



Utkarsh Small Finance Bank

Aapki Ummeed Ka Khaata

(A Scheduled Commercial Bank)

Zonal Office: Rupa Sapphire, 19th Floor, Sector 18, Opp. Sanpada Railway Station, Vashi, Navi Mumbai (MH) - 400 705
Registered Office: Utkarsh Tower, NH - 31 (Airport Road), Salmipur, Kazi Sarai, Haridwar, Varanasi, UP - 221 105.

'APPENDIX- IV-A** [See proviso to rule 8 (6) & 9 (1)]

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) & 9 (1) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Mortgagor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the **Physical/Symbolic Possession** of which has been taken by the Authorised Officer of **UTKARSH SMALL FINANCE BANK LIMITED**, (hereinafter known as "the Secured Creditor"), will be sold on "As is where is", "As is what is", and "Whatever there is" basis through E-Auction for recovery of amount mentioned in table below along with further interest, charges, cost and expenses being due to secured creditor. It is hereby informed you that we are going to conduct public E-Auction through the Web Portal of M/S. C1 India Pvt. Ltd., <https://www.bankeauctions.com>

Sl. No.	Loan Account No.	Name of the Borrower/Mortgagor Guarantor (Owner of the Property)	Amount & Date Demand Notice U/S 13(2)	Date & Type of Possession	Amount as on date	Reserve Price Earnest Money Deposit	Bid Increment Amount	E-Auction Date & Time	Inspection Date & Time
1	166406000 0006012	Appara Ratan Rathod (Borrower & Mortgagor) Asha Appara Rathod (Co-Borrower)	24,77,026.03/- 23-08-2024	16-09-2025 Physical	30,83,251.21/- 14-01-2026	21,25,000/- 2,12,500/-	10,000/-	03-02-2026 11am - 1pm	28-01-2026 29-01-2026
EMD Submission Last Date	02-02-2026	Place of Submission Bids & Documents	Utkarsh Small Finance Bank Ltd., Branch Office: Rupa Sapphire, 19th Floor, Plot no 12, Sector 18, Opposite Sanpada Railway Station, Sion Panvel Expressway, Vashi, Navi Mumbai - 400705						
		Encumbrances known to the Bank	Nil		Litigation against Property mentioned in the Description			Nil	
Description of property/ies: All that part and parcel of the property situated at Shop No.8, Ground Floor, Rohit Apartment, Shree Om Sai Co-operative Housing Society Limited, Building No. 521, S.No.9 H.No.6-Paiki, Near Vaishnavi Maternity Home, Temghar Pipeline, Bhiwandi, Thane, Maharashtra - 421302. East: Tall Residency, West: Temghar Road, North: Temghar Road / Priyal Laboratory & Diagnostic Centre, South: Open Plot.									
2	157005000 0006005	Mr. Sonu Kumar (Borrower & Mortgagor) Mr. Ramsurat Santram Sharma, (Co-borrower & Co-Mortgagor)	19,72,289.55/- 28-01-2025	21-04-2025 Symbolic	22,49,164.87/- 14-01-2026	17,05,000/- 1,70,500/-	10,000/-	03-02-2026 11am - 1pm	28-01-2026 29-01-2026
EMD Submission Last Date	02-02-2026	Place of Submission Bids & Documents	Utkarsh Small Finance Bank Ltd., Branch Office: Shop No. 3, Plot No. 10 Siddhi Pooja Trade Centre, Opp BYK College Nashik, MH- 422005						
		Encumbrances known to the Bank	Nil		Litigation against Property mentioned in the Description			Nil	
Description of property/ies: All that part and parcel of the property situated at Flat No. B-F-05, First Floor, "Vedashri Co-operative Housing Society Ltd. Nashik", Building No. 05, Wing-B, S. No. 19/1/B/2/2, Near Rao Hotel, Chanakya Puri Society, Mahsru Link Road, Makhmalabad, Nashik, Maharashtra- 422003. East: By open Space, West: By Flat No. 6, North: By Flat No. 4, South: By Open Space & Wing No A.									
3	161505000 0006012	Mr. Sopan Dadarao Gore (Borrower & Mortgagor) Mrs. Laxmi Sopan Gore (Co-Borrower & Co-Mortgagor)	14,14,811.20/- 25-11-2024	06-03-2025 Physical	16,98,610.62/- 14-01-2026	13,00,000/- 1,30,000/-	10,000/-	03-02-2026 11am - 1pm	28-01-2026 29-01-2026
EMD Submission Last Date	02-02-2026	Place of Submission Bids & Documents	Utkarsh Small Finance Bank Ltd., Branch Office: Shop No. 3, Plot No. 10 Siddhi Pooja Trade Centre, Opp BYK College Nashik, MH- 422005						
		Encumbrances known to the Bank	Nil		Litigation against Property mentioned in the Description			Nil	
Description of property/ies: All that part and parcel of the property situated at Flat No. E- 22, 6th Floor, E- Building, Vishakha Apartment, Nakshtagan, Gut No. 102, At Nakshtawadi, Taluka & District Aurangabad, Maharashtra-431002. East: Flat No. E-23, West: Sector A-06, North: Anuradha Building.									
4	157006000 0006084	Mr. Aakash Jagdish Sadhwani (Borrower) Mrs. Manju Jagdish Sadhwani (Co-Borrower) Mr. Jagdish Bhagatram Sadhwani (Borrower & Mortgagor)	1,90,78,536.46/- 04-02-2025	21-04-2025 Symbolic	2,10,38,208.28/- 14-01-2026	2,73,33,030/- 27,33,303/-	10,000/-	03-02-2026 11am - 1pm	28-01-2026 29-01-2026
EMD Submission Last Date	02-02-2026	Place of Submission Bids & Documents	Utkarsh Small Finance Bank Ltd., Branch Office: Shop No. 3, Plot No. 10 Siddhi Pooja Trade Centre, Opp BYK College Nashik, MH- 422005						
		Encumbrances known to the Bank	Nil		Litigation against Property mentioned in the Description			Nil	
Description of property/ies: All that part and parcel of the property situated at Ground + 1 st Floor, South Side Part of Plot No. 55, F.P. No. 487, Sr. No. 733/2A/18, Mahatma Nagar, Opposite Jaipur House, Nashik, Maharashtra - 422005. East: By Road, West: By Plot No. 54, North: By Remaining Part of Plot No. 55 Then Plot No. 56, South: By Road.									
5	157006000 0006064	M/s Lambodar Bk Warehousing Through its Partners (Borrower & Mortgagor) Mr. Hemant Madhurshyam Roy (Co-Borrower) M/s Sae Impex International Pvt. Ltd Through its directors (Co-Borrower & Mortgagor) Mr. Shilshet Madhurshyam Roy (Co-Borrower) Mr. Sharad Madhurshyam Roy (Co-Borrower)	3,30,55,924.6/- 30-04-2025	04-08-2025 Symbolic	3,60,74,042.81/- 14-01-2026	3,73,50,000/- 37,35,000/-	10,000/-	03-02-2026 11am - 1pm	28-01-2026 29-01-2026
EMD Submission Last Date	02-02-2026	Place of Submission Bids & Documents	Utkarsh Small Finance Bank Ltd., Branch Office: Shop No. 3, Plot No. 10 Siddhi Pooja Trade Centre, Opp BYK College Nashik, MH- 422005						
		Encumbrances known to the Bank	Nil		Litigation against Property mentioned in the Description			Nil	
Description of property/ies: All that part and parcel of the property situated at Shop/Office No.101. First Floor, "Shree Kaliya Diwan" A									



