[Rule-8(6)]
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 Authorized Officer of UCO Bank (Secured Creditor), will be sold on " As is where is", " As is what is" and " Whatever there is" on 12-11-2026, for recovery of **Rs. 28,22,196.94/- (Rupees: Twenty Eight Lakhs Twenty Two Thousands One Hundreds and Ninety Six Rupees and Ninety Four Paise only) as on 30.09.2026 (inclusive of interest upto 30.09.2026)** due to UCO Bank, the Secured Creditor from Mr.Vipindas A Abraham (borrower) & Mrs. Sabitha Babu (Co-borrower). The reserve price will be **18.63 lakhs .**

Names of the Borrowers & guarantors with the address	Date of Demand Notice	Date of Possession	Recoverable Amount
Borrower: 1. Mr. Vipindas A Abraham Padathaniyil (H), Lakkattoor PO Kooroppada, Kottayam – 686502 2. Mrs.Sabitha Babu Padathaniyil (H), Lakkattoor PO Kooroppada, Kottayam - 686502	25-10-2023	10-01-2024	**Rs. 28,22,196.94/-** as on 30.09.2026 (inclusive of interest up to 30.09.2026) plus further interest and other incidental charges thereafter.

Note: Notice under section 13(2) of SARFAESI Act, 2002 issued on 25-10-2023 for Rs. 21,15,486.00as on 31.08.2023 inclusive of interest up to 31-08-2023

Description of Properties	Reserve Price in Rs. Lakhs	Earnest Money inRs. Lakhs
All that part and parcel of Land and building admeasuring 01.62 Ares having Sy No. 620/1-10, Resy No. 60/12-19-1, 60/19-1-1, Blk No. 43, Village: Kooroppada, Taluk: Kottayam, District: Kottayam Owned by **Mr. Vipindas A Abraham** S/o Abraham O J comprised in Sale deed no.741/15 dated 08.06.2015 registered with Pampady SRO **Boundaries** East: Property of Kurian West: Panchayath Road North: Property of Kurian South: Canal **Postal Address:** Padathaniyil (H), Lakkattoor PO Kooroppada, Kottayam – 686502	**18.63**	**1.86**

DATE & TIME OF e-AUCTION SALE
12th November2026 between 11:00 AM to 05:00 PM
(Incremental value of Rs.0.25 Lakhs with unlimited auto extensions of 10 minutes each, if required)
Last Date of Submission of Tender :11th November 2026

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
II) https://ucobank.co.in/

2. The properties are 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 attheWebsitehttps://BAANKNET.com on **12-11-2026 and starts at 11.00 AM.**

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

कृते यूको बैंक / For UCO BANK
AGM and Authorized Officer
UCO Bank(Secured Creditor)
सर्फेसी अधिनियम के अधीन प्राधिकृत अधिकारी
AUTHORISED OFFICER UNDER SARFAESI ACT

Date : 01-10-2026
Place : **Kottayam**

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**

2.The intending Bidders/ Purchasers are requested to register on portal(https:www.BAANKNET.COM) using their mobile number and email-id. Further, they are requested toupload requisite KYC documents. Once the KYC documents are verified by e-Auction serviceprovider (may take 2 working days), the intending Bidders/ Purchasers has to transfer the EMDamount using online mode in his Global EMD Wallet by 11-11-2026 orbefore the e-Auction Date andtime in the portal. The registration, verification of KYC documents and transfer of EMD in wallet mustbe completed well in advance, before auction.

3. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through 3 modesi.e. NEFT/ Cash/ Transfer (After generation of challan from https://www.BAANKNET.COM)

inbidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank,however for Cash/ Transfer the bidder has to visit UCO Bank Branch. Payment of EMDby any other mode such as Cheques will not be accepted. Bidders, not depositing the required EMDonline, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall notbear any interest.

4. Platform (https://www.BAANKNET.COM) for e-Auction will be provided by e Auction serviceprovider M/sPSB Alliance Pvt. Ltd having its registered office at Unit-1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai – 400 037 (Email: psba@psballiance.com). The intending Bidders/ Purchasers are required to participate in the e-auction process at e-auctionservice provider's **websitehttps://www.**BAANKNET.COM This Service Provider will alsoprovide online demonstration/ training on e-auction on the portal.

5. The Sale Notice containing the General Terms and Conditions of sale is available / published inthe following websites/web page portal(1)https://BAANKNET.COM(2) https://ucobank.co.in/

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 BAANKNET.COM portal (https://www.BAANKNET.COM).

7. Bidder's Global Wallet should have sufficient balance (>=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 abovethe last bid quoted and the minimum increase in the bid amount must be as mention above to thelast higher bid of the bidders. **Ten(10)** minutes time will be allowed to bidders to quote successivehigher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the lasthighest bid, the e-auction shall be closed.

9. It is the responsibility of intending Bidder(s) to properly read the Sale Notice, Terms & conditionsof e-auction, Help Manual on operational part of e-Auction and follow them strictly. In case of anydifficulty or need of assistance before or during e-Auction process may contact authorizedrepresentative of our e-Auction Service Provider **(http://www.**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 informedby our above referred service provider through SMS/Email. (On mobile no/Email address given bythem/ 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, lessEMD amount deposited, on the same day or not later than the next working day and the remainingamount 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 **Kottayam**. In case of failure to deposit theamount as above within the stipulated time, the amount deposited by successful bidder will beforfeited to the Bank and Authorized Officer shall have the liberty to conduct a fresh auction/sale ofthe property & the defaulting bidder shall not have any claim over the forfeited amount and theproperty.

13. Payment of sale consideration by the successful bidder to the bank will be subject to TDS underSection 194-1A of Income Tax Act 1961 and TDS is to be made by the successful bidder only at thetime of deposit of remaining 75 % of the bid amount/full deposit of BID amount.

14. The Authorised Officer reserves the right to accept any or reject all bids, if not found acceptableor to postpone/cancel/adjourn/discontinue or vary the terms of the auction at any time withoutassigning any reason whatsoever and his decision in this regard shall be final.

15. The sale certificate shall be issued infavor of successful bidder on deposit of full bidamount as per the provisions of the act.

16. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset andspecification before submitting the bid. The bidder inspect the property in consultation with thedealing official as per the details provide.

17. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxesetc. 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) notknown to the bank. The Intending Bidder is advised to make their own independent inquiriesregarding 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 beliable for any disruption due to internet failure, power failure or technical reasons orreasons/contingencies affecting the e-auctions.

कृते यूको बैंक / For UCO BANK

AGM and Authorized Officer
UCO Bank (Secured Creditor)

सर्फेसी अधिनियम के अधीन प्राधिकृत अधिकारी
AUTHORISED OFFICER UNDER SARFAESI ACT

Date : 01-10-2026
Place : **Kottayam**

यूको बैंक कोट्टयम UCO BANK KOTTAYAM