



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

S.N.	Account No. and Name of borrower/ co-borrower/ Mortgagors/ Guarantor	Date & Amount as per Demand Notice U/s 13(2) & Date of Symbolic/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
1.	Account No – 1540050000000069 NISHAN RAMESHKUMAR KHUNT (Mortgager) PRABHABEN RAMESHBHAI KHUNT (Borrower)	Date - 02/06/2022 Amount as per Demand Notice U/s 13(2) Rs 14,54,496 Date of Symbolic Possession -02 September 2022 Amount as on date – Rs 16,11,308.51 (12/01/2023)	BLOCK NO 142, FLAT NO D-406, 4TH FLOOR, BUILDING D, CITY PALACE RESIDENCY, VILLAGE BABEN, TAL. BARDOLI, DIST. SURAT – 394601, GUJARAT East: OPEN SPACE West: PASSAGE & FLAT NO 405 North: OPEN SPACE South: FLAT NO 407	RESERVE PRICE Rs.8,96,000 EMD Rs. 89,600 BID INCREMENT AMOUNT Rs. 10,000	E-Auction Date and Time - 23 February 2023 & 11.00AM to 1.00 PM EMD Submission Last Date - 22 February 2023 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 - 14 and 15 February 2023
1.	Account No – 1554060000000058 MAHALAXMI RADIO & FAN CO (Borrower) RAM JETHANAND TANWANI (Mortgager)	Date - 02/06/2022 Amount as per Demand Notice U/s 13(2) - Rs31,73,867 Date of Symbolic Possession - 05 September 2022 Amount as on date - 38,81,603.34 (12/01/2023)	FLAT NO. 001, GROUND FLOOR, A WING, DREAM HOMES, VICHUMBE, OFF VICHUMBE ROAD, SURVEY NO. 109 AT VILLAGE VICHUMBE, PANVEL, DISTRICT – RAIGAD, MAHARASHTRA - 410206 East: INTERNAL PLOT West: OPEN PLOT North: OPEN PLOT South: INTERNAL ROAD	RESERVE PRICE Rs. 42,66,000 EMD Rs. 4,26,600 BID INCREMENT AMOUNT Rs. 10,000	E-Auction Date and Time - 23 February 2023 & 11.00AM to 1.00 PM EMD Submission Last Date - 22 February 2023 Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Borivali Branch Office: - GROUND FLOOR, SHOP NO 7, ABHILASHA 2, PUNJABI LN, BORIVALI WEST, 400092 Inspection Date - 14 and 15 February 2023

Registered & Corporate Office:

Utkarsh Tower, NH - 31 (Airport Road) Sehmapur, Kazi Sarai, Harhua Varanasi - Uttar Pradesh 221105

