APPENDIX- IV-A [See proviso to rule 8 (6)]

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) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower / Co-Borrower / Guarantor / Mortgagor (s) that the below described immovable properties mortgaged to the Secured Creditor, the constructive/physical possession of which has been taken by the Authorized Officer of Utkarsh Small Finance Bank Limited (A SCHEDULED COMMERCIAL BANK), the same shall be referred herein after as USFB . The Secured Assets 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 the table below along with further interest, cost, charges and expenses being due to USFB viz. Secured Creditor.

It is hereby informed you that we are going to conduct public E-Auction through website https://www.bankeauctions.com com & https://www.utkarsh.bank

Account No. and Name of borrower/ co-borrower/ Mortgagors/ Guarantor	Date & Amount as per Demand Notice U/s 13(2) & Date of Physical Possession and amount as on (Date)	Descriptions of the property/Properties	Reserve Price, Earnest Money Deposit & Bid Increment Amount (In Rs.)	E-Auction Date and Time, EMD Submission Last Date, Place of Submission of Bids and Documents, Inspection Date
Account No - 15400500000000080 SHIROYA GHANSHYAMBHAI VINUBHAI (Borrower/Mortgagor) & SHIROYA PRIYABEN GHANSYAM (Co Borrower/Mortgagor)	Date - 15-Sep-2022 Amount as per Demand Notice U/s 13(2) - Rs.24,74,120.00/- Date of Physical Possession - 20-Jun-2023 Amount as on date - Rs. 31,52,654.05/- (13-Mar-2024)	PLOT NO 200, PINAL RESIDENCY, NR MUNI SCHOOL, SURVEY NO 73, BLOCK NO 63/A, (AFTER RE-SURVEY NEW BLOCK NO 80), MOJE – GHALUDI, TAL-KAMREJ, DIST - SURAT, Four Boundaries as per Sale Deed No East: PLOT NO 201 West: PLOT NO 199 North: PLOT NO 193 South: SOCIETY ROAD	RESERVE PRICE Rs. 6,00,000.00/- (In Words: Six Lakh Only) EMD Rs. 60,000.00/- (In Words: Sixty Thousand Only) BID INCREMENT AMOUNT Rs.10,000/-	Auction Date and Time - 30-Mar-2024 & 11.00AM to 1.00 PM EMD Submission Last Date - 28-Mar-2024 Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Varachha, Surat Branch Office: - UPPER FLOOR, JR PLAZA, BS. CNG PUMP, CHIKUWADI, NANA VARACHHA, SURAT, 395006, GUJARAT Inspection Date - 21-22-Mar-2024
Account No - 15400500000000093 THUMMAR DINESHBHAI MOHANBHAI (Borrower/Mortgagor) & THUMMAR KINJALBEN	Date - 15-Sep-2022 Amount as per Demand Notice U/s 13(2) - Rs.23,01,767.00/-	PLOT NO 201, PINAL RESIDENCY, NR MUNI SCHOOL, SURVEY NO 73, BLOCK NO 63/A, (AFTER RE-SURVEY NEW BLOCK NO 80), MOJE – GHALUDI, TAL-KAMREJ, DIST - SURAT, Four Boundaries as per Sale Deed No East: PLOT NO 202	RESERVE PRICE Rs.6,00,000.00/- (In Words: Rupees Six Lakh Only	Auction Date and Time - 30-Mar-2024 & 11.00AM to 1.00 PM EMD Submission Last Date - 28-Mar-2024

