

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 / 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> & <https://www.utkarsh.bank>

Loan Account No. & Name of Borrower(s)/Mortgagor/ Guarantor	Date & amount under Demand Notice U/S 13(2) & Date of Possession, Amount	Description of property/ies	Reserve price, Earnest Money & Bid Increment Amount (Rs.)	E-auction date & Time, EMD Submission last date & Place of submission of bids, Documents and Date of Inspection
Account No – 1540050000000166 HIMMATBHAI DEVANI (Borrower/Mortgagor) & SHILPA HIMMATBHAI DEVANI (Co Borrower/Mortgagor)	Date - 15-Nov-2022 Amount as per Demand Notice U/s 13(2) – Rs.30,49,089.23/- Date of Physical Possession – 05-Nov-2023 Amount as on date – Rs. 42,19,178.80/-(18-02-2025)	SURVEY/BLOCK NO -118, SCHEME KNOWN AS "SHEELALEKH RESIDENCY", PLOT NO- 77, AT MOUJE – UTIYADARA, TA – ANKLESHWAR, DIST – BHARUCH 394120, Bounded as under: -East: PLOT NO – 76, West: PLOT NO - 78 North: OTHER LAND, South: ROAD	RESERVE PRICE Rs. 3,50,000/- (In Words: Rupees Three Lakh Fifty Thousand Only) EMD Rs. 35,000/- (In Words: Rupees Thirty Five Thousand Only) BID INCREMENT AMOUNT Rs. 10,000/-	Auction Date and Time - 11-Mar-2025 & 11.00AM to 1.00 PM EMD Submission Last Date - 10-Mar-2025 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 - 03-04-March-2025
Account No – 1540050000000190 DODIYA HARESH K (Borrower/Mortgagor) & DODIYA HETALBEN HARESHBHAI (Co Borrower/Mortgagor)	Date - 27-Sep-2022 Amount as per Demand Notice U/s 13(2) – Rs.33,13,618.00/-	SURVEY/OLD BLOCK NO – 117 (NEW SURVEY NO- 52), SCHEME KNOWN AS "SIDDHI VINAYAK RESIDENCY", PLOT NO – 15B, AT MOUJE – UTIYADARA, TA – ANKLESHWAR. DIST- BHARUCH, GUJARAT 394120	RESERVE PRICE Rs. 6,50,000/- (In Words: Rupees Six Lakh Fifty Thousand Only)	Auction Date and Time - 11-Mar-2025 & 11.00AM to 1.00 PM EMD Submission Last Date - 10-Mar-2025 Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Varachha, Surat

