यूनियन बैंक ऑफ इंडिया
Union Bank of India
A Government of India Undertaking

SILVASSA BRANCH (55710)
GROUND FLOOR, BELOW PLAZA HOTEL, SILVASSA, VAPI ROAD, DADRA & NAGAR HAVELI, PIN - 396230.
E-Mail Id: ubin555711@unionbankofindia.bank

By Registered / Speed POST

To,

1	**Mrs. RINKU RAKESH TIWARI (BORROWER)** **Address:** FLAT NO 607 SAKET RESIDENCY PHASE 2, BUILDING J NEAR VETERENARY HOSPITAL DOKMARDI, DADRA AND NAGAR HAVELI, SILVASSA- 396230 **Contact No. - +918140686705**

AUCTION SALE NOTICE FOR SALE OF HYPOTHECATED VEHICLE

Notice is hereby given to the public in general and in particular to the Borrower/ Guarantor that the below described Vehicle hypothecated/ charged to Union Bank of India, which has been seized by Union Bank of India, will be sold on e-Auction on "AS IS WHERE IS", "AS IS WHAT IS" AND "WHATEVER THERE IS" basis on **20-10-2026** for recovery of **Rs.11,62,602.00/- (Rupees Eleven Lakhs Sixty-Two Thousand Six Hundred & two only) as on 26.07.2026 (NPA DATE)** plus further interest, cost and charges due to Union Bank of India from Borrower as below **Mrs. RINKU RAKESH TIWARI (ACCOUNT NO. 557106520000198).**

Description of Vehicle			Reserve Price/ EMD/ Bid Increment
S. No.	Description	Make/Specifications	**Reserve Price:** Rs. 9,00,000/- (Rupees Nine Lakhs only) **EMD:** Rs. 90,000/- (Rupees Ninety Thousand Only) **Bid increment value:** Rs. 10,000/- (Rupees Ten Thousand only)
1.	Vehicle Name	HYUNDAI CRETA1.5 MPI MT S+SE, Station Wagon	
2.	Registration No.	DD01C3001	
3.	Registration Date	13.10.2023	
4.	RTO Location	DNH & DD (U.T)	
5.	Chassis No	MALPB812LPM565621	
6.	Color	ATLAS WHITE	
7.	Engine No	G4FLPB297093	

The auction will be conducted through e-Auction portal www.bankeauctions.com

- Date & Time of E-Auction: **20-11-2026 (Friday) 12:00 PM to 3:00 PM**
- Reserve Price **Rs. 9,00,000/-**
- Earnest Money to be deposited: **Rs.90,000/-**
- Last Date of submission of **EMD: 19-11-2026 till 5:00 PM**

Place: Silvassa

Date: 02/11/2026

BRANCH MANAGER

Enclosed: Terms and Conditions of Auction Sale

TERMS & CONDITIONS

1. The Vehicle can be inspected from **10-11-2026 to 19-11-2026** except Sunday and holidays between **11:00 AM to 4:00 PM**.

2. The auction will be conducted through online portal www.bankeauctions.com

3. The vehicle is sold in 'AS IS WHERE IS AND AS IS WHAT IS CONDITION' and the intending bidders should make discreet enquiries as regards any claim, charges of any authority on the vehicle, besides the Bank's charges and should satisfy themselves about the title, extent, quality and quantity of the vehicle before submitting their bid. No claim of whatsoever nature regarding the vehicle put for sale, charges / encumbrances over the vehicle or on any other matter, etc., will be entertained after submission of the bid.

4. Bid Increment Value shall be **Rs. 10,000/-** (Rupees Ten Thousand Only) or its multiples.

5. The intending bidder is required to submit his bid offer in prescribed format along with a declaration with valid KYC documents and proof of remittance of EMD by way of Demand Draft favouring 'Union Bank of India, Station Road Navsari Main Branch or through RTGS/ NEFT to **A/c No. 557101980050000 IFSC: UBIN0555711 latest by 19-11-2026, 5:00 PM.**

6. The successful bidder so declared by the bank shall be required **to deposit 25% of the Sale Price (inclusive of EMD) in DD/RTGS/NEFT/Internet transfer, immediately on the sale day or not later than next working day with the branch** [A/c No. 557101980050000 IFSC: UBIN0555711 for RTGS/ NEFT] and the **balance 75% of the Sale Price on or before 7th day of successful bidding**.

7. In case of failure to pay the balance amount, the amount deposited shall be forfeited and no claim whatsoever will be entertained.

8. In the event of failure to tender 25% (including EMD) of the sale price as per the terms of Sale by the successful bidder, the EMD so deposited by him shall be forfeited to bank and the bid accepted shall stand cancelled automatically and the defaulting bidder shall neither have any claim on the Vehicle nor on any part of the sum for which it may be subsequently sold.

9. Bid offer below the Reserve Price will NOT be accepted.

10. The sale is subject to confirmation by the Bank. If the borrower / guarantor pays the amount due to the Bank in full before date of sale, no sale will be conducted.

11. The unsuccessful bidder shall be entitled for refund of the EMD immediately after the auction is over.
12. Bank reserves the right to modify, cancel or withdraw the auction any time without giving any further notice.

13. Additional incidental expenses including the parking charges and statutory dues like road tax, insurance etc. are to be borne by the highest bidder.

14. ***On receipt of total bid amount, Bank will issue a certificate of Sale in prescribed form and Auction Purchaser will have to get vehicle transferred in their name in RTO record within 15 days of receipt of sale certificate & forms by paying necessary RTO Transfer Charges statutory dues / taxes / charges / fees / Insurance payable etc after which only bank will hand over the vehicle to Auction Purchaser. Bank's responsibility will end once the Vehicle is handed over to the successful bidder. ****

15. The purchaser shall bear the stamp duties, charges including those of sale certificates, registration charges, all statutory dues payable to government, taxes and rates and outgoings, both existing and future relating to the vehicle. The sale certificate will be issued only in the name of the successful bidder.

16. In case Auction Purchaser fail to get the vehicle transferred in their name in 15 days, Auction Purchaser will be liable for Vehicle Parking / safekeeping charges as applicable to the bank.

17. **Registration of the vehicle is the successful bidder's responsibility.** Branch will deliver related papers to the successful bidder after full payment of the bid amount. **The successful bidder is required to submit a notarized undertaking that after purchase it will be his/her responsibility to get the vehicle registered in his/her name and he/she will be solely responsible for everything related to the sold vehicle. Bank's responsibility will end once the vehicle is handed over to the successful bidder.**

The interested bidder who requires 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 Private Ltd., Tel Helpline No. 7291981124/25/26. Mobile- 8866682937, Mr. Bhavik Pandya Support E-Mail ID: gujarat@c1india.com & support@bankeauctions.com

Date: 02/11/2026

Place: Silvassa, UT of DNH & DD

यूनियन बैंक ऑफ इंडिया UNION BANK OF INDIA SODE 555711 SILVASSA BRANCH

BRANCH MANAGER