LDA COLONY BRANCH (536501)

LDA COLONY BRANCH, B-1/15 Sector G LDA Colony Lucknow,

By Regd Post & Courier

To:

1. THE BORROWER/S
1(A). MR. ASHOK KUMAR S/O MR. HAUSLA PRASAD
ADDRESS: HOUSE NUMBER 2203 SA, NEAR MULTISTOREY
PURV MADHYAMIK VIDHYALAYA, PARA, BEHIND BLOCK 13,
QUARTER NUMBER 13/2 OF KASHI RAM YOJANA, PARA - 226011,
UTTAR PRADESH

1(B) MS. NEELAM SHARMA D/O MR. ASHOK KUMAR
ADDRESS: 68/26 D SHUKLA BHAWAN, CHITWAPUR,
PANJANWA, GANDHI NAGAR, HUSAIN GANJ THANA,
LUCKNOW- 226001, UTTAR PRADESH

HOUSE NUMBER 2203 SA, NEAR MULTISTOREY
PURV MADHYAMIK VIDHYALAYA, PARA, BEHIND BLOCK 13,
QUARTER NUMBER 13/2 OF KASHI RAM YOJANA, PARA - 226011,
UTTAR PRADESH

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, LDA COLONY BRANCH (536501), B-1/15, SECTOR G,LDA COLONY, LUCKNOW the secured creditor, caused a demand notice dated 25.07.2023 under Section 13(2) of the Securitization 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 Authorized Officer has taken possession of the immovable secured assets under Section 13(4) of the Act read with Rule 8 of Security Interest (Enforcement) Rules, 2002. **Possession notice dated 12.12.2023 issued** by the Authorized Officer, as per Appendix IV to the Security Interest (Enforcement)) Rules, 2002 was delivered to you and the same was also affixed to the properties mortgaged with the Secured Creditor, apart from publication of the same in newspapers.

Please note that as per the said demand notice you were informed about your right to redeem the property within the time available under Section 13(8) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. **The Borrower/guarantor/mortgagor were intimated about the right of redemption vide demand notice issued u/s 13(2) dated 25.07.2023 and the same has also been intimated to the Borrower/guarantor/mortgagor vide possession notice issued u/s 13(4) dated 12.12.2023. Notice to the borrower informing about sale (30 Days' Notice) Rule 6(2)/8(6) of Security Interest (Enforcement) Rules 2002 has been issued dated 03.01.2024.**

कृते यूनियन बैंक ऑफ इण्डिया
For UNION BANK OF INDIA

प्राधिकृत अधिकारी
Authorised Officer

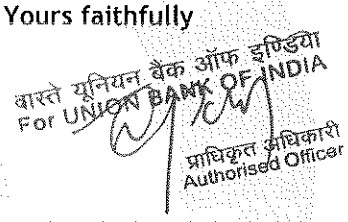
2. As you have failed to clear the dues of the secured creditor, the immovable secured assets that have been taken possession of by the Authorized Officer, will be sold by holding public **E-auction on 26.11.2026 between 12.00 NOON to 05.00 PM with unlimited extension of "10" minutes i.e. the end time of e-auction will be extended by 10 Minutes each time if bid is made within the last 10 minutes before closure of auction** by inviting Bids from the public through online mode on https://baanknet.com

3. You are also requested to ensure participation by parties interested in buying the immovable secured assets in the sale as proposed above.

4. A copy of the terms of sale is enclosed for your reference. Please note that the Auction will be conducted through E-Auction mode on the date and time mentioned in the enclosed terms of sale.

Yours faithfully

Place : LUCKNOW
Date :06.11.2026



AUTHORIZED OFFICER
FOR UNION BANK OF INDIA

Encl: Terms of sale

Dated: 06.11.2026

To,

1. THE BORROWER/S
1(A). MR. ASHOK KUMAR S/O MR. HAUSLA PRASAD
ADDRESS: HOUSE NUMBER 2203 SA, NEAR MULTISTOREY
PURV MADHYAMIK VIDHYALAYA, PARA, BEHIND BLOCK 13,
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HOUSE NUMBER 2203 SA, NEAR MULTISTOREY
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UTTAR PRADESH

"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 Securitization 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 Symbolic possession of which has been taken by the Authorized Officer of Union Bank of India Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on 26.11.2026 from 12.00 NOON to 05.00 PM, for recovery of Rs. 18,53,604.02/- as per Demand Notice under Section 13(2) dated 25.07.2023 & further interest thereon, charges and costs due to the Union Bank of India LDA Colony Branch(536501) Secured Creditor from 1a. MR. ASHOK KUMAR S/O MR. HAUSLA PRASAD and 1.b MS. NEELAM SHARMA D/O MR. ASHOK KUMAR (Borrower) . The reserve price will be Rs. 15.76 lacs and the earnest money deposit will be Rs.1,57,600/-for the property.