	Date of Physical Possession – 17-Sep-2023 Amount as on date – Rs. 47,89,942.73/-(18-02-2025)		EMD Rs. 65,000/- (In Words: Rupees Sixty Five Thousand Only) BID INCREMENT AMOUNT Rs. 10,000/-	Branch Office: - Upper Floor, JR Plaza, Bs. Cng Pump, Chikuwadi, Nana Varachha, Surat, 395006, Gujarat Inspection Date - 03-04-March-2025
Account No – 1540050000000124 SURESHBHAI KATHAROTIA (Borrower/Mortgagor) & GAURANGI SURESHBHAI KATHAROTIYA (Co Borrower/Mortgagor)	Date - 13-Sep-2022 Amount as per Demand Notice U/s 13(2) – Rs.32,02,135.00/- Date of Physical Possession – 20-Jun-2023 Amount as on date – Rs. 45,80,270.77/-(18-02-2025)	BLOCK NO- 198, SCHEME KNOW AS “DATAR ROW-HOUSE”, PLOT NO 266, AT MOUJE – SYADLA, TA-OLPAD, DIST- SURAT, GUJARAT- 394130, Four Boundaries as per Sale Deed No East: PLOT NO 265 West: PLOT NO 267 North: SOCIETY COMMON ROAD South: PLOT NO 277	RESERVE PRICE Rs. 3,50,000/- (In Words: Rupees Three Lakh Fifty Thousand Only) EMD Rs. 35,000/- (In Words: Rupees Thirty Five Thousand Only) BID INCREMENT AMOUNT Rs. 10,000/-	Auction Date and Time - 11-Mar-2025 & 11.00AM to 1.00 PM EMD Submission Last Date - 10-Mar-2025 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 - 03-04-March-2025
Account No – 1540050000000138 JIGNESH B MULANI (Borrower/Mortgagor) & MULANI BHARATBHAI MANJIBHAI (Co Borrower/Mortgagor)	Date - 13-Sep-2022 Amount as per Demand Notice U/s 13(2) – Rs.27,61,310.00/- Date of Physical Possession – 01-Jun-2023 Amount as on date – Rs. 40,02,824.46/-(18-02-2025)	BLOCK NO- 198, SCHEME KNOW AS “DATAR ROW-HOUSE”, PLOT NO 101, AT MOUJE – SYADLA, TA-OLPAD, DIST- SURAT, GUJARAT- 394130, Four Boundaries as per Sale Deed No East: PLOT NO 102 West: PLOT NO 100 North: PLOT NO 82 South: SOCIETY COMMON ROAD	RESERVE PRICE Rs. 3,50,000/- (In Words: Rupees Three Lakh Fifty Thousand Only) EMD Rs. 35,000/- (In Words: Thirty Five Thousand Only) BID INCREMENT AMOUNT Rs. 10,000/-	Auction Date and Time - 11-Mar-2025 & 11.00AM to 1.00 PM EMD Submission Last Date - 10-Mar-2025 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 - 03-04-March-2025
Account No – 1540050000000154 RADADIYA BHARAT KANUBHAI(Borrower/Mortgagor)&KIRAN BHARAT RADADIYA(Co Borrower/Mortgagor)	Date - 13-Sep-2022 Amount as per Demand Notice U/s 13(2) – Rs.30,21,517.00/-	BLOCK NO- 198, SCHEME KNOW AS “DATAR ROW-HOUSE”, PLOT NO 268, AT MOUJE – SYADLA, TA-OLPAD, DIST- SURAT, GUJARAT- 394130, Four Boundaries as per Sale Deed No East: PLOT NO 267 West: PLOT NO 269	RESERVE PRICE Rs. 3,50,000/- (In Words: Rupees Three Lakh Fifty Thousand Only) EMD Rs. 35,000/-	Auction Date and Time - 11-Mar-2025 & 11.00AM to 1.00 PM EMD Submission Last Date - 10-Mar-2025 Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Varachha, Surat

	Date of Physical Possession – 20-Jun-2023 Amount as on date – Rs. 43,15,195.02/- (18-02-2025)	North: SOCIETY COMMON ROAD South: PLOT NO 275	(In Words: Thirty Five Thousand Only) BID INCREMENT AMOUNT Rs. 10,000/-	Branch Office: - Upper Floor, JR Plaza, Bs. Cng Pump, Chikuwadi, Nana Varachha, Surat, 395006, Gujarat Inspection Date - 03-04-March-2025
Account No – 1540050000000184 VITTHALBHAI H KATHIRIYA (Borrower/Mortgagor) & KATHIRIYA BHAGVATIBEN VITTHALBHAI (Co Borrower/Mortgagor)	Date - 13-Sep-2022 Amount as per Demand Notice U/s 13(2) – Rs. 28,93,706.00/- Date of Physical Possession – 20-Jun-2023 Amount as on date – Rs. 42,02,366.05/- (18-02-2025)	BLOCK NO- 198, SCHEME KNOW AS “DATAR ROW-HOUSE”, PLOT NO 142, AT MOUJE – SYADLA, TA-OLPAD, DIST- SURAT, GUJARAT- 394130, Four Boundaries as per Sale Deed No East: SOCIETY COMMON ROAD West: PLOT NO 145 North: PLOT NO 143 South: PLOT NO 141	RESERVE PRICE Rs. 3,50,000/- (In Words: Rupees Three Lakh Fifty Thousand Only) EMD Rs. 35,000/- (In Words Rupees Thirty Five Thousand Only) BID INCREMENT AMOUNT Rs. 10,000/-	Auction Date and Time - 11-Mar-2025 & 11.00AM to 1.00 PM EMD Submission Last Date - 10-Mar-2025 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 - 03-04-March-2025
Account No – 1540050000000199 BHARATBHAI NANJIBHAI TEJANI (Borrower/Mortgagor) & NAYANABEN BHARATBHAI TEJANI (Co Borrower/Mortgagor)	Date - 13-Sep-2022 Amount as per Demand Notice U/s 13(2) – Rs. 29,68,100.00/- Date of Physical Possession – 20-Jun-2023 Amount as on date – Rs. 42,87,444.73/- (18-02-2025)	BLOCK NO- 198, SCHEME KNOW AS “DATAR ROW-HOUSE”, PLOT NO 169, AT MOUJE – SYADLA, TA-OLPAD, DIST- SURAT, GUJARAT- 394130, Four Boundaries as per Sale Deed No East: SOCIETY COMMON ROAD West: PLOT NO 178 North: PLOT NO 170 South: PLOT NO 168	RESERVE PRICE Rs. 3,50,000/- (In Words: Rupees Three Lakh Fifty Thousand Only) EMD Rs. 35,000/- (In Words: Rupees Thirty Five Thousand Only) BID INCREMENT AMOUNT Rs. 10,000/-	Auction Date and Time - 11-Mar-2025 & 11.00AM to 1.00 PM EMD Submission Last Date - 10-Mar-2025 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 - 03-04-March-2025
Account No – 1540050000000213 DEVANI BIPINBHAI ISHVARBHAI (Borrower/Mortgagor) & DEVANI VARSHABEN BIPINBHAI (Co Borrower/Mortgagor)	Date - 13-Sep-2022 Amount as per Demand Notice U/s 13(2) – Rs. 28,42,151.00/-	BLOCK NO- 198, SCHEME KNOW AS “DATAR ROW-HOUSE”, PLOT NO 254, AT MOUJE – SYADLA, TA-OLPAD, DIST- SURAT, GUJARAT- 394130, Four Boundaries as per Sale Deed No East: PLOT NO 253 West: PLOT NO 255 North: SOCIETY COMMON ROAD	RESERVE PRICE Rs. 3,50,000/- (In Words: Rupees Three Lakh Fifty Thousand Only) EMD Rs. 35,000/-	Auction Date and Time - 11-Mar-2025 & 11.00AM to 1.00 PM EMD Submission Last Date - 10-Mar-2025 Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Varachha, Surat