DINESHBHAI (Co Borrower/Mortgagor)	Date of Physical Possession – 20-Jun-2023 Amount as on date – Rs. 29,52,446.27/- (13-Mar-2024)	West: PLOT NO 200 North: PLOT NO 192 South: SOCIETY ROAD	EMD Rs. 60,000.00/- (In Words: Rupees Sixty Thousand Only) BID INCREMENT AMOUNT Rs. 10,000/-	Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Varachha, Surat Branch Office: - UPPER FLOOR, JR PLAZA, BS. CNG PUMP, CHIKUWADI, NANA VARACHHA, SURAT, 395006, GUJARAT Inspection Date - 21-22-Mar-2024
Account No - 15400500000000234 NARESHBHAI RAMBHAI DER (Borrower/Mortgagor) & DER HANSABN (Co Borrower/Mortgagor)	Date - 15-Sep-2022 Amount as per Demand Notice U/s 13(2) - Rs.33,14,188.00/- Date of Physical Possession - 20-Jun-2023 Amount as on date - Rs. 41,61,924.71/- (13-Mar-2024)	PLOT NO 64, PINAL RESIDENCY, NR MUNI SCHOOL, SURVEY NO 75, BLOCK NO 63/A, (AFTER RESURVEY NEW BLOCK NO 80) MOJE – GHALUDI, TAL-KAMREJ, DIST – SURAT 394150 Four Boundaries as per Sale Deed No East: PLOT NO 83 West: SOCIETY ROAD North: PLOT NO 65 South: PLOT NO 61	RESERVE PRICE Rs.8,50,000.00/- (In Words: Rupees Eight Lakh Fifty Thousand Only) EMD Rs. 85,000.00/- (In Words: Rupees Eighty-Five Thousand Only) BID INCREMENT AMOUNT Rs.10,000/-	Auction Date and Time - 30-Mar-2024 & 11.00AM to 1.00 PM EMD Submission Last Date - 28-Mar-2024 Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Varachha, Surat Branch Office: - UPPER FLOOR, JR PLAZA, BS. CNG PUMP, CHIKUWADI, NANA VARACHHA, SURAT, 395006, GUJARAT Inspection Date - 21-22-Mar-2024
Account No - 15400500000000225 VIPUL K CHANCHAD (Borrower/Mortgagor) & CHANCHAD KEILASBEN KALYANBHAI (Co Borrower/Mortgagor)	Date - 15-Sep-2022 Amount as per Demand Notice U/s 13(2) - Rs.43,93,192.00/- Date of Physical Possession - 20-Jun-2023 Amount as on date - Rs. 54,89,498.50/- (13-Mar-2024)	PLOT NO 63 & 64, REVENUE SURVEY NO 290, BLOCK NO 149, SCHEME KNOWN AS SKY VILLA, NR MADHAV WANDER VILLA, MOUJE - SYADLA, TA- OLPAD, DIST- SURAT 394130 FOUR BOUNDARIES AS PER SAIE DEED NO FOR PLOT NO 63:- East: SOCIETY INTERNAL ROAD, West: PLOT NO 50 South: PLOT NO 62, North: PLOT NO 64 FOR PLOT NO 64:- East: SOCIETY INTERNAL ROAD, West: PLOT NO 49 North: PLOT NO 65, South: PLOT NO 63	RESERVE PRICE Rs.11,10,000.00/- (In Words: Rupees Eleven Lakh Ten Thousand Only EMD Rs. 1,11,000.00/- (In Words: Rupees One Lakh Eleven Thousand Only) BID INCREMENT AMOUNT Rs. 10,000/-	Auction Date and Time - 30-Mar-2024 & 11.00AM to 1.00 PM EMD Submission Last Date - 28-Mar-2024 Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Varachha, Surat Branch Office: - UPPER FLOOR, JR PLAZA, BS. CNG PUMP, CHIKUWADI, NANA VARACHHA, SURAT, 395006, GUJARAT Inspection Date - 21-22-Mar-2024