Description of property and the name of the owner	Details of Encumbrances as known to the Bank
Equitable Mortgage Residential Land And Building Situated On Plot Of Khasra Number 2203 Sa Ka Min Jumla, Mohalla- Para (0039), Ward- Alamnagar, District- Lucknow, Uttar Pradesh, Property Owned By- Mr. Ashok Kumar S/O Mr. Hausla Prasad, Admeasuring Area - 46.468 Sq Mtr, Boundaries *(As Per Sale Deed Number- 140 Dated 11.01.2017)*: East: Road 18.00 Ft Wide, West: Kashiram Yojana, North: Remaining Part Of Land Khasra Number 2203- Sa, South: Khet Radhe Yadav. (Property Description As Specified In The *Sale Deed Number- 140 Dated 11.01.2017) Under* Symbolic Possession) Boundaries As Per Actual In Valuation Report- East- Rasta 18'0'' Wide west- Kashi Ram Yojna (Block 13), North- Plot Of Other ,South- House Of Roshan Jahan	Nil

For detailed terms and conditions of the sale, please refer to the link provided in Union Bank of India, Secured Creditor's website i.e. www.unionbankofindia.co.in.

Place: Lucknow

वास्ते यूनियन बैंक/ऑफ इण्डिया
For UNION BANK OF INDIA

Authorized Officer

प्राधिकृत अधिकारी
Authorised Officer

Classification: Confidential

TERMS AND CONDITIONS OF SALE OF IMMOVABLE SECURED ASSETS

1. Name and address of the Borrower, Co-Applicant and Guarantor	**1. THE BORROWER/S** **1(A). MR. ASHOK KUMAR S/O MR. HAUSLA PRASAD** **ADDRESS: HOUSE NUMBER 2203 SA, NEAR MULTISTOREY PURV MADHYAMIK VIDHYALAYA, PARA, BEHIND BLOCK 13, QUARTER NUMBER 13/2 OF KASHI RAM YOJANA, PARA - 226011, UTTAR PRADESH** **1(B) MS. NEELAM SHARMA D/O MR. ASHOK KUMAR** **ADDRESS: 68/26 D SHUKLA BHAWAN, CHITWAPUR, PANJANWA, GANDHI NAGAR, HUSAIN GANJ THANA, LUCKNOW- 226001, UTTAR PRADESH** **HOUSE NUMBER 2203 SA, NEAR MULTISTOREY PURV MADHYAMIK VIDHYALAYA, PARA, BEHIND BLOCK 13, QUARTER NUMBER 13/2 OF KASHI RAM YOJANA, PARA - 226011, UTTAR PRADESH**
2. Name and address of the Secured Creditor	**LDA COLONY BRANCH (536501), B-1/15, SECTOR G, LDA COLONY, LUCKNOW**
3. Description of immovable secured assets to be Sold: -	
All that piece and parcel of **EQUITABLE MORTGAGE RESIDENTIAL LAND AND BUILDING SITUATED ON PLOT OF KHASRA NUMBER 2203 SA KA MIN JUMLA, MOHALLA- PARA (0039), WARD- ALAMNAGAR, DISTRICT- LUCKNOW, UTTAR PRADESH, PROPERTY OWNED BY- MR. ASHOK KUMAR S/O MR. HAUSLA PRASAD, ADMEASURING AREA - 46.468 SQ MTR, BOUNDARIES *(AS PER SALE DEED NUMBER- 140 DATED 11.01.2017)*: EAST: ROAD 18.00 FT WIDE, WEST: KASHIRAM YOJANA, NORTH: REMAINING PART OF LAND KHASRA NUMBER 2203- SA, SOUTH: KHET RADHE YADAV.** (Property description as specified in the *SALE DEED NUMBER- 140 DATED 11.01.2017) under* Symbolic **possession)** **Boundaries as per Actual in Valuation Report-** **EAST- RASTA 18'0'' WIDE, WEST- KASHI RAM YOJNA (BLOCK 13), NORTH- PLOT OF OTHER SOUTH- HOUSE OF ROSHAN JAHAN**	
4.The details of encumbrances, if any known to the Secured Creditor	**Not known to A.O.**
5. Details of Stay / Status Quo /Litigation pending against the property, if any, known to the secured creditor in Courts/Tribunals etc	**Not known to A.O.**
6. Last date for submission of EMD	EMD shall be deposited and Linked/Mapped with the Property ID before the expiry of auction time prior to placing the bid. 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	**26.11.2026- 12.00 NOON to 05.00 PM** (with 10 min 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. 18,53,604.02/- (Rupees Eighteen Lakhs Fifty Three Thousand Six Hundred Four & Paise Two Only)** together with further interest from **01.07.2023** with monthly rest/as per the terms and conditions of loan documents executed and cost minus amount paid if any after the date of demand notice dated 25.07.2023.

