[Rule-8(6)]
SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization & Reconstruction of the Financial Assets and Enforcement of Security Interest Act 2002 (SARFAESI) 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 **Symbolic** Possession of which have been taken by the Authorized Officer of UCO Bank (Secured Creditor), will be sold on **" As is where is"**, **" As is what is"** and **" Whatever there is"** basis on **Dt.26.11.2026** between 11:00 AM to 17:00 PM for recovery of Rs.16.51 lakhs plus further interest and other incidental charges thereafter due to UCO Bank, the Secured Creditor from **Borrower-Aayush Kumar Shukla & Co-Borrower- Yogita Shukla**

Last date for submission for EMD is 26.11.2026 up to 15.00 PM.
Date and time of E-Auction: 26.11.2026 between 11:00 AM to 17:00 PM with unlimited extension for 10 minutes each.

The details of reserve price and earnest money deposit are given below.

Name of the Borrower & details of Property

Borrower: **Aayush Kumar Shukla S/O-Bhupendra Kumar Shukla, LIG 341 ,**
ADITYA NAGAR HOUSING BOARD DURG
Co-Borrower- Yogita Shukla W/O- Aayush Kumar Shukla LIG 341 ,
ADITYA NAGAR HOUSING BOARD DURG
A/C No. 10050610012079 **Scheme- L731H Cust ID- 216739770**

Owner of the property- Aayush Kumar Shukla S/O-Bhupendra Kumar Shukla
Property Details :PH No. 14/19, Flat No. 503, Flat at 5th floor Radhika Palace, Ward No. 11 Shanti Nagar, Kohka, Bhilai
Facing – East
Carpet Area- 1245 sq feet
Possesion Type- Symbolic
Reserve Price- Rs.22.68 lakhs, EMD-10% of RP, Increment Value – Rs.0.25 lakhs

Details of known encumbrances: Not Any

कृते यूको बैंक / For UCO Bank
अधिकृत अधिकारी / Authorized Officer
Authorized Officer
UCO Bank (Secured Creditor)

Date: 05.11.2026
Place:Bhilai

TERMS AND CONDITIONS OF E-AUCTION SALE Dt. 26.11.2026

The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions.

1. The auction sale will be "online through E-auction" portal **https://baanknet.in** the intending Bidders / Purchasers are requested to register on portal (**https://baanknet.in**) using their mobile number and email-id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by e-auction service provider, the intending Bidders / Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet by **26.11.2026 up to 15.00 PM in the portal.** The registration, verification of KYC documents and transfer of EMD in wallet must be completed well in advance, before auction.
2. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through 3 modes i.e. NEFT / Cash / Transfer (After generation of Challan from (**https://baanknet.in**) in bidders Wallet. NEFT transfer can be done from any Scheduled Commercial Bank, however for Cash / Transfer the bidder has to visit UCO Bank Branch. Payment of EMD by any other mode such as Cheques will not be accepted. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest.
3. The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from **https://baanknet.in**
4. Bidder's Wallet should have sufficient balance (>=EMD amount) at the time of bidding.
5. During the e-auction bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and the minimum increase in the bid amount must be as mention above to the last higher bid of the bidders. **Ten (10)** minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.
6. It is the responsibility of intending Bidder(s) to properly read the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction and follow them strictly. In case of any difficulty or need of assistance before or during e-Auction process may contact authorized representative of our e-Auction Service Provider **(https://baanknet.in)** Details of which are available on the e-Auction portal.
7. After finalization of e-Auction by the Authorized Officer, only successful bidder will be informed by our above referred service provider through SMS / email. (On mobile no./ email address given by them / registered with the service provider).
8. The secured asset will not be sold below the reserve price.

9. The successful bidder shall have to deposit 25% (twenty five percent) of the bid amount, less EMD amount deposited, on the same day or not later than the next working day and the remaining amount shall be paid within 15 days from the date of auction in the form of Banker's Cheque / Demand Draft issued by a Scheduled Commercial Bank drawn in favor of "The Authorized Officer, UCO Bank. In case of failure to deposit the amounts as above within the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and Authorized Officer shall have the liberty to conduct a fresh auction / sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property.
10. Payment of sale consideration by the successful bidder to the bank will be subject to TDS under Section 194- IA of Income Tax Act 1961 and TDS is to be made by the successful bidder only at the time of deposit of remaining 75 % of the bid amount/full deposit of BID amount.
11. **The Authorized Officer reserves the right to accept any or reject all bids, if not found acceptable or to postpone / cancel / adjourn / discontinue or vary the terms of the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final.**
12. The sale certificate shall be issued in favor of successful bidder on deposit of full bid amount as per the provisions of the act.
13. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The intending purchasers / bidders can inspect the property on or before **Dt.25.11.2026 between 13.00 PM and 16.00 PM. by contacting the Branch Head.**
14. All statutory dues / attendant charges / other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.
15. The Authorized Officer of the Bank shall not be responsible for any charge, lien, encumbrances, or any other dues to the Government or anyone else in respect of properties (E-Auctioned) not known to the bank. The Intending Bidder is advised to make their own independent inquiries regarding the encumbrances on the property including statutory liabilities, arrears of property tax, electricity dues etc.
16. The bidder should ensure proper internet connectivity, power back-up etc. The Bank shall not be liable for any disruption due to internet failure, power failure or technical reasons or reasons/contingencies affecting the e-auctions.

कृते यूको बैंक / For UCO Bank
अधिकृत अधिकारी / Authorized Officer
Authorized Officer

Date: 05.11.2026
Place: Bhilai

UCO Bank (Secured Creditor)