Account No - 1540050000000048 BHARATBHAI KANUBHAI KATHIRIYA (Borrower/Mortgagor) & NITINBHAI DHIRUBHAI LUNAGARIYA (Guarantor)	Date - 17-Sep-2022 Amount as per Demand Notice U/s 13(2) - Rs.29,69,274.00/- Date of Physical Possession - 10-Jul-2023 Amount as on date - Rs. 38,12,691.94/- (13-Mar-2024)	REVENUE SURVEY 18/1, BLOCK NO – 24, TOWER B, FLAT NO. 1104, VIVEK RESIDENCY, 11TH FLOOR, BESIDE PASHUPATINATH MAHADEV MANDIR, NEAR MEGH MALHAR, SANIYA- HEMAD, KUMBHARIYA ROAD, SANIYA- HEMAD, TAL- CHORYASI, DIST SURAT 395006 Four Boundaries as per Sale Deed No East: FLAT NO A/405 West: SOCIETY ROAD North: PASSAGE South: MAIN ROAD	RESERVE PRICE Rs.8,00,000.00/- (In Words: Rupees Eight Lakh Only) EMD Rs.80,000.00/- (In Words: Rupees Eighty Thousand Only) BID INCREMENT AMOUNT Rs. 10,000/-	Auction Date and Time - 30-Mar-2024 & 11.00AM to 1.00 PM EMD Submission Last Date - 28-Mar-2024 Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Varachha, Surat Branch Office: - UPPER FLOOR, JR PLAZA, BS. CNG PUMP, CHIKUWADI, NANA VARACHHA, SURAT, 395006, GUJARAT Inspection Date - 21-22-Mar-2024
Account No – 15400500000000076 KARKAR PRATIK NAGJIBHAI(Borrower/Mortgagor) & NAGJIBHAI PRAGJIBHAI KARKAR(Co Borrower/Mortgagor)	Date - 27-Sep-2022 Amount as per Demand Notice U/s 13(2) – Rs.25,67,687.30/- Date of Physical Possession – 14-Sep-2023 Amount as on date – Rs. 32,39,211.83/- (13-Mar-2024)	PLOT NO 254, SURVEY NO 210, 195/1+2PAIKY, 207/2, 193, 194, 214/2, 195/1-2PAIKY & 196+200, BLOCK NO 289 & 291, SCHEME KNOW AS "PARTISHTHA PARK", VIBHAG-2, OPP SWAGAT ROW HOUSE, NR VADOLI – MANDVI HIGHWAY, MOUJE – MULAD- 394110, TAL- OLPAD, DIST- SURAT	RESERVE PRICE Rs. 6,30,000.00/- (In Words: Rupees Six Lakh Thirty Thousand Only) EMD Rs. 63,000.00/- (In Words: Rupees Sixty Three Thousand Only) BID INCREMENT AMOUNT Rs.10,000/-	Auction Date and Time - 30-Mar-2024 & 11.00AM to 1.00 PM EMD Submission Last Date - 28-Mar-2024 Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Varachha, Surat Branch Office: - UPPER FLOOR, JR PLAZA, BS. CNG PUMP, CHIKUWADI, NANA VARACHHA, SURAT, 395006, GUJARAT Inspection Date - 21-22-Mar-2024
Account No - 1540050000000230 SANDEEP GABHARUBHAI TOGADIYA(Borrower/Mortgagor) & TOGADIYA VIBHUKA SANDEEP(Co Borrower/Mortgagor)	Date - 27-Sep-2022 Amount as per Demand Notice U/s 13(2) – Rs.25,69,426.00/- Date of Physical Possession – 03-Nov-2023 Amount as on date – Rs. 32,16,017.00/- (13-Mar-2024)	REVENUE SURVEY- 70/1 & 70/2, OLD BLOCK NO- 66, NEW BLOCK NO - 87 & 88, SCHEME KNOWN AS "SHIV VATIKA VIBHAG-2", PLOT NO - 648, NEAR JUHIKA RESIDENCY AT MOJE - NANSAD, TA- KAMREJ, DISTRICT - SURAT - 394180 Four Boundaries as per Sale Deed No East: PLOT NO 663 West: SOCIETY INTERNAL ROAD North: PLOT NO 649 South: PLOT NO 647	RESERVE PRICE Rs. 6,50,000.00/- (In Words: Rupees Six Lakh Fifty Thousand Only) EMD Rs. 65,000.00/-	Auction Date and Time - 30-Mar-2024 & 11.00AM to 1.00 PM EMD Submission Last Date - 28-Mar-2024 Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Varachha, Surat Branch Office: - UPPER FLOOR, JR PLAZA, BS. CNG PUMP, CHIKUWADI, NANA VARACHHA, SURAT, 395006, GUJARAT

