pin code 248001 : or Authorized Officer **Praveen Kumar Gupta 9988712023**

10.6 Steps Involved

- Register on <https://baanknet.com> using mobile number and email ID.
- Upload requisite KYC Documents.
- Pay EMD amount by Payment Gateways and also by Generate challan and transfer EMD amount to bidder's EMD Wallet.
- Submission of bid shall be through Online mode on the auction date and time.
- In case of successful Bid, the balance bid amount to be paid as per the terms as mentioned hereunder.

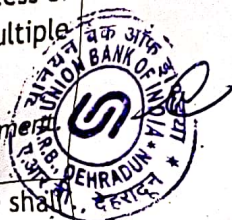
Bidders are advised to go through the website: <https://baanknet.com> and <https://www.unionbankofindia.co.in/auction-property/view-auction-property.aspx> for detailed terms and conditions of Auction Sale before submitting their bids and taking part in the E-Auction sale proceedings. Successful bidder will be intimated through e-mail by PSB Alliance Pvt. Ltd after the closing of the e-Bidding Process.

11. The intending bidders may, if they choose, after taking prior appointment from the Authorised Officer, inspect the immovable/movable secured assets to be sold before the date of E-Auction. It shall be the sole responsibility of the bidders to inspect and satisfy themselves about the secured assets and specification before submitting the bid. On participation by any person or corporate it shall be deemed that the bidders have fully satisfied themselves as to the property /assets and claims/ dues affecting the property under Sale in all respects.

12. (a) In case of bidding, the bid increment shall not be less than Rs-29,000/ in excess of highest bid amount or the immediate preceding bid, as the case may be with multiple increment value of Rs-29,000/

(b) Invariably, the first bid of the property/ies will be Reserve Price + one Increment. This amount will be the minimum bid amount to participate in bidding process.

13. The sale will be confirmed in favour of the highest bidder and the confirmation of sale shall be subject to the confirmation by the Secured Creditor.





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21. The certificate of sale will be issued specifically mentioning whether the purchaser has purchased the immovable/movable secured assets free from any encumbrances known to the secured creditor or not. No request for change of name in the sale certificate other than the person who submitted the bid/participated in the auction shall be entertained.
22. The unsuccessful Bidders who have deposited EMD shall be entitled to have the same refunded without any interest immediately after the confirmation of sale by the Authorized Officer in favour of successful bidder. The unsuccessful bidder is required to place request for refund with <https://baanknet.com>. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).
23. Bank, the Secured Creditor, reserves the right to accept / reject the highest bid without assigning any reason thereof or to cancel the sale.
24. In case any dispute arises as to the validity of the bid(s), amount of bid, EMD or as to the eligibility of the bidder, authority of the person representing the bidder, the interpretation and decision of the Bank shall be final. In such an eventuality, the Bank shall in its sole discretion be entitled to call off the sale and put the property to sale once again on any date and at such time as may be decided by the Bank.
25. The bank/service provider for e-auction shall not have any liability towards bidders for any interruption or delay or technical snag in access to the site irrespective of the causes.
26. The above immovable secured assets will be sold in "As is where is", "As is What is" and "whatever there is" condition.
27. The entire sale consideration shall be exclusively available for appropriation towards dues to the Bank and it is exclusive of encumbrances of all statutory dues, maintenance charges and other dues/charges if any, shall be settled by the proposed purchaser out of his own sources.
28. To the best of information and knowledge of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent enquiry regarding the encumbrances, title of the property put to auction and the claims / rights/ dues affecting the property, prior to submitting their bid. The E Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the Bank to sell the property. The Authorized Officer/Secured Creditor shall not be responsible in any way for any third-party claims/rights/dues.

Place: DEHRADUN

Date: 19.05.2026

यूनियन बैंक ऑफ इंडिया
For Union Bank of India

FOR UNION BANK OF INDIA
आधिकृत अधिकारी
Authorized Officer

INLAND SPEED POST DOCUMENT

EV976046112IN

Dely Office & Pincode: Saharanpur HO(247001)

Booking Office: Dehradun GPO (248001)

Counter No. 4, 19-05-2026 14:14:40

GSTNo.05AAAGS1260B1ZW BkgRefID: 323500011905264941

ChargedWeight(gms):25 Phy.Wt(gms):25 Vol.Wt(gms):NA(L:NA NA

H:NA)

ModeofPayment: SQ ()

Sender	Receiver
UNION BANK OF INDIA Mobile No.9988712023 LIC BHAWAN	SAKSHAM TRADERS Mobile No.9456434327 PAPER MILL ROAD SAHARANPUR
DEHRADUN UTTARAKHAND-248001	SAHARANPUR UTTAR PRADESH-247001

Track on www.indiapost.gov.in OR Dial 18002666888 : IVR NO : 69869760 112

In case of any complaint, please visit https://crm.indiapost.gov.in/custom

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19-05-2026 14:14:47

INLAND SPEED POST DOCUMENT

EV976046090IN

Dely Office & Pincode: Saharanpur HO(247001)

Booking Office: Dehradun GPO (248001)

Counter No. 4, 19-05-2026 14:14:40

GSTNo.05AAAGS1260B1ZW BkgRefID: 323500011905264941

ChargedWeight(gms):30 Phy.Wt(gms):30 Vol.Wt(gms):NA(L:NA NA

H:NA)

ModeofPayment: SQ ()

Sender	Receiver
UNION BANK OF INDIA Mobile No.9988712023 LIC BHAWAN	ANIL SINGH Mobile No.9456434327 KASHMIRI GATE NEAR KHERA MANDIR
DEHRADUN UTTARAKHAND-248001	SAHARANPUR UTTAR PRADESH-247001

Track on www.indiapost.gov.in OR Dial 18002666888 : IVR NO : 69869760 190

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INLAND SPEED POST DOCUMENT

EV976046109IN

Dely Office & Pincode: Saharanpur HO(247001)

Booking Office: Dehradun GPO (248001)

Counter No. 4, 19-05-2026 14:14:40

GSTNo.05AAAGS1260B1ZW BkgRefID: 323500011905264941

ChargedWeight(gms):30 Phy.Wt(gms):30 Vol.Wt(gms):NA(L:NA NA

H:NA)

ModeofPayment: SQ ()

Sender	Receiver
UNION BANK OF INDIA Mobile No.9988712023 LIC BHAWAN	KANTA DEVI Mobile No.9456434327 KASHMIRI GATE NEAR KHERA MANDIR
DEHRADUN UTTARAKHAND-248001	SAHARANPUR UTTAR PRADESH-247001

Track on www.indiapost.gov.in OR Dial 18002666888 : IVR NO : 69869760 109

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19-05-2026 14:14:47

INVOICE SUMMARY

Booking Ref ID	3235000119052	3413
Number of Articles		8
Total Base Tariff		6.00
Total Prepayment		0.00
Total CGST		4.00
Total SGST		4.00
Total IGST		0.00
Total UTGST		0.00
Total Invoice Amount		4.00

Booking Office Name : Dehradun GPO

Booking Office Pincode : 248001

Booking Office GST No : 05AAAGS1260B1ZW

Booking Date : 19-05-2026 14:08:02

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