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EMD Submission Last Date	02-02-2026	Place of Submission Bids & Documents	Ulkarsh Small Finance Bank Ltd., Branch Office: Shop No. 3, Plot No. 10 Siddhi Pooja Trade Centre, Opp BYK College Nashik, MH- 422005	Nil	Litigation against Property mentioned in the Description		Nil					
Encumbrances known to the Bank			Description of property/ies: All that part and parcel of the property situated at Ground + 1 st Floor, South Side Part of Plot No. 55, F.P. No. 487, Sr. No. 733/2A/18, Mahatma Nagar, Opposite Jaipur House, Nashik, Maharashtra- 422005. East: By Road, West: By Plot No. 54, North: By Remaining Part of Plot No. 55 Then Plot No. 56, South: By Road.									
5	157006000 0006064	M/s Lamboda Bk Warehousing Through its Partners (Borrower & Mortgagor) Mr. Hemant Madhurshyam Roy (Co-Borrower) M/s Sae Impex International Pvt. Ltd Through its directors (Co-Borrower & Mortgagor) Mr. Shisher Madhurshyam Roy (Co-Borrower) Mr. Sharad Madhurshyam Roy (Co-Borrower)	3,30,55,924.6/- 30-04-2025	04-08-2025 Symbolic	3,60,74,042.81/- 14-01-2026	3,73,50,000/- 37,35,000/-	10,000/- 10,000/-	03-02-2026 11am - 1pm	28-01-2026 29-01-2026			
EMD Submission Last Date	02-02-2026	Place of Submission Bids & Documents	Utkarsh Small Finance Bank Ltd., Branch Office: Shop No. 3, Plot No. 10 Siddhi Pooja Trade Centre, Opp BYK College Nashik, MH- 422005.					Nil				
Encumbrances known to the Bank			Nil	Litigation against Property mentioned in the Description		Nil		Nil				
Description of property/ies: All that part and parcel of the property situated at Shop/Office No. 101, First Floor, "Shree Kalika Plaza Apartment", S. No. 547/B/2B/3/1/2/3, CTS No. 7063/1A/1B/1C, Final Plot No. 82, Opposite Kalika Mata Mandir, Mumbai Naka, Nashik, Maharashtra- 422002. East: By Passage & Shop No. 104, West: By Open Space, North: By Open Space, South: By Shop No. 102.								Nil				
6	157006000 0006062	M/s Sae Impex International Pvt. Ltd (Through its Proprietor Mr. Hemant Madhurshyam Roy) (Borrower) Mr. Hemant Madhurshyam Roy (Co-Borrower & Mortgagor) Mrs. Brijkumari Madhur Roy (Co-Borrower & Mortgagor) Mr. Shisher Madhurshyam Roy (Co-Borrower & Mortgagor) Mr. Sharad Madhurshyam Roy (Co-Borrower & Mortgagor)	1,13,04,057.64/- 25-04-2025	04-08-2025 Symbolic	1,24,27,940.78/- 14-01-2026	Property1 70,74,000/- 7,07,400/- Property2 41,85,000/- 4,18,500/-	10,000/- 10,000/-	03-02-2026 11am - 1pm	28-01-2026 29-01-2026			
EMD Submission Last Date	02-02-2026	Place of Submission Bids & Documents	Utkarsh Small Finance Bank Ltd., Branch Office: Shop No. 3, Plot No. 10 Siddhi Pooja Trade Centre, Opp BYK College Nashik, MH- 422005.					Nil				
Encumbrances known to the Bank			Nil	Litigation against Property mentioned in the Description		Nil		Nil				
Description of property/ies: Property 1- All that part and parcel of the property situated at Flat No. 304, Town Square-2, 3 rd Floor, SR No. 744/A/2/1/2/2, Plot No. 10, Opposite City Center Mall, Nashik Maharashtra-422002. Property bounded by- East: Flat No. 301, West: Side Margin, North: Side Margin, South: Flat No. 303. Space. Property -2 All that part and parcel of the property situated at Shed No. 14/5, Gat No. 158/1, Mouje Jaulke (Dindori), Near Mahindra & Mahindra Company, Dindori Road, Tal. Dindori, District Nashik, Maharashtra-422206. Property bounded by- East: Shed No. 6, West: Shed No. 4, North: Marginal Space, South: 9 Mtr. Road.								Nil				