			(In Words: Rupees Sixty Five Thousand Only) BID INCREMENT AMOUNT	Inspection Date - 21-22-Mar-2024
			Rs.10,000/-	
		Property-1) REVENUE SURVEY NO 221, 222/2, BLOCK NO – 111, SCHEME KNOWN AS "SHREE RAJ MANDIR RESIDENCY", PLOT NO – 48, NEAR BY SAYAN-KIM ROAD AT MOUJE – SYADLA, TA- OLPAD, DIST – SURAT, GUJARAT		5
	Date - 27-Sep-2022	Four Boundaries as per Sale Deed No East: SOCIETY ROAD, West: PLOT NO 24, North: PLOT NO 46, South: PLOT NO 48	RESERVE PRICE	Auction Date and Time - 30-Mar-2024 &
Account No - 1540050000000119	Amount as per Demand Notice U/s 13(2) –	8	Rs. 9,50,000.00/-	11.00AM to 1.00 PM EMD Submission Last Date - 28-Mar-2024 Place of Submission of Bids and Documents Utkarsh Small Finance Bank Ltd., Varachha, Surat
RAJESH MORYA(Borrower/Mortgagor) & NISHA RAJESH MAURYA(Co Borrower/Mortgagor)	Rs.3231102 /37,18,283.60/-	Property-2) ALL THAT PIECE & PARCEL Immovable property known as Plot No 47 admeasuring as per booking plan 48.00 Sq Yard i.e 40.15 Sq Mts (as per Passing Plan 40.15 Sq Mts) along with undivided share	(In Words: Rupees Nine Lakh Fifty Thousand Only) EMD Rs. 95,000.00/-	
	Date of Physical Possession – 1- 14-Sep-2023 // 2-23-Feb-2024	in the Land and C.O.P admeasuring 37.38 Sq Mts, Total admeasuring 77.53 Sq Mts in scheme known as "SHREE RAJ MANDIR RESIDENCY" bearing Revenue	(In Words: Rupees Ninety-Five Thousand Only)	Branch Office: - UPPER FLOOR, JR PLAZA, BS. CNG PUMP, CHIKUWADI, NANA VARACHHA, SURAT, 395006, GUJARAT
	Amount as on date – Rs. 40,03,696.98/- (13-Mar-2024)	Survey No 221,222/2 of Block No 111 situated at Moje Village Syadla, Sub District Taluka Olpad, District-Surat-Gujarat.	BID INCREMENT AMOUNT Rs.10,000/-	Inspection Date - 21-22-Mar-2024
	A NAME OF THE PARTY OF THE PART	Boundaries bounded by-		
		East: Society Road, West: Adj: Plot No 24 North: Adj: Plot No 46 South: Adj: Plot No 48		

