यूनियन बैंक ऑफ इंडिया
भारत सरकार का उपक्रम

Union Bank of India
A Government of India Undertaking

ASSET RECOVERY BRANCH, HYDERABAD
Union Bank of India Building, 1st floor, Techno Crafts Industrial Estate,
Balanagar, Main Road, Hyderabad -500037,
Email: ubin0556009@unionbankofindia.bank.in

Ref - 56000/SR/2026-27/280

By Regd. Post Ack Due

To,

Borrower (s) / Guarantors (s)	
1) Mrs.Sujatha Rathlavath W/o Ravi Rathlavath H.No.9-1-202/140 Vambay Colony, Laxmi guda, Near Hanuman Temple-Road No.6 Kattedan, K.V. Ranga Reddy, Hyderabad-500077	Also At: 2) Mrs. Sujatha Rathlavath W/o Ravi Rathlavath P.No - 845, Ground Floor Secretariat Colony, Golden Temple Manikonda, Hyderabad-500089
Also At: 3) Mrs. Sujatha Rathlavath W/o Ravi Rathlavath H.No.5-96, Kanchiraopalle, Pebbair, Wanaparthy, Telangana-509120	

E-AUCTION NOTICE FOR SALE OF VEHICLE UNDER HYPOTHECATION

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described Vehicle hypothecated/charged to the Union Bank of India, possession of which by way of seizure has been taken by the Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" basis on **16.11.2026** for recovery of Rs. 27,24,765.13 /- (Twenty-Seven Lakhs Twenty Four Thousand Seven Hundred Sixty-Five and Thirteen paise only) as on 30-09-2026 plus further interest, costs and charges due to the Union Bank of India from Mrs.Sujatha Rathlavath.

TERMS AND CONDITIONS FOR SALE OF HYPOTHECATED VEHICLE :

SN	Particular	Remarks
1	Name and address of the bank	ASSET RECOVERY BRANCH, HYDERABAD Union Bank of India Building, 1st floor, Techno Crafts Industrial Estate, Balanagar, Main Road, Hyderabad - 500037
2	Date & Time of auction	16-11-2026 from 12:00Noon to 03:00PM (with 5 minutes unlimited auto extensions) E auction website- https://www.bankeauctions.com
3	Last date for submission of EMD	16.11.2026 till 2:00 PM EMD shall be deposited to the Bank branch as per account details mentioned at point no. 2 below along with an email or letter to the branch duly mentioning the Vehicle registration no. for which the EMD is deposited, before End Time of EMD submission as mentioned above. It is advisable to deposit the EMD amount well in advance to avoid any technical glitch.

कृते यूनियन बैंक ऑफ इंडिया
For Union Bank of India

प्राधीकृत अधिकारी, आस्ति वसूली शाखा, हैदराबाद
Authorised Officer, Asset Recovery Br. Hyderabad

DESCRIPTION OF VEHICLES TO BE SOLD WITH DETAILS OF RESERVE PRICE & EARNEST MONEY DEPOSIT (EMD)

Description of vehicles	Reserve Price /EMD/Bid Increment

VEHICLE		
S.N.	Description of vehicle	Details
1	Registration Number	TG 13 T 2702
2	Registered owner	Mrs.Sujatha Rathlavath
3	Date of registration	12.12.2024
4	Class of vehicle/Colour	Maxi Cab/White
5	Fuel used	Diesel
6	Make/Model	Toyota Innova Crysta 2.4G (GX+, MT) BSVI-PH2 - 8-Seater
7	Chassis Number	MBJJB8EM9016733781024
8	Engine Number	2GDA840449
9	Month/ Year of manufacture	10/2024
10	RTA	RTA-Hyderabad-WZ-TG013

Reserve Price: Rs. 13,86,000/- (Rupees Thirteen lakh Eighty-Six Thousand Only)

EMD: Rs. 1,38,600/- (Rupees One Lakh Thirty-Eight Thousand and Six Hundred Only)

Bid Increment: Rs. 13,860/- (Rupees Thirteen Thousand Eight Hundred and Sixty Only)

TERMS AND CONDITIONS:

1. The Online E-Auction will be held through web portal/website https://www.bankeauctions.com on the date and time mentioned above.

2. Details of Bank account & IFSC code for Payment of EMD & Bid amount-
   - A/c No. - 560001980050000
   - A/c Name / Branch - Inward RTGS / Asset Recovery Branch Hyderabad
   - IFSC Code- UBIN0556009.

