



125000+ 130000

UCO BANK



(A Govt. of India Undertaking)

Honours Your Trust

Belgaum(0756) BANGALORE

PUBLIC NOTICE OF E-AUCTION SALE (FOR IMMOVABLE PROPERTY)
(In terms of Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest (SARFAESI) Act 2002)

Whereas the Authorized Officer of the UCO Bank, Belgaum Branch has issued a Demand notice under Section 13(2) of SARFAESI ACT 2002 and thereafter in exercise of powers under Section 13(12) of SARFAESI ACT 2002 has taken possession of property mortgaged to Bank under Section 13(4) of the SARFAESI ACT 2002. The undersigned in the capacity of Authorized Officer has decided for sale of the property to public by E-auction and invite bids from the intending purchasers for purchase of immovable property mentioned hereunder on "AS IS WHERE IS" & "AS IS WHAT IS" basis.

Name & Address of Borrowers

- M/S Photo Emporium
No.2911, Anushiva complex, Khade Bazar,
Belgavi-590001
- Suresh Mohan Ramannavar
S/o Mohan Ramannavar
2616/C, Sri Sadguru Krupa Building, Mali Galli,
Opp Rajashree Traders, Belgavi-590001
- Basavaraj Mohan Ramannavar
S/o mohan ramannavar
2616/C, Sri Sadguru Krupa Building, Mali Galli,
Opp Rajashree Traders, Belgavi-590001

➤ Date of Demand Notice: 25-06-2025

➤ Amount due as per notice:
Rs.11,03,961.45/- plus interest,
expenses, charges etc.

➤ Date of Symbolic Possession :
12-09-2025

➤ Present outstanding :

Rs.13,14,567.45/- with int charged up
to 31.07.2026+ further int + other
charges

Description of Immovable PROPERTY:

Title Deed No.4217dated-27.12.1997

SCHEDULE - 'A' PROPERTY

PARTICULARS OF IMMOVABLE PROPERTY MORTGAGED TO BANK

All that piece and parcel of the land comprised in Block/Shop on the Southern side Western Portion at the BASEMENT measuring 15'X 30' = 450 Sqft, in all and the height 8' up to the Roof slab of the said Block premises in the compact formed by CTS Nos, 2885/1, 2886,2887/1 and 2887/2 situated at Samsukha Complex, Khade Bazar Belgavi. All these CTS Nos, are clubbed for obtaining construction the said multistoried building on all the CTS Nos. in one compact unit. The entire construction area in the said multistoried building is 41,079.95 Sq.ft, in the which the area of the share of the said block is 15'X30' i.e, 450 Sq.ft. , The land area of the all the above said CTS Nos, is 10984.50 Sq.ft, in which the undivided land area of 120.32 Sq.ft, covered by the block is sold. The said Block/Shop is bounded as follows:

East by : CTS No.2888/1-A & 2888/2,
West by : CTS No.2876/1,2877/,2878/,2879 & 2884/1
North by : Own wall of seller beyond that staircase for going and coming to occupants ,
South by : Road .

Property is in the name of
Late Mohan Siddramappa Ramannavar.

a) Date & Time
for Inspection
of Property:

09-09-2026 and
10.09.2026 Between
10.00 AM to 5.00 PM

b) Last Date for
submission of bids:
**As per BAANKNET
guidelines**

11.09.2026
Before 4.30 PM

c)Date & Time of
Auction: 11-09-2026
between 11.00 AM to
05.00 PM

a) Reserve
Price:

Rs. 11,34,000/-

b) EMD Amount:
Rs.1,13,400/-

c) Bid increase
amount =
Rs.25,000/-



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- 1) The auction sale will be Terms & Conditions bidding through website <https://BAANKNET.com/education-psb/home>
- 2) **Date & time of inspection of Property: 09-09-2026 and 10-09-2026 Between 10.00 AM to 5.00 PM**
- 3) **Date and time of auction: 11-09-2026 between 11:00 A.M. to 05:00 P.M. as per (IST)**
- 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 (EBIKRAY). 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/education-psb/home> for detailed terms and conditions, login Id & password, uploading data, submitting bid, Training/Demonstration, inter-se bidding etc. of auction sale before submitting their bids and taking part in e-auction sale proceeding.
- 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 Fund transfer to Credit of EBIKRAY wallet by generating the challan through <https://BAANKNET.com/education-psb/home>. Rest amount after successful bidding will be send to branch **Account No. 07560210000748 with UCO Bank, Belgaum Branch, IFSC Code: UCBA0000756.**
- 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 belgau@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"** condition and the intending bidder should make discreet enquiries as regards on the property with 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.
- 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, rates, statutory dues payable to Government or any Authority etc. both

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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 against respective properties above.

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 above mentioned dates if the outstanding dues are not paid in full.

20) The successful bidder will pay 1% TDS if property value exceed 50 lacs.

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

Place: Belgaum

Date: 14.08.2026

कृते यूको बैंक For UCO BANK

Belgaum
Authorized Officer
UCO Bank शाखा / Branch