	Date of Physical Possession – 01-Jun-2023 Amount as on date – Rs. 40,89,751.84/- (18-02-2025)	South: PLOT NO 261	(In Words: Rupees Thirty Five Thousand Only) BID INCREMENT AMOUNT Rs. 10,000/-	Branch Office: - Upper Floor, JR Plaza, Bs. Cng Pump, Chikuwadi, Nana Varachha, Surat, 395006, Gujarat Inspection Date - 03-04-March-2025
Account No – 1540050000000214 LAKHANI RAMESHBHAI BACHUBHAI (Borrower/Mortgagor) & LAKHANI NAINESH RAMESHBHAI (Co Borrower/Mortgagor)	Date - 13-Sep-2022 Amount as per Demand Notice U/s 13(2) – Rs.30,09,610.00/- Date of Physical Possession – 20-Jun-2023 Amount as on date – Rs. 43,19,374.84/- (18-02-2025)	BLOCK NO- 198, SCHEME KNOW AS “DATAR ROW-HOUSE”, PLOT NO 253, AT MOUJE – SYADLA, TA-OLPAD, DIST- SURAT, GUJARAT- 394130, Four Boundaries as per Sale Deed No East: PLOT NO 252 West: PLOT NO 254 North: SOCIETY COMMON ROAD South: PLOT NO 262	RESERVE PRICE Rs. 3,50,000/- (In Words: Rupees Three Lakh Fifty Thousand Only) EMD Rs. 35,000/- (In Words: Rupees Thirty Five Thousand Only) BID INCREMENT AMOUNT Rs. 10,000/-	Auction Date and Time - 11-Mar-2025 & 11.00AM to 1.00 PM EMD Submission Last Date - 10-Mar-2025 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 - 03-04-March-2025
Account No – 1540050000000215 SANJAY L TAVETHIYA (Borrower/Mortgagor) & TAVETHIYA LALJIBHAI BHAVANBHAI (Co Borrower/Mortgagor)	Date - 13-Sep-2022 Amount as per Demand Notice U/s 13(2) – Rs.27,74,428.00/- Date of Physical Possession – 20-Jun-2023 Amount as on date – Rs. 39,56,854.86/- (18-02-2025)	BLOCK NO- 198, SCHEME KNOW AS “DATAR ROW-HOUSE”, PLOT NO 255, AT MOUJE – SYADLA, TA-OLPAD, DIST- SURAT, GUJARAT- 394130, Four Boundaries as per Sale Deed No East: PLOT NO 254 West: PLOT NO 256 North: PLOT NO 260 South: SOCIETY COMMON ROAD	RESERVE PRICE Rs. 3,50,000/- (In Words: Rupees Three Lakh Fifty Thousand Only) EMD Rs. 35,000/- (In Words: Rupees Thirty Five Thousand Only) BID INCREMENT AMOUNT Rs. 10,000/-	Auction Date and Time - 11-Mar-2025 & 11.00AM to 1.00 PM EMD Submission Last Date - 10-Mar-2025 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 - 03-04-March-2025
Account No – 1540050000000233 HARDIK HARSUKHLAL VADHER (Borrower/Mortgagor) & NANCY HARDIKBHAI WADHER (Co Borrower/Mortgagor)	Date - 17-Sep-2022 Amount as per Demand Notice U/s 13(2) – Rs.29,19,230.00/- Date of Physical Possession – 22-Jun-2023	REVENUE SURVEY 110/2, BLOCK NO – 213, SCHEME KNOWN AS SURYA KIRAN ROW-HOUSE, PLOT NO 10, AT MOJE, TA- BARDOLI, DIST- SURAT, GUJARAT 394345 Four Boundaries as per Sale Deed No East: PLOT NO 11 West: PLOT NO 9	RESERVE PRICE Rs. 5,50,000/- (In Words: Rupees Five Lakh Fifty Thousand Only) EMD Rs. 55,000/-	Auction Date and Time - 11-Mar-2025 & 11.00AM to 1.00 PM EMD Submission Last Date - 10-Mar-2025 Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Varachha, Surat

