

Mumbai-Colaba Branch
Daulatram Mansion, Rambhau Salagaonkar Marg,
Colaba, Mumbai 400005 Tel: 22842032

Ref: CLB/MJQ/2026-27

Date: 06.10.2026

By Regd/Speed Post & Courier

To:

Borrower:

1. Mr. Mohd Jameel Qureshi Residential Flat no.202, 2 nd Floor, Building No.-2, N.G. View Co-operative Housing Society Limited, Geeta Nagar Phase I, Near Hydri Chowk, Mira Bhayander Road, Mira Road (East), Mumbai, Maharashtra-401107	2. Mrs. Rukhsana Qureshi Residential Flat no.202, 2 nd Floor, Building No.-2, N.G. View Co-operative Housing Society Limited, Geeta Nagar Phase I, Near Hydri Chowk, Mira Bhayander Road, Mira Road (East), Mumbai, Maharashtra-401107
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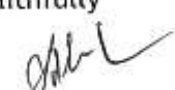
Dear Sir/Madam,

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

1. Union Bank of India, Mumbai-Colaba Branch, Daulatram Mansion, Rambhau Salagaonkar Marg, Colaba, Mumbai 400005, the secured creditor, caused a demand notice dated 29.11.2024 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 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 10.10.2025.
2. As you have failed to clear the dues of the secured creditor, the scheduled immovable secured assets that have been taken possession of by the Authorised Officer, will be sold by holding public E-auction 28.10.2026 Between 12:00 PM to 5:00 PM by inviting Bids from the public through online mode on www.baanknet.com.
3. The Reserve Price will be ₹. 33,01,000.00 (Rupees Thirty-Three Lakh One Thousand 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: Mumbai
Date: 06.10.2026


AUTHORISED OFFICER
FOR UNION BANK OF INDIA

Encl: Sale Notice

[Appendix - IV-A]

[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 constructive 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 **28.10.2026**, for recovery of **Rs. 6,77,511.73 (Rupees Six Lakh Seventy-Seven Thousand Five Hundred Eleven & Seventy-Three Paise only)** as on **31.01.2026** and interest and charges thereon due to Secured Creditor, Union Bank of India from **Mr. Mohd Jameel Qureshi and Mrs. Rukhsana Qureshi**. The reserve price will be **₹. 33,01,000.00 (Rupees Thirty-Three Lakh One Thousand Only)** and the earnest money deposit will be **3,30,100.00 (Rupees Three lakh Thirty Thousand One Hundred Only)**.

Description of Immoveable Property

Residential flat no.202, 2nd Floor, Building No.-2, N.G. View Co-operative Housing Society Limited, Survey No. 490 & 529, Hissa No. 14 & 17, Geeta Nagar Phase I, Near Hydri Chowk, Mira Bhayander Road, Mira Road (East), Mumbai, Maharashtra-401107

On the North by - Building No. 03
On the South by - Building No. 01
On the East by - D. P. Road
On the West by - Garden & Building No. 04

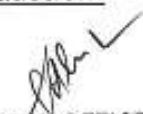
List of Encumbrances: Not known

a)

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: **Mumbai**
Date: **06.10.2026**

Encl: Terms of sale


AUTHORISED OFFICER
FOR UNION BANK OF INDIA

TERMS AND CONDITIONS OF SALE OF IMMOVABLE SECURED ASSETS

1. Name and address of the Borrower	1. Mr. Mohd Jameel Qureshi Residential Flat no.202, 2 nd Floor, Building No.-2, N.G. View Co-operative Housing Society Limited, Geeta Nagar Phase I, Near Hydri Chowk, Mira Bhayander Road, Mira Road (East), Mumbai, Maharashtra-401107
Name and address of the Co-Applicant	2. Mrs. Rukhsana Qureshi Residential Flat no.202, 2 nd Floor, Building No.-2, N.G. View Co-operative Housing Society Limited, Geeta Nagar Phase I, Near Hydri Chowk, Mira Bhayander Road, Mira Road (East), Mumbai, Maharashtra-401107
Name and address of the Guarantor	1. NA
2. Name and address of the Secured Creditor	Union Bank of India Mumbai-Colaba Branch Address: Daulatram Mansion, Rambhau Salagaonkar Marg, Colaba, Mumbai 400005
3. Description of immovable secured assets to be Sold:	Residential flat no.202, 2 nd Floor, Building No.-2, N.G. View Co-operative Housing Society Limited, Survey No. 490 & 529, Hissa No. 14 & 17, Geeta Nagar Phase I, Near Hydri Chowk, Mira Bhayander Road, Mira Roa (East), Mumbai, Maharashtra-401107
4.The details of encumbrances, if any known to the Secured Creditor	Not known
5. Details of Stay / Status Quo/ Litigation pending against the property, if any, known to the secured creditor in Courts/Tribunals etc.	None
6. Last date 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	28.10.2026 from 12:00Noon to 05:00PM (with 10 minutes 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. 6,77,511.73 (Rupees Six Lakh Seventy-Seven Thousand Five Hundred Eleven & Seventy-Three Paise only) as on 31.01.2026 and interest and charges thereon.
9.1 Reserve price for the properties below which the immovable property may not be sold:	₹. 33,01,000.00 (Rupees Thirty-Three Lakh One Thousand Only)
9.2 EMD Payable	₹. 3,30,100.00 (Rupees Three lakh Thirty Thousand One Hundred Only).

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. 1,00,000/- in excess of highest bid amount or the immediate preceding bid, as the case may be with multiple increment value of Rs. 1,00,000/-

(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.

14. Bids once made shall not be cancelled or withdrawn. The failure on the part of bidder to comply with any of the terms and conditions of e-auction, mentioned herein will result in forfeiture of the amount paid by the bidder.