CIN: U65992UP2016PLC082804 | Tel.: 0542-6605555 | Website: www.utkarsh.bank



S.N.	Account No. and Name of borrower/ co-borrower/ Mortgagors/ Guarantor	Date & Amount as per Demand Notice U/s 13(2) & Date of Symbolic/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
3.	Account No – 1523060000006013 MOIZ ALI KUWAWALA (Mortgager) KEHERBAA INDUSTRIES (Borrower) BURHANUDDIN KUWAWALA (Guarantor)	Date - 19/08/2022 Amount as per Demand Notice U/s 13(2) – Rs.38,81,195 Date of Symbolic Possession 21st November 2022 Amount as on date - Rs.43,82,138.71 (12/01/2023)	PLOT NO. 108 SITUATED AT INDUSTRIAL AREA DEWAS ROAD, UJJAIN, TOTAL AREA 929.36 SQ. MTR. East: PLOT NO. 101 West: ROAD North: PLOT NO. 107 South: PLOT NO. 109	RESERVE PRICE Rs.1,06,56,000 EMD Rs. 10,65,600 BID INCREMENT AMOUNT Rs 10,000	E-Auction Date and Time - 23 February 2023 & 11.00AM to 1.00 PM EMD Submission Last Date - 22 February 2023 Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Ujjain Office Address: - 48, Kamla Nehru Marg Freegunj, Ujjain, Madhya Pradesh 456006 Inspection Date - 14 and 15 February 2023
4.	Account No – 1509050000000013 DILEEP KUMAR PATEL (Mortgager) NAMRATA PATEL (Borrower)	Date: 17/06/2022 Amount as per Demand Notice U/s 13(2) – Rs.21,60,000 Date of Symbolic Possession 04th October 2022 Amount as on date - Rs.26,55,019.99 (12/01/2023)	FLAT NO. 405, FOURTH FLOOR, JYOTI HEIGHTS, GRAM GEHUKHEDA (RAJHARSH COLONY), KHASRA NO. 186, P.H.– 28, TEHSIL HUZUR, OFF KOLAR ROAD, BHOPAL, MADHYA PRADESH 462042 East: OTHER'S PLOT West: CORIDOR North: FLAT NO 404 South: ROAD	RESERVE PRICE Rs.20,16,000 EMD Rs.2,01,600 BID INCREMENT AMOUNT Rs 10,000	Auction Date and Time - 23 February 2023 & 11.00AM to 1.00 PM EMD Submission Last Date - 22 February 2023 Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Bhopal Office Address : - Ground floor, Plot no. 178, Maharana Pratap Nagar, Zone 2, Bhopal, Madhya Pradesh – 462011 Inspection Date - 14 and 15 February 2023
5.	Account No – 1540060000000013 SAH RAJESHKUMAR (Borrower) SHAIL DEVI (Mortgagor)	Date: 15/07/2022 Amount as per Demand Notice U/s 13(2) - Rs.12,34,359.6 Date of Symbolic Possession 04 November 2022 Amount as on date - Rs.13,39,493.81 (12/01/2023)	PLOT NO. 185, ARADHANA DREAM – 1, BLOCK NO. 159, 162, NEW BLOCK NO. 159, MOJE: - JOLVA, TAL: - PALSANA, DIST: - SURAT, GUJARAT- 394305 East: ADJ. SOCIETY ROAD West: ADJ. SOCIETY BOUNDARY North: ADJ. PLOT NO. 186 South: ADJ. PLOT NO 184	RESERVE PRICE Rs.13,08,500 EMD Rs. 1,30,850 BID INCREMENT AMOUNT Rs 10,000	Auction Date and Time - 23 February 2023 & 11.00AM to 1.00 PM EMD Submission Last Date - 22 February 2023 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 - 14 and 15 February 2023



S.N.	Account No. and Name of borrower/ co-borrower/ Mortgagors/ Guarantor	Date & Amount as per Demand Notice U/s 13(2) & Date of Symbolic/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
6.	Account No – 1379050000000042 BALIRAM RATAN MOROLIYA (Mortgager/Borrower)	Date: 03/06/2022 Amount as per Demand Notice U/s 13(2) - Rs.7,31,338 Date of Symbolic Possession - 03 September 2022 Amount as on date - Rs.9,99,061.86 (12/01/2023)	Plot No 1, Ward No 27 Mouza Katol, PH No. 44, Mouza No. 32 Kh No. 214/2 Old & New 1026, TH. Katol Dist Nagpur East: Mr. Kurpiya House West: Road North: Mr. Gomkale Plot South: Plot No. 2.	RESERVE PRICE Rs.16,96,555 EMD Rs.1,69,655.50 BID INCREMENT AMOUNT Rs 10,000	Auction Date and Time - 23 February 2023 & 11.00AM to 1.00 PM EMD Submission Last Date - 22 February 2023 Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Lakadganj Branch Office:- GROUND FLOOR, HONEY ARJUN, KAUSHALYA TOWER, PLOT NO 268, BESIDE HDFC BANK, CENTRAL AVENUE ROAD, LAKADGANJ, NAGPUR 440008 Inspection Date - 14 and 15 February 2023
7.	Account No – 1509050000000004 ANANT KUMAR SAXENA (Mortgager/Borrower/Co-borrower) APARNA SAXENA (Mortgager/Borrower/Co-borrower)	Date - 17/06/2022 Amount as per Demand Notice U/s 13(2) - Rs.16,55,992 Date of Symbolic Possession 04th October 2022 Amount as on date - Rs.19,38,499.42 (12/01/2023)	FLAT NO. G-05, GROUND FLOOR, VAISHNO AVENUE, KHASRA NO 473/1/2/1 UDHYOG PURI COLONY MANDIDEEP, TEHSIL GOHARGANJ, OFF DAHOD ROAD, RAISEN, MADHYA PRADESH 462046 East: CORRIDOR West: CAMPUS ROAD North: FLAT NO – G- 02 South: FLAT NO. – G- 06	RESERVE PRICE Rs.12,60,000 EMD Rs.1,26,600 BID INCREMENT AMOUNT Rs.10,000	Auction Date and Time - 23 February 2023 & 11.00AM to 1.00 PM EMD Submission Last Date - 22 February 2023 Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Bhopal Office Address:- Ground floor, Plot no. 178, Maharana Pratap Nagar, Zone 2, Bhopal, Madhya Pradesh – 462011 Inspection Date - 14 and 15 February 2023
8.	Account No – 1554060000000075 AHID TAKI KHAN (Borrower) SOMAYYA AHID KHAN (Mortgager)	Date - 02/06/2022 Amount as per Demand Notice U/s 13(2) – Rs. 31,96,596 Date of Symbolic Possession 05 September 2022 Amount as on date - Rs.39,81,311.16 (12/01/2023)	GALA NO 1005, V WING, GF + FF APMC VEGETABLE MARKET EXTENSION COMPLEX, JANTA MARKET ROAD, NEAR AKSHAR BUSINESS PARK, PLOT NO 17B, 17C, 18, SECTOR – 19, TURBHE, NAVI MUMBAI - 400705 East: SALONI CONSTRUCTIONS West: MTNL TELECOM SERVICES North: JANTA MARKET ROAD South: INTERNAL ROAD	RESERVE PRICE Rs.64,80,000 EMD Rs.6,48,000 BID INCREMENT AMOUNT Rs. 10,000	Auction Date and Time - 23 February 2023 & 11.00AM to 1.00 PM EMD Submission Last Date - 22 February 2023 Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Borivali Branch Office:- GROUND FLOOR, SHOP NO 7, ABHILASHA 2, PUNJABI LN, BORIVALI WEST, 400092 Inspection Date - 14 and 15 February 2023

