



SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation & 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 has been taken by the Authorised Officer of UCO Bank (Secured Creditor), will be sold on "As is where is", "As is what is" and "Whatever there is" on **29.12.2025**, for recovery of **M/s Agarwal Enterprises (Prop. Mr. Girish Agarwal S/o Mr. Shiv Kumar Agarwal), Guarantor Mr. Yogesh Kumar**, in O/s amount Rs. 27,32,213.73 (23410510002049) as on 04.12.2025 (Inclusive of Intrest upto 30.09.2022) and Rs. 2,67,877.83(23410610004388) as on 04.12.2025 (Inclusive of Intrest upto 29/09/2022) and Rs. 2,03,748.94 (23410610005934) as on 04.12.2025 (Inclusive of Intrest upto 29.09.2022) and **Mr. Girish Agarwal S/o Mr. Shiv Kumar Agarwal and Mrs. Hemlata Agarwal W/o Mr. Shiv Kumar Agarwal** O/s Amount Rs. 3,51,929.76 (23410610000588) as on 04.12.2025 (Inclusive of Intrest upto 30.05.202) & Rs. 7,02,899.68 (23410610001691) as on 04.12.2025 (Inclusive of Intrest upto 29.06.2022) **Total Rs. 42,58,669.91** with further intrest and other expenses thereon **till date of full payment** due to **UCO Bank.**

The reserve price will be Property **Rs. 42,00,000.00 i.e 42.00 Lacs** and the earnest money deposit will be **Rs. 4,20,000/-**

Names of the Borrowers& guarantors with the address	Date of Demand Notice	Date of Possession	Recoverable Amount
Borrower: M/s Agarwal Enterprises Prop- Mr. Girish Agarwal S/o Mr. Shiv Kumar Agarwal Guarantor: Mr. Yogesh Kumar Mr. Girish Agarwal S/o Mr. Shiv Kumar Agarwal Mrs. Hemlata Agarwal W/o Mr. Shiv Kumar Agarwal.	22/11/2022	15/02/2023	Rs. 27,32,213.73 (23410510002049) as on 04.12.2025 (Inclusive of Intrest upto 30.09.2022) and Rs. 2,67,877.83(23410610004388) as on 04.12.2025 (Inclusive of Intrest upto 29/09/2022) and Rs. 2,03,748.94 (23410610005934) as on 04.12.2025 (Inclusive of Intrest upto 29.09.2022) with further intrest and other expenses thereon till date of full payment due to UCO Bank. Rs. 3,51,929.76 (23410610000588) as on 04.12.2025 (Inclusive of Intrest upto 30.05.202) & Rs. 7,02,899.68 (23410610001691) as on 04.12.2025 (Inclusive of Intrest upto 29.06.2022) with further intrest and other expenses thereon till date of full payment due to UCO Bank. Total Rs. 42,58,699.91

Description of Properties	Reserve Price in Rs.	Earnest Money in Rs.
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अंचल कार्यालय/ZONAL OFFICE

खाइलेण्ड मार्केट, आगरा गेट, अजमेर-3050001/KHAILAND MARKET, AGRA GATE AJMER - 305001

फोन/Phone: (0145)2424018, 2622660. फेक्स/Fax: (0145) 2429552

ई-मेल E-mail: zonalmer.rec@ucobank.co.in



Description of the Property: Property :- Residential House in the name of Mr. Girish Agarwal S/o Sh. Shiv Kumar Agarwal situated at Plot No.01, Khasra No. 57, Goverdhan Pura, Village-RamganjMandi,Dist- Kota- 326519 Rajasthan, Admeasuring 1041.00 Sqft Boundary of the Property :- 1. North : Rishab Colony Plot 2. South: Plot No. 02 3. East - Colony Road 30 Feet Wide 4. West - Parwati/ Purnima Nagar Plot	42,00,000/- i.e 42.00 Lacs	4,20,000/-
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Details of known encumbrances: Not Known

Terms and condition:

1. The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002. Detailed terms and conditions of the sale is available/published in the following websites/web portal:

I) [https:// baanknet.com/](https://baanknet.com/)

II) [https:// baanknet.com/eauction-psb/bidder-registration](https://baanknet.com/eauction-psb/bidder-registration)

2. The property is being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS".

3. The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation.

4. The Sale will be done by the undersigned through e-auction platform provided at the Website [https:// baanknet.com/](https://baanknet.com/) on Dt . 29.12.2025 and starts at 01.00 Pm. To 05.00 Pm.

5. It is open to the Bank to appoint a representative and to make self-bid and participate in the auction.

AUTHORISED OFFICER
प्रधिकृत अधिकारी

(Amit Sharma)
Authorized Officer

Date: 06.12.2025

Place: Zonal Office, Ajmer

OTHER TERMS AND CONDITIONS OF E-AUCTION SALE

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.com/](https://baanknet.com/)

2. The intending Bidders/ Purchasers are requested to register on portal ([https:// baanknet.com/](https://baanknet.com/)) using their mobile number and email-id. Further, they are requested to upload requisite KYC documents. the intending Bidders/ Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet by 26.12.2025 before the e-Auction Date and time in the portal. The registration, verification of KYC documents and transfer of EMD in wallet must be completed well in advance, before auction.

3. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through mode ([https:// baanknet.com/](https://baanknet.com/)) in bidders Global EMD Wallet. 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.

4. Platform (<https://baanknet.com/>) for e-Auction will be provided by e Auction service provider PSB Alliance Private Limited having its Registered office at Unit -1, Third Floor, VIOS commercial Tower, Near Wadala Truck Terminal, Wadala East. Mumbai-400037 Email Address: psba@psballiance.com). The intending Bidders/ Purchasers are required to participate in the e-Auction process at e-auction service provider's website [https:// baanknet.com/](https://baanknet.com/) This Service Provider will also provide online demonstration/ training on e-Auction on the portal.

5. The Sale Notice containing the General Terms and Conditions of sale is available / published in the following websites/web page portal: (1) [https:// baanknet.com/](https://baanknet.com/)

6. 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 e-Auction -portal ([https:// baanknet.com/](https://baanknet.com/)).

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7. Bidder's Global Wallet should have sufficient balance (\geq EMD amount) at the time of bidding.
8. 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. Minimum bid increased shall be Rs. 10000.00 per bid.
9. 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.com/](https://baanknet.com/)). Details of which are available on the e-Auction portal.
10. 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).
11. The secured asset will not be sold below the reserve price.
12. 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, Payable at **RamganjMandi** 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.
13. 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.
14. 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
15. The sale certificate shall be issued in favor of successful bidder on deposit of full bid amount as per the provisions of the act.
16. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The intending purchaser can inspect the property on **15.12.2025 & between 11.00 AM and 5.00 PM.** **Please contact Mr. Avnish Lamba, Senior Manager, Ph No: 79760-13460**
17. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.
18. 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.
19. 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.

Date: 06.12.2025
Place : Zonal office Ajmer

AUTHORIZED OFFICER
(Amit Sharma)
Authorized Officer
को बैंक