यूनियन बैंक ऑफ इंडिया Union Bank of India

Mukerian Branch

Sh. Sohan and ANR Mukerian Pathankot - Jalandhar Road, Mukerian, Mukerian, Punjab, 144211

Ph. No. 01883-220111

Dt. 04-Nov-25 & Quarter

To,
Borrower/Guarantor

1. **The Borrower's**:-
(1) Late Bhanu Singh (LG) s/o Late Sher Singh (Borrower/Mortgagor) through his legal heirs
(i) s/o Late Bhanu Singh (Spouse), (ii) Late Rahul Bansal (Son) (a) (b) s/o Late Bhanu Bansal, (iii) s/o Late Simran, (iv) s/o Late Sneha, (v) s/o Late Sarita, (vi) s/o Late Rajni (Daughters) and (b) Late Shakti Devi,

Address:- House No. 4263-A, Sector 56, Chandigarh - 160055

(2) Address:- Plot No. 62-A, Village Jhampur, Tehsil and District Sas Nagar, Mohali (Punjab) 140301 4

(3) s/o Late Bhanu Bansal (W.O) (b) (Borrower Singh (Co-Borrower),
Address:- House No. 4263-A, Sector 56A, Chandigarh - 160055

2. **Estate of The Deceased Late. Mr. Bhanu Singh, Represented by:-**
2(a) S/o Late Bhanu Bansal (W.O) (b) s/o Late Bhanu Singh (Legal Heir)
Address:- House No. 4263-A, Sector 56A, Chandigarh - 160055
2(b) Mr. Rahul Bansal (W.O) (b) S/o Late Bhanu Singh (Legal Guardian
Address:- House No. 4263-A, Sector 56A, Chandigarh - 160055
2(c) Mrs. Simran D/O Late Bhanu Singh
Address:- House No. 4263-A, Sector 56A, Chandigarh - 160055
2(d) Mrs. Sneha D/O Late Bhanu Singh
Address:- House No. 4263-A, Sector 56A, Chandigarh - 160055
2(e) Mrs. Sarita D/O Late Bhanu Singh
Address:- House No. 4263-A, Sector 56A, Chandigarh - 160055
2(f) Mrs. Rajni D/O Late Bhanu Singh,
Address:- House No. 4263-A, Sector 56A, Chandigarh - 160055
2(g) Mrs. Shakti D/O Late Bhanu Singh,
Address:- House No. 4263-A, Sector 56A, Chandigarh - 160055

Dear Sir/Madam,

Sub:- Notice of 30 days for sale of immovable secured assets under Rule 8 and 9of the Security Interest (Enforcement) Rules, 2002.

1. Union Bank of India,Mukerianthe secured creditor, caused a demand notice dated04-02-2025under Section 13(2) of the Securitisation and Reconstruction of financial Assets and Enforcement of Security Interest Act, 2002 calling upon you to repay the amount mentioned therein. Since you failed to comply with the said notice within the period stipulated, the Authorised Officer, has taken constructive possession of the immovable secured assets under Section 13(4) of the Act read with Rule 8 of Security Interest (Enforcement) Rule, 2002 on 14-09-2025.

2. As you have failed to clear the dues of the secured creditor, the scheduled immovable secured assets that have been taken possession of by the Authorised Officer, will be sold by holding public E-auction on 12-12-2025at 12.00 Noon to 05.00 P.M. by inviting Bids from the public through online mode on www.bankeauctions.com

Classification: Internal

3. The Reserve Price will be ₹ 17,00,000/ (Rupees Seventeen Lacs Only)

4. For detailed Terms and Conditions of the sale, please refer to the link provided in Bank's Mortgage Loan Portfolio Sale Portfolio and Auction Portfolio Sale Portfolio Sale and the same is also enclosed herewith.