Registered & Corporate Office:

Utkarsh Tower, NH - 31 (Airport Road) Sehmapur, Kazi Sarai, Harhua Varanasi - Uttar Pradesh 221105

CIN: U65992UP2016PLC082804 | Tel.: 0542-6605555 | Website: www.utkarsh.bank



S.N.	Account No. and Name of borrower/ co-borrower/ Mortgagors/ Guarantor	Date & Amount as per Demand Notice U/s 13(2) & Date of Symbolic/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
9.	Account No – 1554060000000014 RANJEET LALARAM MALVIYA (Mortgager/Borrower) MANISHA RANJEET MALVIYA (Mortgager/ Guarantor)	Date - 17/06/2022 Amount as per Demand Notice U/s 13(2) – Rs.25,04,563 Date of Symbolic Possession -06 October 2022 Amount as on date - Rs.29,18,435.77 (12/01/2023)	SHOP NO. 04, GROUND FLOOR, TYPE NO. 2, BUILDING NO. 2, RAJ AVENUE CHSL, SARVODAY VASAHAT, TAKI ROAD, SURVEY NO. 28, HISSA NO. 1 (PT) OF VILLAGE TULINJ, NALASOPARA EAST, DISTRICT- PALGHAR, 401209 East: DATTAKRUPA CHS West: TAKI ROAD North: NEW YASH APARTMENT South: NARAYAN PARTMENT	RESERVE PRICE Rs.23,32,800 EMD Rs. 2,33,280 BID INCREMENT AMOUNT Rs. 10,000	Auction Date and Time - 23 February 2023 & 11.00AM to 1.00 PM EMD Submission Last Date - 22 February 2023 Place of Submission of Bids and Documents – Utkarsh Small Finance Bank Ltd., Borivali Branch Office: - GROUND FLOOR, SHOP NO 7, ABHILASHA 2, PUNJABI LN, BORIVALI WEST, 400092 Inspection Date - 14 and 15 February 2023
10.	Account No – 1547050000000029 PRAVIN RAJPUROHIT (Mortgager/Borrower/) HEENA PRAVIN RAJPUROHIT (Mortgager/Co-borrower)	Date - 17/06/2022 Amount as per Demand Notice U/s 13(2) - Rs. 27,57,913 Date of Symbolic Possession 04 October 2022 Amount as on date - Rs.31,61,553.37 (12/01/2023)	FLAT NO. 401, 04TH FLOOR, DEVA HEIGHTS, JANANRDHAN NAGAR, WADGAON SHINDE ROAD, SURVEY NO. 62, HISSA NO. 1/1+1/2, LOHEGAON, TEHSIL: HAVELI, DISTRICT: PUNE, 411047 East: ENTRANCE/ PASSAGE West: FLAT NO 402 North: OPEN SPACE South: OPEN SPACE	RESERVE PRICE Rs.31,72,050 EMD Rs. 3,17,205 BID INCREMENT AMOUNT Rs. 10,000	Auction Date and Time - 23 February 2023 & 11.00AM to 1.00 PM EMD Submission Last Date - 22 February 2023 Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Pune Branch Office: - SHOWROOM NO 1, KAPIL CLASSIC CHS LTD, GROUND FLOOR, SURVEY NO 288/1A/1 PART, BANER ROAD, PUNE 411045 Inspection Date - 14 and 15 February 2023
11.	Account No – 15150600000000101 PAVAN JOSHI ((Borrower) KARUNA BAI (Mortgager)	Date -17/06/2022 Amount as per Demand Notice U/s 13(2) - Rs.10,77,406 Date of Symbolic Possession - 3th October 2022 Amount as on date - Rs.15,32,481.45 (12/01/2023)	SHOP NO . E-L.G.F. – 76, GROUND FLOOR, SUDARSHAN COMPLEX, MHOW-NIMACH ROAD, PITHAMPUR TEHSIL & DISTRICT DHAR MADHYA PRADESH 453001 East: SHOP NO. E-L.G.F. - 77 West: SHOP NO. E-L.G.F.- 75 North: OPEN LAND South: PASSAGE	RESERVE PRICE Rs.14,40,000 EMD Rs.1,44,000 BID INCREMENT AMOUNT Rs. 10,000	Auction Date and Time - 23 February 2023 & 11.00AM to 1.00 PM EMD Submission Last Date - 22 February 2023 Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Branch Office:- Address:- 997 Sudama Nagar Phooti Kothi Square, Indore MP 452009 Inspection Date - 14 and 15 February 2023