Account No - 1540050000000158 DHARMESHBHAI V KAVAD(Borrower/Mortgagor) &	Date - 27-Sep-2022 Amount as per Demand Notice U/s 13(2) – Rs.15,35,321.21/- Date of Physical Possession –	REVENUE SURVEY NO 330, BLOCK NO - 311, PLOT NO - 78,79, 80, 81 & 82, BUILDING KNOWN AS "SHYAM SUNDAR AVENUE", BUILDING TYPE - "B", FLAT NO 302, 3RD FLOOR, NEAR BY HP GAS GODOWN, AT MOUJE KAMRAJ - 394180, TA- KAMREJ, DIST- SURAT Four Boundaries as per Sale Deed No East: SOCIETY ROAD	RESERVE PRICE Rs. 4,40,000.00/- (In Words: Rupees Four Lakh Forty Thousand Only)	Auction Date and Time - 30-Mar-2024 & 11.00AM to 1.00 PM EMD Submission Last Date - 28-Mar-2024
SONABEN DHARMESHBHAI KAVAD(Co Borrower/Mortgagor)	07-Oct-2023 Amount as on date – Rs. 19,42,060.96/- (13-Mar-2024)	West: ROAD North: OTHER LAND South: PLOT NO 83	EMD Rs. 44,000.00/- (In Words: Rupees Forty-Four Thousand Only) BID INCREMENT AMOUNT Rs.10,000/-	Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Varachha, Surat Branch Office: - UPPER FLOOR, JR PLAZA, BS. CNG PUMP, CHIKUWADI, NANA VARACHHA, SURAT, 395006, GUJARAT Inspection Date - 21-22-Mar-2024
				Inspection Date - 21-22-War-2024
Account No - 1540050000000131 TOLIYA DAMJIBHAI BHALABHAI(Borrower/Mortgagor) & TOLIYA REKHABEN DAMJIBHAI(Co Borrower/Mortgagor)	Date - 17-Dec-2022 Amount as per Demand Notice U/s 13(2) - Rs.16,06,571.48/- Date of Physical Possession - 14-Sep-2023 Amount as on date - Rs. 19,52,119.91/- (13-Mar-2024)	PLOT NO 253, REVENUE SURVEY NO 201, 195/1+2 PAIKY, 207/2, 193, 194, 214/2, 195/1- 2 PAIKY & 196+200, BLOCK NO 289 & 291, SCHEME KNOWN AS "PARTISHTHA PARK", VIBHAG-2, OPP SWAGAT ROW HOUSE, NR, VADOLI-MANDVI HIGHWAY, MOUJE – MULAD, 394110, TA- OLPAD, DIST – SURAT Four Boundaries as per Sale Deed No East: Plot no 252 West: Plot No 254 North: Plot No 250 South: Internal Road of society	RESERVE PRICE Rs. 4,20,000.00/- (In Words: Rupees Four Lakh Twenty Thousand Only) EMD Rs. 42,000.00/- (In Words: Rupees Forty-Two Thousand Only) BID INCREMENT AMOUNT Rs.10,000/-	Auction Date and Time - 30-Mar-2024 & 11.00AM to 1.00 PM EMD Submission Last Date - 28-Mar-2024 Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Varachha, Surat Branch Office: - UPPER FLOOR, JR PLAZA, BS. CNG PUMP, CHIKUWADI, NANA VARACHHA, SURAT, 395006, GUJARAT Inspection Date - 21-22-Mar-2024
Account No - 1540050000000235 VIVEKKUMAR RAMESHBHAI KANABAR(Borrower/Mortgagor) & HEENABEN RAMESHCHANDR KANABAR(Co Borrower/Mortgagor)	Date - 17-Dec-2022 Amount as per Demand Notice U/s 13(2) - Rs.24,29,021.51/- Date of Physical Possession - 03-Nov-2023	PLOT NO 262, PINAL RESIDENCY, NR MUNI SCHOOL, REVENUE SURVEY NO 75, BLOCK NO 63/A, (AFTER RESURVEY NEW BLOCK NO 80), MOJE- GHALUDI, TAL – KAMREJ, DIST – SURAT, 394150 Four Boundaries as per Sale Deed No East: Plot no 245 West: Society Road North: Plot No 261	RESERVE PRICE Rs.6,55,000.00/- (In Words: Rupees Six Lakh Fifty-Five Thousand Only)	Auction Date and Time - 30-Mar-2024 & 11.00AM to 1.00 PM EMD Submission Last Date - 28-Mar-2024 Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Varachha, Surat

	Amount as on date – Rs. 29,09,257.18/- (13-Mar-2024)		EMD Rs. 65,500.00/- (In Words: Rupees Sixty-Five Thousand Five Hundred Only) BID INCREMENT AMOUNT Rs.10,000/-	Branch Office: - UPPER FLOOR, JR PLAZA, BS. CNG PUMP, CHIKUWADI, NANA VARACHHA, SURAT, 395006, GUJARAT Inspection Date - 21-22-Mar-2024
Account No - 15400500000000206	Date - 20-Jan-2023	REVENUE SURVEY 70/1 & 70/2, OLD BLOCK NO -66,NEW BLOCK NO - 87 & 88, SCHEME KNOWN AS "SHIV VATIKA VIBHAG-2", PLOT NO -268, 269, NEAR JUHIKA RESIDENCY AT MOJE -	RESERVE PRICE Rs.13,00,000.00/-	Auction Date and Time - 30-Mar-2024 & 11.00AM to 1.00 PM
BHALALA VIJAYBHAI VITTHAL(Borrower/Mortgagor) & BHALALA SUDHABEN VIJAYBHAI(Co Borrower/Mortgagor)	Amount as per Demand Notice U/s 13(2) – Rs.42,74,702.00/- Date of Physical Possession – 03-Nov-2023 Amount as on date – Rs. 50,06,465.36/- (13-Mar-2024)	NANSAD, TA- KAMREJ, DISTRICT – SURAT, 394180 Bounded as under: East: PLOT NO 264 & 265 West: SOCIETY INTERNAL ROAD North: PLOT NO 267 South: PLOT NO 270	(In Words: Rupees Thirteen Lakh Only) EMD Rs.1,30,000.00/- (In Words: Rupees One Lakh Thirty Thousand Only) BID INCREMENT AMOUNT Rs.10,000/-	Place of Submission Last Date - 28-Mar-2024 Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Varachha, Surat Branch Office: - UPPER FLOOR, JR PLAZA, BS. CNG PUMP, CHIKUWADI, NANA VARACHHA, SURAT, 395006, GUJARAT Inspection Date - 21-22-Mar-2024
Account No – 1540060000006009 BHOLE PAN AND COLDDRINKS (Borrower/Mortgagor), KATHROTIYA ALPESHKUMAR GANDABHAI (Co Borrower/Mortgagor) & KATHROTIYA REKHABEN ALPESHBHAI (Guarantor)	Date - 13-Feb-2023 Amount as per Demand Notice U/s 13(2) – Rs.12,91,244.00/- Date of Physical Possession – 08-Oct-2023 Amount as on date – Rs. 15,94,633.85/- (06-Mar-2024)	All that part and parcel of the property consisting on Block no 45 & 47,Ground floor, Building known as Shivpark Residency, Building no H, Unit/Shop no 57, Moje village Umara, Ta – Olpad, Dis – Surat, 394130 Area – 19.89 Sq.mts Bounded: On the North – As per site Unit no 56,On the South - As per site Unit no 58 On the East - Society Road,On the west - As per site property	RESERVE PRICE Rs. 8,50,000.00/- (In Words: Rupees Eight Lakh Fifty Thousand Only) EMD Rs. 85,000.00/- (In Words: Rupees Eighty Five Thousand Only) BID INCREMENT AMOUNT Rs.10,000/-	Auction Date and Time - 30-Mar-2024 & 11.00AM to 1.00 PM EMD Submission Last Date - 28-Mar-2024 Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Varachha, Surat Branch Office: - UPPER FLOOR, JR PLAZA, BS. CNG PUMP, CHIKUWADI, NANA VARACHHA, SURAT, 395006, GUJARAT Inspection Date - 21-22-Mar-2024