Yours faithfully

Place : Mahali
Date:07-09-2023
Sd/-
Sub-Sale Officer

AUTHORISED OFFICER
FOR UNION BANK OF INDIA

Classification: Internal

यूनियन बैंक ऑफ इंडिया Union Bank of India

Mukherjee Branch
Ex. Village and post Rajbanpur Kanchipur, Bally Road,
District: 24 Parganas (Rural), Pincode: 743704

[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 Securitisation 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 the Guarantor(s) that the below described immovable property mortgaged /charged to the Secured Creditor, the constructive possession of which has been taken by the Authorised Officer of Secured Creditor Union Bank of India, will be sold on "As is where is", "As is what is" and "Whatever there is" basis on 07.04.2026 for recovery of Rs. 1,21,61,661.64/- (Rupees One Crore Twenty One Lakh Sixty One Thousand Six Hundred Sixty one and Paise Sixty Four Only) and interest as there on due to Secured Creditor, Union Bank of India from Late Mr. Ashok Kumar Ghosh (Borrower), Mrs. Sumana Ghosh (Co-Borrower), Mr. Sanjoy Kumar Ghosh (Guarantor), Mr. Rohit Kumar Ghosh (Guarantor), Mrs. Soniya Kanak, Mrs. Soniya, Mrs. Kavita, Mrs. Reema, Mrs. Sunita, Mrs. Sangeeta, Mrs. Sarita, Mrs. Sangeeta, Mrs. Sangeeta, Mrs. Sangeeta, Mrs. Sangeeta, (Guarantors) as on 31.03.2026 (Rupees Seventeen Lakh Only) and the earnest money proposit will be ₹ 1,78,200/-(Rupees One lac seventy thousand Only).

Description of immovable Property

Mortgage of immovable property belonging to Late Ashok Kumar Ghosh
Residential Property bearing Plot No.202-A, as per Jamabandi for the year 2010-2011, measuring 2 Cottah 6 Chittak 25 Sq. Ft. i.e. 1.75 Decimal, out of R.S. Dag No. 1137, R.S. Khatian No. 1, Mouza- Benaiff more but comprised in Khata No. 338 (10), Mouza No. 35 (1/3/5/6), 2/1(2-3), 8(7-12), 9/1(2-12), 9/2(2-3), 10(8-9), 11 (7-10), 13(6-9), comprised within a revenue limits of Jhanpur , Nadkati No. 25, Tehsil and District- S.Ali. Gajan, in the name of Bhuwan Singh and bounded are as under :-
East:- Street, **West:- Other Owner,**
North:- Other Owner, **South:- Other Owner**
Portal Security Interest ID:- 4040 0097 7125, **Asset ID:- 2000 0292 7047**

For detailed terms and conditions of the sale, please refer to the link provided in https://www.unionbankofindia.bank.in/auction_property/Unionbank-property.aspx The same is also ava ilable at free web.