7	157006000 0006072 & 15700600 00006123	Mr. Rajendraprasad Durgaprasad Modi (Borrower/Mortgagor) Mrs. Anita Rajendra Modi (Co-Borrower/Co-Mortgagor)	2,88,14,654.37/- 24-02-2025	02-06-2025 Symbolic	2,12,17,454.05/- 14-01-2026 1,11,40,659.35/- 14-01-2026	Property1 67,00,000/- 6,70,000/- Property2 1,53,45,000/- 15,34,500/- Property3 1,11,35,000/- 11,13,500/-	10,000/- 10,000/-	03-02-2026 11am - 1pm	28-01-2026 29-01-2026			
EMD Submission Last Date	02-02-2026	Place of Submission Bids & Documents	Utkarsh Small Finance Bank Ltd., Branch Office: Shop No. 3, Plot No. 10 Siddhi Pooja Trade Centre, Opp BYK College Nashik, MH- 422005.					Nil				
Encumbrances known to the Bank			Nil	Litigation against Property mentioned in the Description		Nil		Nil				
Description of property/ies: Property 1- All that part and parcel of the property situated at Flat No. 13, 3 rd Floor, Niwas Blossom, Plot No. 5, CTS No. 7020 to 7023, Behind Amron Batteries, Canada Corner, Saharanpur Road, Nashik, Maharashtra- 422002. Property bounded by- East: Flat No. 11 & 12 West: Marginal Space, North: Marginal Space, South: Marginal Space. Property 2- All that part and parcel of the property situated at Flat No. 601, Sixth Floor, Emperio Heights, Sr.No. 728/1 to 10, 13 B to 25A/29, Final Plot No. 489, Mahatma Nagar, Nashik, Maharashtra-422007. Property bounded by- East: Lift, Staircase West: Marginal Space, North: Marginal Space, South: Flat No. 602. Property 3- All that part and parcel of the property situated at Shop No. 329-330- 340-346-360, 3 rd Floor, Roongta Shopping Center Appt., Plot No. 1, Sr. No. 428/1, Makhmalabad, Nashik, Maharashtra-422003.								Nil				
All interested participants /bidders are requested to visit https://www.bankeauctions.com and https://www.utkarsh.bank for further details including term & conditions, to take part in E-Auction proceeding and also advised to contact Mr. Mayurkumar Subhashbhai Battise Mob. 7016155165 E-mail: mayur.battise@utkarsh.bank for Nashik Property & Mr. Rajesh Ramesh Waghmare, Mob. No. 9029720087 E-mail: rajesh.waghmare@utkarsh.bank & Mr. Amit Gorakhnath Pawar, Mob.No. 9821197778 E-mail: amit.pawar@utkarsh.bank for Mumbai Property.								Nil				
THIS IS ALSO A STATUTORY 15 DAYS SALE NOTICE UNDER Rule 8 (6) & 9 (1) OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002.								Nil				
STATUTORY 15 DAYS SALE NOTICE TO THE BORROWER(S)/MORTGAGOR AND GUARANTOR (S).								Nil				
Terms & Conditions: 1. The E-Auction of secured assets is on "As is where is", "As is what is", "Whatever there is" and "No recourse" basis for and on behalf of the secured creditor and to the best of knowledge and information of the Authorised Officer, there is no encumbrance on said property/ies. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues. 2. For participating in E-Auction sale, Bid documents, copies of PAN card, Board resolution in case of company, photo ID and address proof are required to be submitted along with EMD which is payable through NEFT/ RTGS in name of "Authorised officer Utkarsh Small Finance Bank Limited" Current Account No 1375200000000003 IFSC UTKS0001375 Address UTKARSH SMALL FINANCE BANK LIMITED, D37/37 Badadev, Spice KCM Varanasi-221002, BRANCH GODWALIA. Once an online bid is submitted, same cannot be withdrawn. Further, any EMD submitted by bidder will be required to send the UTR/ Ref. No. of the RTGS/NEFT with a copy of cancelled cheque on Email- mayur.battise@utkarsh.bank for Nashik Property & rajesh.waghmare@utkarsh.bank , amit.pawar@utkarsh.bank for Mumbai Property.												
3. Only buyers holding valid User ID/ Password and confirmed payment of EMD through NEFT/ RTGS shall be eligible for participating in the E-Auction process.								Nil				



