यूको बैंक (भारत सरकार का उपक्रम) UCO BANK (A Govt. of India Undertaking) Honours Your Trust	**Mangalagiri** Branch (2541) Near Old Bus Stand Grand Trunk Road Mangalagiri, Guntur, 522503 Mail Id: mangir@uco.bank.in Mob: 9230502541

PUBLIC NOTICE OF E-AUCTION SALE (FOR IMMOVABLE PROPERTY)
(In terms of Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest (SARFAESI) Act 2002)

Whereas the Authorized Officer of the Bank has issued a Demand notice under Section 13(2) of SARFAESI ACT 2002 and thereafter in exercise of powers under Section 13(12) of SARFAESI ACT 2002 has taken possession of property mortgaged to Bank under Section 13(4) of the SARFAESI ACT 2002. The undersigned in the capacity of Authorized Officer has decided for sale of the property to public by E-auction and invite bids from the intending purchasers for purchase of immovable property mentioned hereunder on **"AS IS WHERE IS" & "AS IS WHAT IS"** basis.

<table>
<tr>
<td><u>Name & Address of Borrowers</u>

Mr Rayapudi Dilip Kumar
D No 11-107/01,
Near AELC Church,
Mangalagiri,
Guntur Dist-522503.

<u>Name & Address of Guarantor:</u>

Mr Devasahayam
D No 11-107/01,
Near AELC Church,
Mangalagiri,
Guntur Dist-522503</td>
<td colspan="2">• Date of Demand Notice: 04.03.2024

• Amount due as per notice: <u>Rs.20,69,587.02/-</u> plus interest, expenses, charges etc.

• Date of Symbolic Possession: 18.09.2024

• Present outstanding: <u>Rs.27,20,849.02</u> (With interest charged upto 29.09.2026) plus future interest and other charges.</td>
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<td><u>Description of Immovable Property</u>

Equitable mortgage of Residential land with tiled house building therein to extent of 290.40 Sq Yards and situated in survey no 411/2c, 411/2D D.No.16-62 near urdu school, kakani donka road, namburu, peddakakni Mandal, Guntur District, limit in the name of Mr Rayapudi Dillip Kumar with following boundaries:

East : 9 Feet joint road and property related to others
South : Property Boundary of Shaik Ammerunisa and Others
West : Property Boundary of Rahemathunnisa
North : Property Boundary of Shaik Masthan</td>
<td>a) Date & Time for Inspection of Property:

16.11.2026 Between 10.00 AM to 5.00 PM

b) Last Date for submission of bids: As per BAANKNET guidelines

c)Date & Time of Auction: 17.11.2026 between 11.00 AM to 05.00 PM</td>
<td>a) Reserve Price Rs. 19,99,000/-

b) EMD Amount: Rs.1,99,900/-

c) Bid increase amount = Rs.25,000/-</td>
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Terms & Conditions

1) **The auction sale will be "online e-auction" bidding through website https://BAANKNET.com/education-psb/home**
2) **Date & time of inspection of Property : 16.11.2026 – 10: 00 A.M to 5: 00 P.M.**
3) **Date and time of auction: 17.11.2026 between 11:00 A.M. to 05:00 P.M.** as per (IST)
4) Auction would be conducted for an initial period of 360 minutes followed by unlimited extensions of 10 minutes each, in case a valid bid is received in last 10 minutes.
5) Auction would commence at Reserve price, as mentioned above. Bidders shall improve their offers **in multiples of Rs. 25,000/- (Twenty Five Thousand only)**
6) Intending bidder shall register with the E-AUCTION portal to create their user-ids and passwords. Bidders have to register online by providing their KYC documents and registration fees as prescribed by the service provider (EBIKRAY). Once the KYC documents are verified by **BAANKNET**, the registration will be activated within a period of maximum two working days from the date of submission of all KYC documents and registration fees.
7) Bidders are advised to go through the website **https://BAANKNET.com/education-psb/home** for detailed terms and conditions, login Id & password, uploading data, submitting bid, Training/Demonstration, inter-se bidding etc. of auction sale before submitting their bids and taking part in e-auction sale proceeding.
8) Bids shall be submitted through online only in the prescribed format with relevant details.
9) Earnest Money Deposit (EMD) of 10% shall be deposited through NEFT Fund transfer to Credit of EBIKRAY wallet by generating the challan through **https://BAANKNET.com/education-psb/home**. Rest amount after successful bidding will be send to branch **Account No. 25410210000236 with UCO Bank, Mangalalgiri Branch, IFSC Code: UCBA0002541**
10) A copy of the Bid form along with the enclosure submitted online (also mentioning UTR Number) shall be handed over to the Authorized Officer, **UCO Bank,** at above mentioned address or soft copies of the same by E-mail **to mangir@uco.bank.in**
11) **The successful bidder shall have to pay 25% of the purchase amount (including earnest money already paid through wallet), immediately on closure of the E- Auction Sale proceedings on the same day or next day of the Sale in the same mode as mentioned above and the balance 75% of the purchase price shall have to be paid within 15 days or within the extended time from the date of confirmation of sale by the authorized officer. In case of default at any time, all amounts deposited till then shall be forfeited including earnest money deposited.**
12) The EMD of unsuccessful bidder will be returned on the closure of the E-auction sale proceedings within 3 days and shall not carry any interest.
13) The sale is subject to confirmation by the Bank, if the borrower pays in full before sale, no sale will be conducted.
14) The property is sold in "**As is Where is" and "As is What is**" condition and the intending bidder should make discreet enquiries as regards on the property with any authority besides the banks charges and should satisfy themselves about the title, extent, quality and quantity of the property before submitting their bid. No claim of whatsoever nature regarding the property put for sale, charges encumbrances over the property on any other matter etc. will be entertained after submission of the online bid.
15) The undersigned has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale /modify any terms and conditions of the sale without any prior notice and assigning any reasons.
16) The purchaser shall bear the stamp duties, charges including those of sale certificate registration charges, all taxes, rates, statutory dues payable to Government or any Authority etc. both existing and future and relating to the property. The sale certificate will be issued only in the name of successful bidder.
17) The intending purchaser can inspect the property on the date & time mentioned against respective properties above.
18) The sale is subject to conditions prescribed in the SARFAESI Act/Rules 2002 and the conditions mentioned above.

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19) This publication is also **15 Days notice** to the above borrower/mortgagor of the above said loan about holding auction sale in the above manner under Rule 9(1), SARFAESI Act 2002 on the above mentioned dates if the outstanding dues are not paid in full.
20) The successful bidder will pay 1% TDS if property value exceed 50 lacs.
21) Last Date & Time of submission of EMD & Documents:- **As per BAANKNET guidelines**

SPECIAL INSTRUCTION/CAUTION

Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither UCO Bank nor the Service provider will be responsible for any lapses /failure (internet failure, power failure, etc) on the part of the vendor, in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements/ alternatives such as back-up power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully

कृते यूको बैंक/For UCO BANK

अधिकृता अधिकारी / Authorised Officer

Place: Mangalagiri

Date: 27.10.2026

Authorised Officer
UCO Bank

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