3. The interested bidders who require assistance in creating Login ID & Password, uploading Data, submitting Bid Documents, training/Demonstration on Online Inter se bidding etc., may contact https://www.bankeauctions.com **M/s. C1 India Pvt Ltd,** Tel: Helpline No.**7291981124/25/26** Mob No: **9948182222, Mr. Dharani Krishna** Helpline Email Id:dharani.p@c1india.com & support@bankeauctions.com

4. For auction related queries contact branch or e-mail ubin0556009@unionbankofindia.bank.in or contact Chief Manager, Yatish Bhatt (8077983839) / Dealing officer, Rajasekhar (9000047286).

5. It shall be the responsibility of the interested bidders to inspect and satisfy themselves regarding the condition and documentation of the vehicle before submission of the bid.

6. The intending bidders should submit the KYC Documents, account details for future reference along with the bid application.

7. The Bank does not provide any warranty or guarantee regarding the vehicle's mechanical condition, road worthiness, or accuracy of the odometer reading. Bidders must independently verify RTO records, including any pending "holds," blacklisting, or tax arrears.

8. The intending bidders may, if they choose, after taking prior appointment from the Bank officials, inspect the vehicles to be sold before the date of E-Auction. Date & Time for inspection of vehicle is 13.11.2026, from 11:00 AM to 04:00 PM.

कृते यूनियन बैंक ऑफ इंडिया
For Union Bank of India

प्राधीकृत अधिकारी, अस्ति वसूली शाखा, हैदराबाद
Authorised Officer, Asset Recovery Br. Hyderabad

9. It shall be the sole responsibility of the bidders to inspect and satisfy themselves about the Vehicle condition and specifications 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 assets and claims/ dues affecting the property under Sale in all respects.

10. 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.

11. In case of bidding, the bid increment shall not be less than Rs. 13,860/- in excess of highest bid amount or the immediate preceding bid, as the case may be with multiple increment value of Rs. 13,860/-.

    Invariably, the first bid of the Vehicle/s will be Reserve Price. This amount will be the minimum bid amount to participate in bidding process.

12. The bidder who submits the highest bid on closure of e-auction shall be declared as successful bidder and Sale shall be confirmed in favour of the successful bidder by the Bank, subject to satisfaction of all auction Terms & Conditions by the Bidder.

13. 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 Bank in favour of successful bidder. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).

14. The successful (H1) bidder must deposit 25% of the bid amount (including EMD) immediately or by the next working day. The remaining 75% must be paid within 7 days of the date of sale confirmation.

15. Failure to pay the initial 25% and / or the balance 75% within the prescribed period will lead to the automatic forfeiture of all deposited amounts. In such cases, the bidder shall have no claim over the vehicle or the forfeited money.

16. 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 vehicle to sale once again on any date and at such time as may be decided by the Bank.

17. 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.

18. The above vehicle will be sold in "As is where is", "As is What is" and "whatever there is" condition.

19. 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 and other dues if any, shall be settled by the proposed purchaser out of his own sources.

20. The successful bidder is responsible for change of vehicle registration (FRC) and shall bear all the necessary expenses like applicable stamp duties/additional stamp duty/transfer charges, Registration expenses, fees, statutory/non statutory dues, taxes etc. for transfer of ownership in his/her name. Any other incidental charges as applicable shall be borne by the successful bidder only.

कृते यूनियन बैंक ऑफ इंडिया
For Union Bank of India

प्राधीकृत अधिकारी, स्टॉस्ट वसूली शाखा, हैद
Authorised Officer, Asset Recovery Br. Hyder

21. The vehicle must be removed from the Bank's premises at the bidder's expense within 3 days after the full payment and issuance of sale certificate.

22. The Bank is not liable for any mishap, accident, or damage to the vehicle once it is delivered to the bidder.

23. The Bank will only provide the necessary No Objection Certificate (NOC), Form 35 and sale certificate upon receipt of the full sale consideration.

24. Union Bank of India reserves the absolute right to accept/reject any bid or cancel the entire auction process at any stage without assigning any reason. Union Bank of India reserves the absolute right to postpone/cancel or vary the terms and conditions of e-auction without assigning any reason thereof.

25. To the best of information and knowledge of the Bank, there is no encumbrance on the Asset / vehicle. However, the intending bidders should make their own independent enquiry regarding the encumbrances 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 bank shall not be responsible in any way for any third party claims/rights/dues.

For यूनियन बैंक ऑफ इंडिया Union Bank of India

29/10/26

प्राधीकृत अधिकारी, आस्ति वसूली शाखा, हैदराबाद
Authorised Officer, Asset Recovery Br. Hyderabad

Place: Hyderabad
Date: 29.10.2026

Authorized Signatory
ARB, HYDERABAD
UNION BANK OF INDIA