Description of property/ies: All that part and parcel of the property situated at Shop/Office No. 101, First Floor, "Shree Kalika Plaza Apartment", S. No. 3477/02D/01442/2011, No. 7063/1A/1B/1C, Final Plot No. 82, Opposite Kalika Mata Mandir, Mumbai Naka, Nashik, Maharashtra- 422002. East: By Passage & Shop No. 104, West: By Open Space, North: By Open Space, South: By Shop No. 102.

6	157006000 0006052	M/s Sae Impex International Pvt. Ltd (Through Its Proprietor Mr. Hemant Madhurshyam Roy) (Borrower) Mr. Hemant Madhurshyam Roy (Co-Borrower & Mortgagor) Mrs. Brijkumar Madhur Roy (Co-Borrower & Mortgagor) Mr. Shishir Madhurshyam Roy (Co-Borrower & Mortgagor) Mr. Sharad Madhurshyam Roy (Co-Borrower & Mortgagor)	13,04,057.64/- 25-04-2025	04-08-2025 Symbolic	1,24,27,940.78/- 14-01-2026	Property1 70,74,000/- 7,07,400/- Property2 41,85,000/- 4,18,500/-	10,000/- 11am - 1pm	03-02-2026 29-01-2026	28-01-2026
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EMD Submission Date: 02-02-2026 | Place of Submission: Bids & Documents | Ulkaresh Small Finance Bank Ltd., Branch Office: Shop No. 3, Plot No. 10 Siddhi Pooja Trade Centre, Opp. BYK College Nashik, MH - 422015

Encumbrances known to the Bank **Nil** Litigation against Property mentioned in the Description **Nil**

Description of property/ies: Property 1: All that part and parcel of the property situated at Flat No. 304, Town Square-2, 3rd Floor, SR No. 744/A/2/1/2/2, Plot No. 10, Opposite City Center Mall, Nashik, Maharashtra-422002. Property bounded by- East: Flat No 301, West: Side Margin, North: Side Margin, South: Flat No. 303. Space. Property 2: All that part and parcel of the property situated at Shed No. 14/5, Ghat No. 158/1, Mouje Jaulke (Dindori), Near Mahindra & Mahindra Company, Dindori Road, Tal. Dindori, District Nashik, Maharashtra-422206. Property bounded by- East: Shed No. 6, West: Shed No. 4, North: Marginal Space, South: 9 Mtr. Road.