Place :-Bahali
Date- 07/01/2026

Encl.- Terms of sale

AUTH ORISED OFFICER
FOR UNION BANK OF INDIA

Classification: Internal

TERMS AND CONDITIONS OF SALE OF IMMOVABLE SECURED ASSETS

1. Name and address of the Borrower, Co-Applicant and Guarantor	1.(a) Late Bhawan Singh S/O Sh. Ram Singh (Borrower/Mortgagor) through the legal heirs - (1) Smt. Kamla Devi W/O Late Sh. Bhawan Singh R/o House No. 1, Sukh Rawat Chak (1-2) Km. Bhawe Rawat, Km. Sarita, Km.Kamla, Km. Aneeta, Km. Sarita, Km. Rajni (Daughters) and(2) Jitender Singh (Son) Address - House No. 4240-A, Sector 56, Chandigarh - 160059. Alt Address - Plot No 422-A, Village Jhampur, Tehsil and District, Ludhiana, Punjab - 141014 Alt Address - House No. 1, Sukh Rawat Chak (1-2) Km. Bhawe Rawat W/O Sh. Bhawan Singh (Co Borrower). Address: House No. 4240-A, Sector 56A, Chandigarh - 160059.
2. Name and address of the Secured Creditor	Authorised Branch: At - Village and post Mukhsar Darkhast, Distt. Sri Muktsar Sahib (Sahib) Punjab-152026
3. Land and Building	Residential Property bearing Plot No.422-A on lpn/Layout for the year 2013-2015, measuring 3 Marla, 1 sarsahi (63.5 Sq. Yards Approx.) over 12 feet / 40 feet, facing East, Khasra No.2132/1, 2132/2, 2132/3, 2132/4, 2132/5, 2132/6, 2132/7, 2132/8, 2132/9, 2132/10, 2132/11, 2132/12, 2132/13, 2132/14, 2132/15, 2132/16, 2132/17, 2132/18, 2132/19, 2132/20, 2132/21, 2132/22, 2132/23, 2132/24, 2132/25, 2132/26, 2132/27, 2132/28, 2132/29, 2132/30, 2132/31, 2132/32, 2132/33, 2132/34, 2132/35, 2132/36, 2132/37, 2132/38, 2132/39, 2132/40, 2132/41, 2132/42, 2132/43, 2132/44, 2132/45, 2132/46, 2132/47, 2132/48, 2132/49, 2132/50, 2132/51, 2132/52, 2132/53, 2132/54, 2132/55, 2132/56, 2132/57, 2132/58, 2132/59, 2132/60, 2132/61, 2132/62, 2132/63, 2132/64, 2132/65, 2132/66, 2132/67, 2132/68, 2132/69, 2132/70, 2132/71, 2132/72, 2132/73, 2132/74, 2132/75, 2132/76, 2132/77, 2132/78, 2132/79, 2132/80, 2132/81, 2132/82, 2132/83, 2132/84, 2132/85, 2132/86, 2132/87, 2132/88, 2132/89, 2132/90, 2132/91, 2132/92, 2132/93, 2132/94, 2132/95, 2132/96, 2132/97, 2132/98, 2132/99, 2132/100, 2132/101, 2132/102, 2132/103, 2132/104, 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2132/305, 2132/306, 2132/307, 2132/308, 2132/309, 2132/310, 2132/311, 2132/312, 2132/313, 2132/314, 2132/315, 2132/316, 2132/317, 2132/318, 2132/319, 2132/320, 2132/321, 2132/322, 2132/323, 2132/324, 2132/325, 2132/326, 2132/327, 2132/328, 2132/329, 2132/330, 2132/331, 2132/332, 2132/333, 2132/334, 2132/335, 2132/336, 2132/337, 2132/338, 2132/339, 2132/340, 2132/341, 2132/342, 2132/343, 2132/344, 2132/345, 2132/346, 2132/347, 2132/348, 2132/349, 2132/350, 2132/351, 2132/352, 2132/353, 2132/354, 2132/355, 2132/356, 2132/357, 2132/358, 2132/359, 2132/360, 2132/361, 2132/362, 2132/363, 2132/364, 2132/365, 2132/366, 2132/367, 2132/368, 2132/369, 2132/370, 2132/371, 2132/372, 2132/373, 2132/374, 2132/375, 2132/376, 2132/377, 2132/378, 2132/379, 2132/380, 2132/381, 2132/382, 2132/383, 2132/384, 2132/385, 2132/386, 2132/387, 2132/388, 2132/389, 2132/390, 2132/391, 2132/392, 2132/393, 2132/394, 2132/395, 2132/396, 2132/397, 2132/398, 2132/399, 2132/400, 2132/401, 2132/402, 2132/403, 2132/404, 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2132/505, 2132/506, 2132/507, 2132/508, 2132/509, 2132/510, 2132/511, 2132/512, 2132/513, 2132/514, 2132/515, 2132/516, 2132/517, 2132/518, 2132/519, 2132/520, 2132/521, 2132/522, 2132/523, 2132/524, 2132/525, 2132/526, 2132/527, 2132/528, 2132/529, 2132/530, 2132/531, 2132/532, 2132/533, 2132/534, 2132/535, 2132/536, 2132/537, 2132/538, 2132/539, 2132/540, 2132/541, 2132/542, 2132/543, 2132/544, 2132/545, 2132/546, 2132/547, 2132/548, 2132/549, 2132/550, 2132/551, 2132/552, 2132/553, 2132/554, 2132/555, 2132/556, 2132/557, 2132/558, 2132/559, 2132/560, 2132/561, 2132/562, 2132/563, 2132/564, 2132/565, 2132/566, 2132/567, 2132/568, 2132/569, 2132/570, 2132/571, 2132/572, 2132/573, 2132/574, 2132/575, 2132/576, 2132/577, 2132/578, 2132/579, 2132/580, 2132/581, 2132/582, 2132/583, 2132/584, 2132/585, 2132/586, 2132/587, 2132/588, 2132/589, 2132/590, 2132/591, 2132/592, 2132/593, 2132/594, 2132/595, 2132/596, 2132/597, 