यूको बैंक
(भारत सरकार का उपक्रम)
सम्मान आपके विश्वास का

UCO BANK
(A Govt. of India Undertaking)
Honours Your Trust

ASSET MANAGEMENT BRANCH (2117), BANGALORE

Date: 27.10.2026

APPENDIX –IV A
[RULE -8(6)]

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY
BY REGISTERED POST WITH AD, WITHOUT PREJUDICE

To,
1. **Mr. Shashidhar G Bhat S/o Mr. Ganapati Bhat**
2. **Mrs. Archana Bhat W//o Mr. Shashidhar G Bhat**

Both Residing At:
No. 2, 1st Floor, 1st B Cross,
ISEC Main Road, Nagarbhavi,
Bangalore 560072

Sir/Madam,

Subject: Sale of Secured Asset being Immovable Property

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, UCO BANK the symbolic possession of which has been taken by the Authorized Officer of Secured Creditor, will be sold " **As is where is ", "As is what is "and "Whatever there is"** basis on **17.11.2026** for recovery of **Rs. 71,33,212.58/-** as on 30.09.2026 and further interest at contractual rate from 28.07.2020 with incidental expenses, costs, charges etc due to UCO Bank , the Secured Creditor **Mr. Shashidhar G Bhat S/o Mr. Ganapati Bhat and Mrs. Archana Bhat W//o Mr. Shashidhar G Bhat** both residing at No. 2, 1st Floor, 1st B Cross, ISEC Main Road, Nagarbhavi, Bangalore-560072.

The Reserve Price will be Rs. 23,79,000/- (Rupees Twenty Three Lakhs and Seventy Nine Thousand Only) and the earnest money deposit will be Rs.2,37,900/- with bid increment amount in multiples of Rs. 25,000/- .

Description of the Immovable Property:

SCHEDULE A PROPERTY

All that piece and parcel of the Residential Building known as "**NISARGA CAPITAL**" APARTMENT Khata No.1117/148/3, E-Khata No.150300401000102507, Converted Khata No.148/3, Adjacent to Nisarga Layout, Hoskote, Malur Road, Kannurhalli Village, Kasaba Hobli, Hoskote Taluk, Bengaluru -562114, Building have Stilt + GF and 3 upper Floor. Total Site bounded on:

East by : Sy No.162 & 163
West by : Sy No.149 & 150,
North by : Remaining land in Sy No.148/3
South by : Road and Brook

SCHEDULE B PROPERTY

Flat bearing No A-103 [illegible] together with the undivided right, title and interest in the land admeasuring [illegible] together with the common areas such as car parking space admeasuring [illegible] and proportionate share in common areas such as passages, lobbies, staircase, lift, etc. constructed and known as "SAROJA [illegible]

East by 2 MTR Wide Corridors
West by Sy No 149 and Sy No 150
North by . Flat bearing No A104
South by . Staircase and Flat bearing No A010

For detailed terms and condition of the sale please refer to the link provided in website https://baanknet.com/eauction-psb/home

Place: Bengaluru
Date: [illegible] 2026

AUTHORISED OFFICER
UCO BANK
अधिकृत अधिकारी/Authorised Officer
यको बैंक/UCO BANK
शाखा/Asset Management Br
Bangalo[illegible] 560 009

Terms & Conditions:

1. **The auction sale will be "online e-auction" bidding through website: https://baanknet.com/eauction-psb/home**
2. **Date & time of inspection of Property: 16.11.2026 – 11: 00 AM to 5: 00 PM**
3. **Date and time of e-auction: 17.11.2026 between 11:00 AM to 05:00 PM** as per Indian Standard Time.
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 (BAANKNET). 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/eauction-psb/home** for detailed terms and conditions, login Id & password, uploading data, submitting bid, Training/Demonstration, inter-se bidding etc. of e-auction sale before submitting their bids and taking part in e-auction Sale proceeding of service provider M/s PSB Alliance Private Limited. For further details you may contact at e-mail : support.baanknet@psballiance.com and Contact No. +91 8291220220.
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/RTGS/Fund Transfer to Credit of BAANKNET wallet by generating the challan through: **https://baanknet.com/eauction-psb/home.** Rest amount after successful bidding will be send to branch **Account No.00240210007150 with UCO Bank Bangalore City Branch(0024),13/22 K G Road Bangalore-560 0096. IFSC Code: UCBA0000024.**
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 **banamb@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**" and "**Whatever there is** "condition and the intending bidder should make discreet enquiries with regards to the property with any Authority(s) 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, and rates, statutory dues payable to Government or any Authority(s) 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 in **Newspapers i.e. The New Indian Express (Bangalore English Edition) and Kannada Prabha (Bangalore Kannada Edition)** Sale Notice against respective properties.
18. The Sale is subject to conditions prescribed in the **SARFAESI Act/Rules 2002** and the conditions mentioned above.
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 abovementioned dates if the outstanding dues are not paid in full.
20. The successful bidder will pay **1% TDS** if property value exceeds 50 lakhs.
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.

AUTHORISED OFFICER
UCO BANK
यूको बैंक/UCO BANK
शाखा/Asset Management
Bengaluru 560 00

Place: Bengaluru
Date: 27.10.2026