Account No – 1540050000000232 PATHAN YASMINBI MAHEMUDKHAN (Borrower / Mortgagor) & PATHAN MAHEMOOD (Co Borrower/Mortgagor) Date - 01-Aug-2023 Amount as per Demand Notice U/s 13(2) – Rs.11,85,408.50/- Date of Physical Possession – 13-Feb-2024 Date - 01-Aug-2023 Amount as per Demand Notice U/s 13(2) – Rs.11,85,408.50/- Boundaries bounded by- Amount as on date – Rs.	Auction Date and Time - 30-Mar-2024 & 11.00AM to 1.00 PM EMD Submission Last Date - 28-Mar-2024 Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Varachha, Surat Branch Office: - UPPER FLOOR, JR PLAZA, BS. CNG PUMP, CHIKUWADI, NANA VARACHHA, SURAT, 395006, GUJARAT Inspection Date - 21-22-Mar-2024
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All Interested participants / bidders are requested to visit the website https://www.utkarsh.bank for further details including Terms & Conditions, to take part in e-auction sale proceeding and are also advised to contact Mr. Mayur S Battise Mob.

7016155165 and e-mail of mayur.battise@utkarsh.bank.

THIS IS ALSO A STATUTORY 15 DAYS SALE NOTICE UNDER RULE 8(6) OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002 TO BORROWER / MORTGAGORS

The terms and conditions of e-auction sale:-

- 1. The E-Auction sale of Secured Asset 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 viz. USFB and there is no known encumbrance which exists on the said property.
- 2. For participating in online e-auction sale, Bid document, copies of PAN Card, Board Resolution in case of Company and photo ID, address proof are required to be submitted along with EMD, which is payable by way of RTGS/NEFT in the name of Authorized Officer Utkarsh Small Finance Bank Limited, Current account No. 1375200000000003 UTKARSH SMALL FINANCE BANK LIMITED, BRANCH Godwalia, Varanasi IFSC Code: UTKS0001375. 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 the following **email IDs i.e.** <u>arif.mulla@utkarsh.bank</u> & <u>mayur.battise@utkarsh.bank</u>