2132/598, 2132/599, 2132/600, 2132/601, 2132/602, 2132/603, 2132/604, 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2132/705, 2132/706, 2132/707, 2132/708, 2132/709, 2132/710, 2132/711, 2132/712, 2132/713, 2132/714, 2132/715, 2132/716, 2132/717, 2132/718, 2132/719, 2132/720, 2132/721, 2132/722, 2132/723, 2132/724, 2132/725, 2132/726, 2132/727, 2132/728, 2132/729, 2132/730, 2132/731, 2132/732, 2132/733, 2132/734, 2132/735, 2132/736, 2132/737, 2132/738, 2132/739, 2132/740, 2132/741, 2132/742, 2132/743, 2132/744, 2132/745, 2132/746, 2132/747, 2132/748, 2132/749, 2132/750, 2132/751, 2132/752, 2132/753, 2132/754, 2132/755, 2132/756, 2132/757, 2132/758, 2132/759, 2132/760, 2132/761, 2132/762, 2132/763, 2132/764, 2132/765, 2132/766, 2132/767, 2132/768, 2132/769, 2132/770, 2132/771, 2132/772, 2132/773, 2132/774, 2132/775, 2132/776, 2132/777, 2132/778, 2132/779, 2132/780, 2132/781, 2132/782, 2132/783, 2132/784, 2132/785, 2132/786, 2132/787, 2132/788, 2132/789, 2132/790, 2132/791, 2132/792, 2132/793, 2132/794, 2132/795, 2132/796, 2132/797, 2132/798, 2132/799, 2132/800, 2132/801, 2132/802, 2132/803, 2132/804, 2132/805, 2132/806, 2132/807, 2132/808, 2132/809, 2132/810, 2132/811, 2132/812, 2132/813, 2132/814, 2132/815, 2132/816, 2132/817, 2132/818, 2132/819, 2132/820, 2132/821, 2132/822, 2132/823, 2132/824, 2132/825, 2132/826, 2132/827, 2132/828, 2132/829, 2132/830, 2132/831, 2132/832, 2132/833, 2132/834, 2132/835, 2132/836, 2132/837, 2132/838, 2132/839, 2132/840, 2132/841, 2132/842, 2132/843, 2132/844, 2132/845, 2132/846, 2132/847, 2132/848, 2132/849, 2132/850, 2132/851, 2132/852, 2132/853, 2132/854, 2132/855, 2132/856, 2132/857, 2132/858, 2132/859, 2132/860, 2132/861, 2132/862, 2132/863, 2132/864, 2132/865, 2132/866, 2132/867, 2132/868, 2132/869, 2132/870, 2132/871, 2132/872, 2132/873, 2132/874, 2132/875, 2132/876, 2132/877, 2132/878, 2132/879, 2132/880, 2132/881, 2132/882, 2132/883, 2132/884, 2132/885, 2132/886, 2132/887, 2132/888, 2132/889, 2132/890, 2132/891, 2132/892, 2132/893, 2132/894, 2132/895, 2132/896, 2132/897, 2132/898, 2132/899, 2132/900, 2132/901, 2132/902, 2132/903, 2132/904, 2132/905, 2132/906, 2132/907, 2132/908, 2132/909, 2132/910, 2132/911, 2132/912, 2132/913, 2132/914, 2132/915, 2132/916, 2132/917, 2132/918, 2132/919, 2132/920, 2132/921, 2132/922, 2132/923, 2132/924, 2132/925, 2132/926, 2132/927, 2132/928, 2132/929, 2132/930, 2132/931, 2132/932, 2132/933, 2132/934, 2132/935, 2132/936, 2132/937, 2132/938, 2132/939, 2132/940, 2132/941, 2132/942, 2132/943, 2132/944, 2132/945, 2132/946, 2132/947, 2132/948, 2132/949, 2132/950, 2132/951, 2132/952, 2132/953, 2132/954, 2132/955, 2132/956, 2132/957, 2132/958, 2132/959, 2132/960, 2132/961, 2132/962, 2132/963, 2132/964, 2132/965, 2132/966, 2132/967, 2132/968, 2132/969, 2132/970, 2132/971, 2132/972, 2132/973, 2132/974, 2132/975, 2132/976, 2132/977, 2132/978, 2132/979, 2132/980, 2132/981, 2132/982, 2132/983, 2132/984, 2132/985, 2132/986, 2132/987, 2132/988, 2132/989, 2132/990, 2132/991, 2132/992, 2132/993, 2132/994, 2132/995, 2132/996, 2132/997, 2132/998, 2132/999, 2132/1000
4. Encumbrance known to the Secured Creditor	Nil
5. Claims/ encumbrances/ litigations, if any, in the Property known to the Secured Creditor	Nil
6. Details of the right, title and interest of the Borrower in the Property to be auctioned	Full and absolute
7. Last date for submission of EMD	EMD shall be deposited and remitted by the EMD amount with the Property, 24 before the Time of Auction as per clause 7 below. Note: Bidder shall deposit EMD / Stop the EMD Amount with the property, 24 and 1 in advance to avoid any technical glitch.
8. Date & Time of auction	17.03.2026 from 11:00hours to 02:00PM (with 10 unlimited extensions, 5 minutes each) on https://baanknet.com
9. Reserve price for the property below which the immovable secured asset is to be auctioned	Rs. 1,00,01,987/00/- (Rupees One Crore One Thousand Six Hundred Eighty-nine and Paise Sixty Only) Plus Applicable Taxes
10. Earnest money deposit (EMD) amount to be deposited by the bidders with the Secured Creditor	Rs. 10,000/- (Rupees One Lac only)
11. Bid Increase Amount	₹. 75,000/-(Rupees One Lac seventy thousand Only)