	Amount as on date – Rs. 42,00,567.43/-(18-02-2025)	North: PLOT NO 33 South: SOCIETY INTERNAL ROAD	(In Words: Rupees Fifty Five Thousand Only) BID INCREMENT AMOUNT Rs. 10,000/-	Branch Office: - Upper Floor, JR Plaza, Bs. Cng Pump, Chikuwadi, Nana Varachha, Surat, 395006, Gujarat Inspection Date - 03-04-March-2025
Account No – 1540050000000196 VASOYA GAUTAMBHAI HIMATBHAI (Borrower/Mortgagor) & GAJERA VAISHALIBEN MAGANBHAI (Co Borrower/Mortgagor)	Date - 17-Sep-2022 Amount as per Demand Notice U/s 13(2) – Rs.29,84,273.00/- Date of Physical Possession – 22-Jun-2023 Amount as on date – Rs. 42,82,089.33/-(18-02-2025)	REVENUE SURVEY 110/2, BLOCK NO – 213, SCHEME KNOWN AS SURYA KIRAN ROW-HOUSE, PLOT NO 46, AT MOJE, TA- BARDOLI, DIST- SURAT, GUJARAT 394345 Four Boundaries as per Sale Deed No East: PLOT NO 47 West: PLOT NO 45 North: PLOT NO 81 South: SOCIETY INTERNAL ROAD	RESERVE PRICE Rs. 4,50,000/- (Rupees Four Lakh Fifty Thousand Only) EMD Rs. 45,000/- (Rupees Forty Five Thousand Only) BID INCREMENT AMOUNT Rs. 10,000/-	Auction Date and Time - 11-Mar-2025 & 11.00AM to 1.00 PM EMD Submission Last Date - 10-Mar-2025 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 - 03-04-March-2025
Account No – 1540050000000145 CHOVATIYA BHAVESHBHAI GOVINDBHAI (Borrower/Mortgagor) & CHOVATIYA SAVITABEN (Co Borrower/Mortgagor)	Date - 17-Sep-2022 Amount as per Demand Notice U/s 13(2) – Rs.29,32,273.00/- Date of Physical Possession – 22-Jun-2023 Amount as on date – Rs. 41,91,741.71/-(18-02-2025)	BLOCK NO 118, SCHEME KNOW AS SHEELALEKH RESIDENCY, PLOT NO 22, AT MOUJE – UTIYADARA, TA- ANKLESWAR, DIST- BHARUCH, GUJARAT 394120 Four Boundaries as per Sale Deed No East: PLOT NO 21 West: PLOT NO 23 North: PLOT NO 27 South: SOCIETY ROAD	RESERVE PRICE Rs. 3,00,000/- (In Words: Rupees Three Lakh Only) EMD Rs. 30,000/- (In Words: Rupees Thirty Thousand Only) BID INCREMENT AMOUNT Rs. 10,000/-	Auction Date and Time - 11-Mar-2025 & 11.00AM to 1.00 PM EMD Submission Last Date - 10-Mar-2025 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 - 03-04-March-2025
Account No – 1540050000000117 GOHIL VIKRAM KANUBHAI (Borrower/Mortgagor) & GOHIL ASMITABEN VIKRAMBHAI (Co Borrower/Mortgagor), &	Date - 17-Sep-2022 Amount as per Demand Notice U/s 13(2) – Rs.25,08,203.00/-	BLOCK NO 118, SCHEME KNOW AS SHEELALEKH RESIDENCY, PLOT NO 20, AT MOUJE – UTIYADARA, TA- ANKLESWAR, DIST- BHARUCH, GUJARAT 394120 Four Boundaries as per Sale Deed No East: PLOT NO 19	RESERVE PRICE Rs. 3,00,000/- (In Words: Rupees Three Lakh Only) EMD Rs. 30,000/-	Auction Date and Time - 11-Mar-2025 & 11.00AM to 1.00 PM EMD Submission Last Date - 10-Mar-2025 Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Varachha, Surat