- 3. All Interested participants / bidders are requested to visit the Web Portal of M/S. C1 India Pvt. Ltd., https://www.bankeauctions.com & https://www.utkarsh.bank for further details including Terms & Conditions, to take part in e-auction sale proceeding and are also advised to contact Mr. Mayur S Battise Mob. 7016155165 & Mr. Arif Mulla, Contact Number 9892767237
- 4. Bid document containing general terms and conditions of sale can also be obtained from https://www.bankeauctions.com.
- 5. The Secured Asset shall be kept open for inspection as per the scheduled date and Time the bidders may satisfy themselves about the nature and condition of the said secured assets. Statutory/Government dues if any like property taxes, sales tax, excise dues and other dues such as electricity dues, maintenance charges, etc. if any should be ascertained by the bidders in their diligence.
- 6. The secured assets shall be sold by the undersigned by way of Electronic Public Auction as per the scheduled date in the premises of Utkarsh Small Finance Bank Ltd. Sanpada **Branch/Office**, through e-Auction Agency M/S. C1 India Pvt. Ltd. at their website/portal i.e. https://www.bankeauctions.com and as per time given as per scheduled time with auto extension clause, i.e. the end time of e-Auction will be extended by 5 minutes each time if bid is made before close of e-Auction.
- 7. The EMD will not carry any interest.
- 8. The bidders may participate in the e-auction from their own office/place of their choice. Internet connectivity shall have to be arranged by each bidder himself/itself. The Authorized Officer of USFB (AO) and/or the service provider shall not be held responsible for the internet connectivity, network problems, system crash down, power failure etc;
- 9. For details, help, procedure and online training on e-auction, prospective bidders may contact M/s. C1 India Pvt. Ltd. at their website/portal i.e. https://www.bankeauctions.com.; Contact number :7291981124/25/26/29 email id : support@bankauctions.com
- 10. The bidder will be required to submit the bid either at or above the reserve price in the prescribed manner as mentioned in Annexure II along with the EMD amount. In case the bidder fails to submit the bid online, then the bid amount submitted in annexure II shall be treated as final bid from the respective bidder.
- 11. The successful Bidder will be required to deposit 25% of the sale price (including the EMD already deposited) on the same day or not later than next working day of the acceptance of Bid. The balance amount of the sale price is to be paid within 15 days of the confirmation of the sale. In case of failure to deposit the balance amount within the prescribed period, the amount of EMD and/or deposited amount shall stand forfeited and no claim shall be entertained against USFB in respect thereof.

- 12. The secured asset mentioned above is presently in the **Physical** possession of the Authorized Officer of USFB (AO). On conclusion of the e-auction sale and on receipt of the entire sale consideration, the possession of the Secured Assets shall be arranged to be handed over to the successful bidder by the AO of USFB.
- 13. In case if auction date is a holiday of https://www.bankeauctions.com through which the auction is being conducted, in such case the auction will be reschedule to next working day of https://www.bankeauctions.com.
- 14. AO reserves the absolute right and discretion to accept or reject any or all Bids or adjourn/postpone/cancel the auction sale/modify any terms and conditions of the sale without prior notice and/or without assigning any reasons in respect thereof. The decision of the AO in this regard shall be final and binding.
- 15. The Secured Asset mentioned in the Bid Document is based on the mortgages created by the Borrower/Co-Borrowers in favor of Secured Creditor. Interested parties are requested to verify details of the Secured Asset themselves.
- 16. The Secured Assets are being sold free from charges and encumbrances of Secured Creditor only.
- 17. The successful bidder would be required to bear all the necessary expenses like stamp duty, registration, incidental costs, expenses including sales tax and any other taxes or costs relating to sale and transfer of Secured Assets.
- 18. The USFB or the AO of USFB will not be held responsible for any charge, lien, encumbrance, property tax or any dues to the Government or anybody in respect of the Secured Assets.
- 19. There are no known statutory liabilities relating to the Secured Assets. If any such statutory liabilities are discovered at a subsequent stage, the same shall be solely dealt with by the Successful Bidder at his/its own costs and expenses.
- 20. The sale of the Secured Asset is subject to the terms and conditions prescribed in the SARFAESI Act and Security Interest (Enforcement) Rules, 2002 and the conditions mentioned hereinabove. Hence, the bidders are advised to carefully go through the said terms and conditions before submitting their bids.
- 21. The Borrower and the Guarantor/Mortgagor's attention is invited to provisions of sub-section (8) of section 13 of the SARFAESI Act, 2002, in respect of time available, to redeem the secured assets.
- 22. In case there is a discrepancy, between the publications of sale notice in English and Vernacular Newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity.

Date:- 15/03/2024 Thanking you,

Place:- SURAT

