

E-Auction Sale of Immovable Property mortgaged to the bank under Securitization and Reconstruction of Financial Asset and Enforcement of Security Interest Act 2002 (SARFAESI Act) read with rules 5,6,7,8 & 9 of the Security Interest (Enforcement Rules, 2002). Possession of the following property has been taken over by the Authorised Officer(s), pursuant to the Notice issued u/s 13(2) of the Securitization and Reconstruction of Financial Asset and Enforcement of Security Interest Act 2002 in the borrowal accounts mentioned below with a right to sell the same on "AS IS WHERE IS" AND "WHAT IS WHERE IS" basis for realization of Banks Dues. **Date and time of E-Auction:- 24 th December 2025 Between 01.00 P.M to 05.00 PM** with unlimited extensions of 10 minutes each.

**DESCRIPTION OF IMMOVABLE PROPERTIES**

Sr. No.	NAME OF BRANCH IFSC NO; EMD A/C Detail, TEL NO & E-MAIL	NAME OF BORROWER & GUARANTOR	AMOUNT DUES [RS /LAKHS ]	DESCRIPTION OF PROPERTIES	POSSESSION Type	NAME OF OWNER OF PROPERTY	MRP EMD	DATE OF INSPECTION OF PROPERTIES & CONTACT PERSON	O/S GOVT DUES IF ANY
1.	Asset Management Branch IFSC UCBA0002128 Account 01200210002186 Email: newamb@ucobank.co.in	M/s Rishi Enterprises Prop. Ms. Shalini Goel Mr. Lalit Goel (Guarantor) Ms. Shashi Rani (alias Shashi Goel) (Guarantor)	Rs. 83.61 Lakhs+ Unapplied interest and other incidental charges	Commercial property bearing shop no 15, Ground floor without roofing rights, Building no 161, Plot no 19c, Dayal Market, Chanderpuri, Hapur road, Ghaziabad, Uttar Pradesh 201001	SYMBOLIC POSSESSION	Ms. Shashi Rani (alias Shashi Goel) (Guarantor)	Rs. 36.00 lakhs Rs. 3.60 lakhs	23/12/2025 Branch Manager Ms. Jasvinder Kumari Mob 9147404005	Not Known

**For further queries and details you may contact to Ms. Sneha chaurasia (Chief Manager) 9725017554, OR Mr. Nitin yadav (Senior Manager) 8802852985**

**TERMS AND CONDITIONS:**

- The auction sale will be "Online E-Auction"/Bidding through Baanknet web portal invariably. URL for Prospective buyers: <https://BAANKNET.com>. Auction to be held on 24.12.2025 between 01.00 P.M to 05.00 PM as per time mentioned above against above property (IST) with unlimited extension of 10 minutes each.
- All intending bidders 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 Service Provider(<https://BAANKNET.com>). Once the KYC documents are verified by <https://BAANKNET.com>, the registration will be activated within a period of maximum two working days from the date of submission of all KYC documents and registration fee.
- Intending bidders are required to register themselves with the portal and obtain login ID and Password well in advance which is mandatory for e-bidding from <https://BAANKNET.com> Helpdesk : +91 8291220220, [support.BAANKNET@psballiance.com](mailto:support.BAANKNET@psballiance.com)
- Intending bidders are advised to go through the website <https://BAANKNET.com> for detailed terms and conditions of auction sale before submitting their bids and taking part in e-auction sale proceeding.
- Bids shall be submitted through online only in the prescribed format with relevant details.
- Earnest Money Deposit (EMD) for the above property shall be deposited through Fund transfer by NEFT/RTGS only to the Wallet of Service Provider (<https://BAANKNET.com>) after registration on the portal.
- A copy of the bid form along with the enclosure submitted online (mentioning UTR No) shall be handed over to the Authorised Officer/Branch Manager, UCO Bank, respective branches or soft copies of the same be forwarded by E-mail to: [zonewdelhi.rec@ucobank.co.in](mailto:zonewdelhi.rec@ucobank.co.in)
- The bid price shall be more than the Minimum Reserve Price (MRP) but must be in multiples of Rs.10,000/- (Rupees Ten Thousand Only). Please note that the first online bid (H1) that comes in the system during the online forward auction can be one increment higher than the highest of the bids received upto last date of submission of the bids i.e. higher than the start price by one increment or higher than start price by multiple of increments. During auction, the subsequent bid that comes in to outbid the H1 rate will have to be higher than the H1 rate by one increment value or in multiple of the increment values.
- The successful bidder shall have to pay 25% of the bid amount (including earnest money already paid) immediately on closure of the E-auction Sale process on the same day of the Sale in the same mode as stipulated in Clause 7 above. The balance 75% of the purchase price shall have to be paid within 15 days of acceptance/confirmation of sale by the undersigned to the successful bidder.
- If the successful bidder failed to deposit the bid amount as per schedule noted above, the amount deposited by bidder shall be forfeited.
- The EMD of unsuccessful bidder(s) will be returned on the closure of the e-auction sale proceedings.
- The sale is subject to confirmation by the Bank, if the borrower/guarantor pays the bank in full before sale, no sale will be conducted.
- The property will be sold on "As is where is and what is where is" basis and the intending bidder should make discreet enquiries as regards to the property of any authority 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.
- 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 reason.
- The purchaser shall bear the stamp duties, charges including those of sale certificate registration charges, all statutory dues payable to Government, taxes/GST and rates and outgoing both existing and future relating to the property. The sale certificate will be issued only in the name of successful bidder.
- The sale is subject to conditions prescribed in the SARFAESI Act/Rule 2002 and the conditions mentioned above.

**This publication is also 30 days sale notice to the above mentioned borrowers/guarantors/mortgagors under SARFAESI Act 2002.**