GOHIL KANUBHAI BHIMBHAI (Guarantor)	Date of Physical Possession – 22-Jun-2023 Amount as on date – Rs. 36,12,628.03/- (18-02-2025)	West: PLOT NO 21 North: PLOT NO 29 South: SOCIETY ROAD	(In Words: Rupees Thirty Thousand Only) BID INCREMENT AMOUNT Rs. 10,000/-	Branch Office: - Upper Floor, JR Plaza, Bs. Cng Pump, Chikuwadi, Nana Varachha, Surat, 395006, Gujarat Inspection Date - 03-04-March-2025
Account No – 1540050000000227 JARSANIYA UMESH RATILAL(Borrower/Mortgagor) & ZARSANIYA JAYABEN RATILAL(Co Borrower/Mortgagor)	Date - 27-Sep-2022 Amount as per Demand Notice U/s 13(2) – Rs.26,73,684.24/- Date of Physical Possession – 08-Oct-2023 Amount as on date – Rs. 37,98,005.49/- (18-02-2025)	REVENUE SURVEY NO 337/2, BLOCK NO 279(279/119), MADHAV RESIDENCY, PLOT NO 119 , MOJE – KARELI, TALUKA – OLPAD, DISTRICT – SURAT 394130 Four Boundaries as per Sale Deed No East: SOCIETY ROAD West: PLOT NO 104 North: PLOT NO 118 South: PLOT NO 120	RESERVE PRICE Rs. 5,00,000/- (In Words: Rupees Five Lakh Only) EMD Rs. 50,000/- (In Words: Rupees Fifty Thousand Only) BID INCREMENT AMOUNT Rs. 10,000/-	Auction Date and Time - 11-Mar-2025 & 11.00AM to 1.00 PM EMD Submission Last Date - 10-Mar-2025 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 - 03-04-March-2025
Account No – 1540050000000216 VAGHASIYA YOGESHBHAI D(Borrower/Mortgagor) & VAGHASIYA HANSABEN DALASUKHBHAI(Co Borrower/Mortgagor)	Date - 21-Oct-2022 Amount as per Demand Notice U/s 13(2) – Rs.26,95,998.59/- Date of Physical Possession – 08-Oct-2023 Amount as on date – Rs. 37,52,676.94/- (18-02-2025)	BLOCK NO 198, SCHEME KNOWN AS “DATAR ROW-HOUSE, PLOT NO 210, AT MOUJE – SYADLA, TA-OLPAD, DIST- SURAT, GUJARAT - 394130 Four Boundaries as per Sale Deed No East: PLOT NO 197 West: SOCIETY COMMON ROAD North: PLOT NO 211 South: PLOT NO 209	RESERVE PRICE Rs. 3,50,000/- (In Words: Rupees Three Lakh Fifty Thousand Only) EMD Rs. 35,000/- (In Words: Rupees Thirty Five Thousand Only) BID INCREMENT AMOUNT Rs. 10,000/-	Auction Date and Time - 11-Mar-2025 & 11.00AM to 1.00 PM EMD Submission Last Date - 10-Mar-2025 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 - 03-04-March-2025
Account No – 1540050000000147 VALABHAI JINABHAI BOLIYA(Borrower/Mortgagor) &	Date - 15-Feb-2023 Amount as per Demand Notice U/s 13(2) – Rs.29,58,613.00/-	All that part and parcel of the property consisting at Plot no 47, Block no 213, Survey No: 110/2, Scheme know as Surya Kiran Row – House, Moje Village – Mota, Sub District – Bardoli, and District Surat , 394345,Bounded: On the North – Property of plot no 80 On the South - Society Internal Road	RESERVE PRICE Rs. 4,50,000/- (In Words: Rupees Four Lakh Fifty Thousand Only) EMD Rs. 45,000/-	Auction Date and Time - 11-Mar-2025 & 11.00AM to 1.00 PM EMD Submission Last Date - 10-Mar-2025 Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Varachha, Surat