12. Inspection:

The Online E-Auction will be held through web portal/website https://baanknet.com on the above said time mentioned above with unlimited extension of 10 minutes for bidding bidders

Classification: Internal

auctions required to register through https://baanknet.com (Buyer Registration). Get provided with Login and Bidding Rules and Buyer Manual link provided in the home page of https://baanknet.com. 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/ portal https://baanknet.com.

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:

After successful KYC verification, the intending bidders / purchasers may login and make the EMD payment. An 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 generating challan and transfer the amount through NEFT/RTGS. The EMD amount should reach in our account before the stipulated time. If the required EMD amount is not held in the buyer Wallet, the intending bidders / purchasers will not be allowed to bid the property.

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 (as mentioned in https://Baanknet.com) whereby will be visible to "Live Auctions" on www.baanknet.com one day prior to the date of auction.

10. 5. Help Desk

- For Registration contact Number - 8297222225 & email ID support.BAANKNET@allahabadbank.com.
- For Registration and Login and Bidding Rules visit Buyer Manual link provided in the home page of https://baanknet.com
- Transaction related queries e-mail: cpc4321@allahabadbank.bank.in/ contact No.8676676676
- 10.6. Steps involved

1. Register on https://baanknet.com using mobile number and email ID.
2. Upload requisite KYC Documents.
3. Pay EMD amount by Payment Gateway and also by Generate challan and transfer EMD amount through NEFT/RTGS.
4. Link / Map the EMD amount with the property ID from the wallet of the bidder / purchaser account.
5. Submission of bid shall be through Online mode on the auction date and time.
6. In case of successful Bid, the balance bid amount to be paid as per the terms as mentioned hereunder.
7. Bidders are entitled to go through the website https://baanknet.com and https://www.allahabadbank.bank.in/auction-notice.htm for detailed terms and conditions of auction Sale before submitting their bids and sibling part of the property. Any corrigendum/ addendum to the terms will be forwarded through e-mail by PNB 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, may inspect the property in respect of which they intend to bid on the date mentioned in the sale notice. It shall be the sole responsibility of the bidders to inspect and satisfy themselves about the secured assets and specification before submitting the bid. No participation by any person or submission of bid shall be entertained after inspection of the property/ies as to the property/ assets and claims/ dues affecting the property under Sale on all encumbrances.

12.Upset price of bidding, the bid increment shall not be less than Rs. 11,000/- in excess of highest bid received on the immediate preceding bid, as the user may be with multiple increment value on the property.