15. The successful bidder so declared by the Authorised Officer shall deposit 25% of the Sale Price (inclusive of EMD), immediately on the sale day or not later than next working day with the Bank in the account bearing Number 016821980050000 IFSC code UBIN0901687 and the balance 75% of the Sale Price on or before 15th day of confirmation of Sale or within such extended period as agreed upon in writing between the secured creditor and the purchaser, in any case not exceeding 3 months. In the event of failure to tender 25% (15%+EMD) of the sale price as per the terms of Sale by the successful bidder, the EMD so deposited by the bidder shall be forfeited to secured creditor and the bid accepted shall stand cancelled automatically and the defaulting bidder shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold. In default of payment of balance amount of purchase price before 15 days from the date of confirmation of sale by the Secured Creditor or such extended period as may be mutually agreed upon between the secured creditor and the purchaser (not exceeding 3 months) the amount already deposited by the auction purchaser shall be forfeited and the property shall forthwith be sold again and the defaulting purchaser shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold.

16. The Authorised Officer may, where the property sold is subject to any encumbrances, if he thinks fit, allow the purchaser to deposit with him the money required to discharge the encumbrances and any interest due thereon together with such additional amount that may be sufficient to meet the contingencies or further costs, expenses and interest as may be determined by him. On such deposit of money for discharge of encumbrances, the Authorised Officer may issue or cause the purchaser to issue the notices to the persons interested in or entitled to the money deposited with him and take steps to make the payment accordingly.

17. On confirmation of sale by the secured creditor and if the terms of payment have been complied with by the successful bidder, the Authorised Officer shall issue a certificate of sale of immovable property in favour of the purchaser in Appendix-V to the Security Interest (Enforcement) Rules, 2002

18. Legal charges for registration of sale certificate, stamp duty, registration charges and other incidental charges as applicable shall be borne by the successful bidder only.

19. As per provision of Section 194-IA of Income Tax Act, 1961, TDS @ 1 % will be applicable on the sale proceeds or stamp duty value of such property, whichever is higher, where either sale proceeds or stamp duty value is fifty lakhs) and above. The successful bidder shall deposit the sale price and deposit the same with the Bank (Applicable for immovable property of movable/plant & machinery/stocks/goods) per the prescribed norms over & above the

20. The Authorised Officer will deliver the possession taken on as is where is basis known to the Secured Creditor on deposit discharge of such encumbrances.

21. The certificate of sale will be issued if the purchaser has purchased the immovable property free from all encumbrances known to the secured creditor in the sale certificate other than the pending litigation. The auction shall be entertained.

22. The unsuccessful Bidders who have been debarred shall be same refunded without any interest immediately by the Authorised Officer in favour of successful bidder. The bidder is required to place request for refund within 15 days from the date of being debarred. The bidder shall be entitled to claim any interest, costs, and expenses incurred by him.

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

24. In case any dispute arises as to the eligibility of the bidder, the Authorised Officer shall refer the interpretation and decision of the Bank. The Bank shall in its sole discretion be entitled to sale once again on any date and at such price as it may deem fit.

25. The bank/service provider for e-auction shall be responsible for any interruption or delay in the auction process irrespective of the causes.

26. The above movable/immovable securities shall be sold "As is What is" and "whatever there is".

27. The entire sale consideration shall be paid towards dues to the Bank and it is exclusive of all other dues if any, shall be settled by the bidder from other sources.

28. To the best of information and knowledge of the Authorised Officer, there is no encumbrance on the property. However, the bidder shall make his own independent enquiry regarding the title of the property, the auction and the claims / rights/ dues affecting the property. The E Auction advertisement does not constitute any commitment or any representation. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/rights/dues.

Place : Mumbai
Date : 06.10.2026

AUTHORISED OFFICER
FOR UNION BANK OF INDIA



Duty Office & Pincode: Mira Road S.O.(401107)	
Booking Office: Colaba Bazar SO (400005)	
Counter No. 1, 08-10-2026 14:52:53	
GSTNo.27AAAGD0153N1Z1 BkgRefID: 2466057708102699065	
ChargedWeight(gms):23 Phy.Wt(gms):23 Vol.Wt(gms):N/A(LNA B.NA H.NA)	
BaseTariff:19.00	
ModeofPayment: SQ (I)	
Sender	Receiver
UNION BANK OF INDIA Mobile No.8356801682 DAULATRAM MANSION 5 RS MARG COLABA MUMBAI MAHARASHTRA-400005	RUKHSANA QURESHI Mobile No.1234567890 FLT 202 BLD 2 N G VI THANE MAHARASHTRA-401107

Track on www.indiapost.gov.in OR Dial 18002666888 A/R NO: 6577934952795
In case of any complaint, please visit <https://m.indiapost.gov.in/customer>
Go Green!!! Opt for eReceipts, ePOD
(This is system generated document, no manual signature required)
08-10-2026 14:53:04



Duty Office & Pincode: Mira Road S.O.(401107)	
Booking Office: Colaba Bazar SO (400005)	
Counter No. 1, 08-10-2026 14:52:53	
GSTNo.27AAAGD0153N1Z1 BkgRefID: 2466057708102699065	
ChargedWeight(gms):24 Phy.Wt(gms):24 Vol.Wt(gms):N/A(LNA B.NA H.NA)	
BaseTariff:19.00	
ModeofPayment: SQ (I)	
Sender	Receiver
UNION BANK OF INDIA Mobile No.8356801682 DAULATRAM MANSION 5 RS MARG COLABA MUMBAI MAHARASHTRA-400005	MOHD J QURESHI Mobile No.1234567890 FLT 2 NG VIEW COOP H GEETA NAGAR PHASE I THANE MAHARASHTRA-401107

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