BOLIYA BHOLABHAI JINABHAI (Co Borrower/Mortgagor)	Date of Physical Possession – 16-Sep-2023 Amount as on date – Rs. 39,45,261.84/-(18-02-2025)	On the East - Society Internal Road On the west - Property of plot no 46	(In Words: Rupees Forty Five Thousand Only) BID INCREMENT AMOUNT Rs. 10,000/-	Branch Office: - Upper Floor, JR Plaza, Bs. Cng Pump, Chikuwadi, Nana Varachha, Surat, 395006, Gujarat Inspection Date - 03-04-March-2025
Account No – 1540050000000160 JAYABEN B KATHROTIYA (Borrower/ Mortgagor), BHAGVANBHAI M KATHAROTIYA (Co Borrower/Mortgagor), KATHROTIYA ASHISH BHAGVANBHAI (Co Borrower)	Date - 01-Feb-2024 Amount as per Demand Notice U/s 13(2) – Rs.22,30,611.08/- Date of Physical Possession – 04-Aug-2024 Amount as on date – Rs. 26,40,610.84/-(18-02-2025)	ALL THAT PIECE & PARCEL of the property Bearing Plot No 305 As Per Site Admeasuring 18 x 30 feet, As Per Village Form 7/12 admeasuring 50.23 Sq Mts along with 16.00 Sq Mts undivided share in the land of Road and C.O.P in the scheme known as “DATAR ROW HOUSE” Situated at Block No 198 of Mouje Village Syadala, Ta- Olpad & District-Surat Boundaries bounded by- East: Plot No 306 West: Plot No 304 North: Soc Common Road South: Plot No 312	RESERVE PRICE Rs. 3,50,000/- (In Words: Rupees Three Lakh Fifty Thousand Only) EMD Rs. 35,000/- (In Words: Thirty Five Thousand Only) BID INCREMENT AMOUNT Rs. 10,000/-	Auction Date and Time - 11-Mar-2025 & 11.00AM to 1.00 PM EMD Submission Last Date - 10-Mar-2025 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 - 03-04-March-2025
Account No – 1540060000000013 SAH RAJESHKUMAR (Borrower/Mortgagor) & SHAIL DEVI (Guarantor)	Date - 15-Jul-2022 Amount as per Demand Notice U/s 13(2) – Rs.12,34,359.60/- Date of Physical Possession – 02-Jun-2023 Amount as on date – Rs. 19,57,156.71/-(18-02-2025)	PLOT NO. 185, ARADHANA DREAM – 1, BLOCK NO. 159, 162, NEW BLOCK NO. 159, MOJE :- JOLVA, TAL :- PALSANA, DIST :- SURAT, GUJARAT- 394305, Four Boundaries as per Sale Deed No East: ADJ. SOCIETY ROAD West: ADJ. SOCIETY BOUNDARY North: ADJ. PLOT NO. 186 South: ADJ. PLOT NO 184	RESERVE PRICE Rs. 5,00,000/- (In Words: Rupees Five Lakh Only) EMD Rs. 50,000/- (In Words: Rupees Fifty Thousand Only) BID INCREMENT AMOUNT Rs. 10,000/-	Auction Date and Time - 11-Mar-2025 & 11.00AM to 1.00 PM EMD Submission Last Date - 10-Mar-2025 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 - 03-04-March-2025