157006000 0006072 & 15700600 00006123	Mr. Rajendra Prasad Durgaprasad Modi (Borrower/Mortgagor) Mrs. Anita Rajendra Modi (Co-Borrower/Co-Mortgagor)	2.88.14.654.37- 24-02-2025	02-06-2025 Symbolic	2,12,17,454.05/- 14-01-2026 1,11,40,659.35/- 14-01-2026	Property1 67,00,000/- 6,70,000/- Property2 1,53,45,000/- 15,04,500/- Property3 1,11,35,000/- 11,13,500/-	10,000/- 11am - 1pm	03-02-2026 11am - 1pm	28-01-2026 29-01-2026
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EMD Submission Last Date	02-02-2026	Place of Submission Bids & Documents	Utkarsh Small Finance Bank Ltd., Branch Office: Shop No. 3, Plot No. 10 Siddhi Pooja Trade Centre, Opp BYK College Nashik, MH- 422005.
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Encumbrances known to the Bank **Nil** Litigation against Property mentioned in the Description **Nil**

Description of property/ies: Property 1- All that part and parcel of the property situated at Flat No. 13, 3 rd Floor, Niwas Blossom, Plot No. 5, CTS No. 7020 to 7023, Behind Amron Batteries, Canada Corner Saharanpur Road, Nashik, Maharashtra- 422002. Property bounded by- East: Flat No. 11 & 12 West: Marginal Space, South: Marginal Space, North: Marginal Space.

Property 2- All that part and parcel of the property situated at Flat No. 601, Sixth Floor, Emperio Heights, Sr.No. 728/1 to 10, 13 B to 25A/29, Final Plot No. 489, Mahatma Nagar, Nashik, Maharashtra-422007. Property bounded by- East: Lift, Staircase West: Marginal Space, North: Marginal Space, South: Flat No. 602.

Property 3- All that part and parcel of the property situated at Shop No. 329-330- 340-346-360, 3 rd Floor, Roongta Shopping Center Appt., Plot No. 1, Sr. No. 428/1, Makhmalabad, Nashik, Maharashtra-422003.

All interested participants /bidders are requested to visit <https://www.bankeauctions.com> and <https://www.utkarsh.bank> for further details including term & conditions, to take part in E-Auction proceeding and also advised to contact **Mr. Mayukumar Subhashbhai Battise** Mob. 7016155165 E-mail: mayur.battise@utkarsh.bank for Nashik Property & **Mr. Rajesh Ramesh Waghmare**, Mob. No. 9029720087 E-mail: rajesh.waghmare@utkarsh.bank & **Mr. Amit Gorakhnath Pawar**, Mob.No. 9821197778 E-mail: amit.pawar@utkarsh.bank for Mumbai Property.

THIS IS ALSO A STATUTORY 15 DAYS SALE NOTICE UNDER Rule 8 (6) & 8 (1) OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002.

STATUTORY 15 DAYS SALE NOTICE TO THE BORROWER(S)/MORTGAGOR AND GUARANTOR(S)

TERMS & CONDITIONS: 1. The E-Auction of secured assets is on "As is where is", "As is what is", "Whatever there is" and "No recourse" basis for and on behalf of the secured creditor and to the best of knowledge and information of the Authorised Officer, there is no encumbrance on said property/ies. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer (S) and (S) will be liable for the correctness of the information provided.

future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues. 2. For participating in E-Auction sale, Bid documents, copies of PAN card, Board resolution in case of company, photo ID and address proof are required to be submitted along with EMD which is payable through NEFT/ RTGS in name of "Authorised officer Utkarsh Small Finance Bank Limited" Current Account No 1375200000000003 IFSC UTKS0001275 Address UTKARSH SMALL FINANCE BANK LIMITED, D37/37 Badadev, Spice KVM Varanasi-221002, BRANCH GODWALIA. Once an online bid is submitted, same cannot be withdrawn. Further, any EMD submitted by bidder will be required to send the UTKS P.A. Form No. 1775.

3. Only buyers holding valid User ID/ Password and confirmed payment of EMD through NEFT/ RTGS shall be eligible for participating in the E-Auction process.

Date: 17/01/2026
Place: Maharashtra

Sd/-
(Authorized Officer)
Utkarsh Small Finance Bank Ltd.