



Badahata Kendrapada Branch
Kakat Chhak, Dist Kendrapada, Odisha
ई मेल-Email: ubin0814075@unionbankofindia.bank

**To
Borrower/s**

.) Mrs. Rukmani Bal
W/o- Raj Kishore Bal
At- Tarando, Po- Baro
Dist- Kendrapada,
Pin – 754250, Odisha

ii) Estate of the deceased Mr. Raj Kishore Bal represented by

ii.a) Rajat Kumar Bal
S/o Raj Kishore Bal
At- Tarando, Po- Baro
Dist- Kendrapada,
Pin – 754250, Odisha

ii.b) Rajashree Bal
D/o Raj Kishore Bal
At- Tarando, Po- Baro
Dist- Kendrapada,
Pin – 754250, Odisha

& Others

THE GUARANTOR/S

i) Mr. Kunja Bihari Panda
S/o Jenamani Panda
At Torando, Baro
Dist. Kendrapara
Odisha, Pin 754250
Dear Sir/Madam,

Sub: Notice of 15 days for sale of immovable Property secured assets under Rule 8 of the Security Interest (Enforcement) Rules, 2002.

1. Union Bank of India, Badahata Kendrapada Branch, the secured creditor caused a demand notice dated 18.11.2024 under Section 13(2) of the Securitisation 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 Authorised Officer, has taken symbolic possession of the immovable

[See proviso to rule 8 (6)]

Sale notice for sale of immovable properties

E-Auction Sale Notice for Sale of Immovable 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 property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of Secured Creditor-Union Bank of India, will be sold on "As is where is", "As is what is", and "Whatever there is" on 29-09-2026, for recovery of Rs 4,01,613.27 as on 31-08-2026 plus further interest, cost and expenses due to Secured Creditor, Union Bank of India from Smt Rukmani Bal and others. The reserve price will be Rs 24,13,000/- and the earnest money deposit will be Rs 2,41,300/-

Description of Immovable Property

Property:

All the piece and parcel of land and building at Plot. No. 165/3014, Revenue Khata no. 705/143, Mouza-Torando, P.S-Nikirai & No-72, Ts-Kendrapada Thana no. 180, Dist Kendrapada, Odisha having area of Ac 0.050 dec owned by Mrs. Rukmani Bal

Boundary:

North: Govt Land

South: Plot no.164

East: Rest of the plot no 16

West: Plot no 166

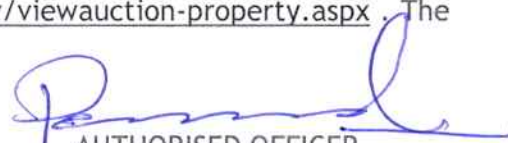
List of Encumbrances: Nil

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>. The same is also enclosed herewith.

Place : Cuttack

Date : 10.09.2026

Encl: Terms of sale


AUTHORISED OFFICER
FOR UNION BANK OF INDIA

अधिकृत व्यक्ति / AUTHORISED OFFICER
यूनियन बैंक ऑफ इंडिया / UNION BANK OF INDIA
क्षेत्रीय कार्यालय / REGIONAL OFFICE
कटक / CUTTACK

7.The secured debt for the recovery of which the immovable secured asset is to be sold:	Rs. 4,01,613.27 (Rupees Four Lakh One Thousand Six Hundred Thirteen & Paisa Twenty Seven) as on 31.08.2026 plus interest, expense & cost thereof.
8.1 Reserve price for the property / Properties below which the property will not be sold:	Rs 24,13,000/- (Rupees Twenty Four lakh & Thirteen Thousand Only)
8.2 EMD Payable	Rs 2,41,300 (Rupees Two Lakh Forty One thousand & three hundred Only)

9.1 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

9.2 KYC Verification

While registering as buyer/bidder, the intending bidders / purchasers 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 and uploading formalities shall be completed well in advance.

9.3 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 also 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 buyer Wallet, they will not be allowed to participate.

9.4 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.

9.5. 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 ubin0554057@unionbankofindia.bank or contact Branch Manager, Badahat Kendrapara Branch, Mr. Ritu Sonowal contact no. 9734280004

9.6 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.

Department quoting Bank's name and PAN as a seller and submit the original receipt of the TDS certificate to the Bank (Applicable for immovable property, other than Agricultural land). In case of movable/plant & machinery/stocks/goods etc. GST charges will be applicable as per the prescribed norms over & above the sale price.

19. The Authorised Officer will deliver the property on the basis of Possession taken on as is where is basis, to the purchaser free from encumbrances, known to the Secured Creditor on deposit of money by the purchaser towards the discharge of such encumbrances.

20. 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.

21. 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 Authorised 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).

22. Bank, the Secured Creditor, reserves the right to accept / reject the highest bid without assigning any reason thereof or to cancel the sale.

23. 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

24. 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.

25. The above immovable secured assets will be sold in "As is where is", "As is What is" and "whatever there is" condition.

26. 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.

27. To the best of information and knowledge of the Authorised 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 Authorised Officer/Secured Creditor shall not be responsible in any way for any third-party claims/rights/dues.

Place : Cuttack
Date : 10-09-2026


AUTHORISED OFFICER
FOR UNION BANK OF INDIA

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