(b) Invariably, the first bid of the property/ies will be Reserve Price + one Increment). This amount will be the minimum bid amount to participate in bidding process.

13. The sale will be confirmed in favour of the highest bidder and the confirmation of sale shall be subject to approval of the Secured Creditor.

14. "Bid once made shall not be withdrawn 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. Sale of immovable property/ies mortgaged/charged to the secured creditor is subject to confirmation by the Secured Creditor. The successful bidder shall deposit 25% of Bid Price (inclusive of EMD) immediately on the sale day or not later than next working day with the Bank in the account bearing Number 31811786000360 IFSC code CBINR0031810 of the Indirect Tax

and time fixed or as below. This sale will confirmation in favor on which sale extended period as per the terms of sale by the successful bidder, the EMD so deposited by the bidder shall be forfeited to secured creditor in the event of failure to make 25% (TWENTY-FIVE) of the sale price as per the terms of sale by the successful bidder, the EMD so deposited by the bidder shall be forfeited to secured creditor and the property shall be re-sold and the defaulting purchaser shall have no claim or any other 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, the amount already deposited by the auction purchaser shall be forfeited 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 be liable to be re-sold and the defaulting purchaser shall have no other claim on the property nor on any part of the sum for which it may be subsequently sold.

10. The Authorised Officer may adjourn the property sale is subject to any encumbrances, if any known to the Bank. The property is sold subject to the charges due to the Bank by way of 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 the Bank. The Authorised Officer may, in his discretion, adjourn the sale proceedings further and 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 realise the payment accordingly.

11. The successful bidder shall deposit 25% of the purchase price immediately after the sale is completed 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.

12. The charges for registration in case immovable asset viz., registration charges and stamp duty charges as applicable shall be borne by the successful bidder only.

13. The successful bidder shall deposit immediately 25% of the purchase price or application of the sale proceeds or stamp duty value of such property, whichever is higher, where million and proceeds or stamp duty value is Rs. 50,00,000/- (Rupees Fifty lakhs) and above. The successful bidder shall deposit immediately 25% of the purchase price or application of the sale proceeds or Pay Slip/interest saving Bank's cover and PAN as a writer and submit the original receipt of the TDS certificate to the Bank (Applicable for immovable property, other than agricultural land), in addition to the sale price, applicable taxes, if any, thereon. GST charges will be applicable as per the prescribed norms over & above the sale price.

14. The Authorised Officer will publish the property on the basis of symbolic physical possession. The Bank will not be responsible for any liability of any nature in respect of the said property. Secured Creditor on deposit of money by the purchaser towards the discharge of such encumbrances.

15. The confirmation of sale will be issued specifically mentioning whether the purchaser has purchased the property free from encumbrances known to the secured creditor or not. No enquiry by secured creditor or not. No enquiry for change of cover in the sale certificate other than the person who submitted the bid participated in the auction shall be entertained.

16. The successful bidder shall immediately deposit the amount payable to the secured creditor 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 proper receipt. The bidders will not be entitled to claim any interest, costs, expenses and payment charges, if any.

17. Sale / non payment immediate / deposit, the right to decide / cancel and register and transfer the property in favour of the purchaser is vested with the Bank.

18. In case any dispute arises as to the identity or the bona fide interest of any bidder or as to the eligibility of the bidder, authority of the person representing the bidder, the interpretation and meaning of any term or condition of the sale, the decision of the Bank in this regard shall be final and 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.

19. The Authorised Officer has the right of inquiry under any relevant statute in respect of any claim put in or lodged before him and his decision in this regard shall be final.

20. The above mentioned immovable personal assets will be sold on "As is where is", "As is What is" and "Whatever there is" basis.

21. The interest and consideration shall be compulsory exclusive for payment which towards dues to the Bank and it is exclusive of encumbrances of all statutory dues and other dues, if any, shall be borne by the purchaser/successful bidder only.

22. The Authorised Officer has the right to reject any bid without assigning any reason whatsoever.

23. The intending bidders should make their own independent enquiry regarding encumbrances, title of the property put up for auction and 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

Only for any third party in terms of rights/claims.

Place : Bhubaneswar
Date : 07-09-2024

AUTHORISED OFFICER
FOR UNION BANK OF INDIA

Classification: Internal