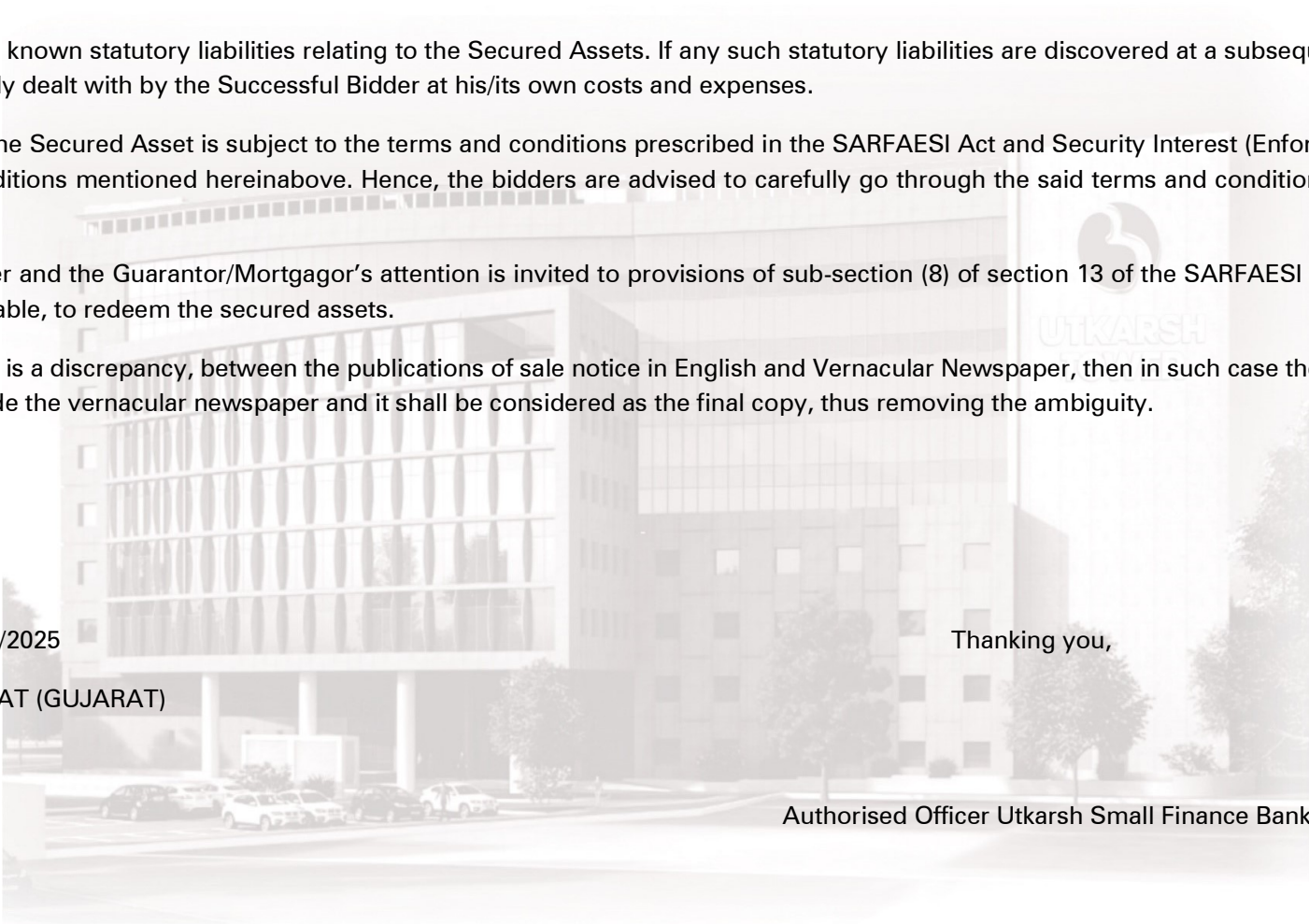
All Interested participants / bidders are requested to visit the website <https://www.bankeauctions.com> & <https://www.utkarsh.bank> for further details including Terms & Conditions, to take part in e-auction sale proceeding and are also advised to contact Authorized Officer Mr. Battise Mayur, Mob. 7016155165 and e-mail at mayur.battise@utkarsh.bank.

THIS IS ALSO A STATUTORY 15 DAYS SALE NOTICE UNDER RULE 8(6) & 9(1) 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 and there are no known litigations against the property as of the date of this notice.
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 mayur.battise@utkarsh.bank or Subhash.Khairnar@utkarsh.bank
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. Battise Mayur, Mob 8849589099 & Subhash Khairnar, Mob 7874223472.
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. In Respective **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.

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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: - 20/02/2025

Place: - SURAT (GUJARAT)

Thanking you,

Authorised Officer Utkarsh Small Finance Bank Limited.