9.1. Reserve price for the property / Properties below which the property will not be sold:	**The reserve price will be Rs.15.76 lakhs (Rupees Fifteen lakhs and Seventy-Six thousand Only)**
9.2. EMD Payable	10% of the Reserve Price mentioned above. i.e. **Rs.1,57,600/- (Rupees One lakhs and Fifty-Seven thousand and Six hundred Only)**

10.1. Registration

The Online E-Auction will be held through web portal/https://baanknet.com on the date and time mentioned above with unlimited extension of 10 minutes. The intending bidders/ purchasers are required to register through https://baanknet.com (Buyer Registration - link provided in the home page of the website) by using their mobile number and valid email-id. The intending bidders / purchasers further required to upload KYC documents and Bank Details. The intending bidders / purchasers can be guided by the Buyer Manual provided in the home page of the website

10.2. KYC Verification

While registering as buyer/bidder, the intending bidder / purchaser are required to upload KYC documents and Bank account details. Further, for approval of the KYC documents the bidder/ purchasers should have "Digi Locker" facility. Registration formalities shall be completed well in advance.

10. 3. EMD Payment

On completion of KYC verification, the intending bidders / purchasers may login and make the EMD payment, for EMD payment intending bidder/purchasers can be guided by the buyer manual provided therein after login as buyer. Payment can be made through payment gateway and also by way of creating challans and deposit the amount in the wallet. The payment shall be ensured well in advance before the stipulated time. If the required EMD amount is not held in the buyer Wallet, they will not be allowed to participate.

10.4 Bidding

The bidder has to select the property for which offer is submitted from the list mentioned in the above website and/ or bidder can directly enter Property ID.

10. 5. Help Desk

- For queries contact Number: 8291220220 & email ID support.BAANKNET@psballiance.com.
- For Registration and Login and Bidding Rules visit Buyer Manual link provided in the home page of https://baanknet.com
- For auction related queries e-mail crld.rolucknowsouth@unionbankofindia.bank
- or contact Chief Manager (Recovery) - **Mr. Arun Kumar Pasi** - Contact No. - 9004016494
- Senior Manager (Law) - **Mr. Amit Kumar Sharan** Contact No. **9555301555**

10.6 Steps Involved

- Register on https://baanknet.com using mobile number and email ID.
- Upload requisite KYC Documents.
- Pay EMD amount by Payment Gateways and also by Generate(ing) challan and transfer EMD amount to bidder's EMD Wallet.
- Link/ Map the EMD amount with the property ID from the wallet of the bidder/ purchaser ID
- Submission of bid shall be through Online mode on the auction date and time.
- In case of successful Bid, the balance bid amount to be paid as per the terms as mentioned hereunder.

Bidders are advised to go through the website: https://baanknet.com and https://www.unionbankofindia.co.in/auction-property/view-auction-property.aspx for detailed terms and conditions of Auction Sale before submitting their bids and taking part in the E-Auction sale proceedings. Successful bidder will 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. In case of bidding the bid increment shall not be less than **Rs. 10,000 /-** in excess of highest bid amount or the immediate preceding bid, as the case may be with multiple increment value of **Rs. 10,000/-.**
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) in Cash/DD/RTGS/NEFT/Internet transfer/Cheque subject to realisation, immediately on the sale day or not later than next working day with the Bank in the **account bearing Number 536501980050000** of the Union Bank of India, **LDA COLONY BRANCH (536501), IFSC Code** UBIN0553654 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 him 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 conveyance, 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 Rs. 50,00,000/-(Rupees fifty lakhs) and above. The successful bidder/ purchaser shall deduct the TDS from the sale price and deposit the same with the Income Tax Department quoting Bank's name and PAN as a seller and submit the original receipt of the TDS certificate to the Bank (Applicable for immovable property, other than Agricultural land). In case of movable/plant & machinery/stocks/goods etc. GST charges will be applicable as per the prescribed norms over & above the sale price.
20. The Authorised Officer will deliver the property on the basis of Possession taken on as is where is basis, to the purchaser free from encumbrances, known to the Secured Creditor on deposit of money by the purchaser towards the discharge of such encumbrances.
21. The certificate of sale will be issued specifically mentioning whether the purchaser has purchased the immovable/movable secured assets free from any encumbrances known to the secured creditor or not. No request for change of name in the sale certificate other than the person who submitted the bid/participated in the auction shall be entertained.
22. 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 Authorised Officer in favour of successful bidder. The unsuccessful bidder is required to place request for refund with https://baanknet.com The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).
23. Bank, the Secured Creditor, reserves the right to accept / reject the highest bid without assigning any reason thereof or to cancel the sale.

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For UNION BANK OF INDIA

प्राधिकृत अधिकारी
Authorised Officer

24. 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 property to sale once again on any date and at such time as may be decided by the Bank
25. 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.
26. The above immovable secured assets will be sold in **"As is where is", "As is What is" and "whatever there is"** condition.
27. 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, maintenance charges and other dues/charges if any, shall be settled by the proposed purchaser out of his own sources.
28. To the best of information and knowledge of the Authorised Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent enquiry regarding the encumbrances, title of the property 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 Authorised Officer/Secured Creditor shall not be responsible in any way for any third-party claims/rights/dues.

Place : LUCKNOW
Date : 06.11.2026

For UNION BANK OF INDIA

CHIEF MANAGER
AUTHORISED OFFICER