Registered & Corporate Office:

Utkarsh Tower, NH - 31 (Airport Road) Sehmalpur, Kazi Sarai, Harhua Varanasi - Uttar Pradesh 221105

CIN: U65992UP2016PLC082804 | Tel.: 0542-6605555 | Website: www.utkarsh.bank



S.N.	Account No. and Name of borrower/ co-borrower/ Mortgagors/ Guarantor	Date & Amount as per Demand Notice U/s 13(2) & Date of Symbolic/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
12.	Account No – 1523060000000017 SHABANA BEE (Borrower) FIROZ KHAN (Mortgager)	Date -17/06/2022 Amount as per Demand Notice U/s 13(2) - Rs.11,33,917 Date of Symbolic Possession - 04th October 2022 Amount as on date - Rs.13,66,850.52 (12/01/2023)	PLOT NO. 25/2 SITUATED AT MOHALLA BILOTIPURA INWARD VEER DURGADAS MARG GALI NO. 6, UJJIAN, MADHYA PRADESH, 456001 East: HOUSE OF MR KHALIK BHAJ West: HOUSE OF MRS SABINA BAI W/O MR RAASHID ALI DR North: COMMON LANE South: ROAD BILOTIPURA	RESERVE PRICE Rs.16,79,940 EMD Rs.1,67,994 BID INCREMENT AMOUNT Rs. 10,000	Auction Date and Time - 23 February 2023 & 11.00AM to 1.00 PM EMD Submission Last Date - 22 February 2023 Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Ujjain Office Address: - 48, Kamla Nehru Marg freegunj, Ujjain, Madhya Pradesh 456006 Inspection Date - 14 and 15 February 2023
13.	Account No – 1541060000000017 UMESHKUMAR G TRIVEDI (Mortgagor/Borrower) GIRABEN UMESHBHAI TRIVEDI (Mortgagor/Guarantor)	Date - 22/08/2022 Amount as per Demand Notice U/s 13(2) Rs 16,24,537/- Date of Symbolic Possession -22 November 2022 Amount as on date - 17,92,905.31 (12/01/2023)	SURVEY NO 226/2, TPS NO. 22, FP NO. 327, SUSMITA CO-OPERATIVE HOUSING SOCIETY LIMITED, FLAT NO. 5, BLOCK NO. B, 1ST FLOOR, MOUJE PALDI - 380007, TA & DIST AHMEDABAD - 4. East: FLAT NO B -6 West: MARJIN LAND THEN SOCIETY BLOCK NO. H North: COMMON PASSAGE THEN FLAT NO B-8 South: MARJIN LAND THEN BLOCK NO - C	RESERVE PRICE Rs.23,31,000/- EMD Rs. 2,33,100 BID INCREMENT AMOUNT Rs. 10,000	Auction Date and Time - 23 February 2023 & 11.00AM to 1.00 PM EMD Submission Last Date - 22 February 2023 Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Mithakhali, Ahmedabad Branch Office: - 601 & 602, 6th FLOOR, SPG EMPRESSA, OPP LG SHOWROOM, B/S-PASSPORT SEVA KENDRA, NR MITHAKHALI SIX ROADS, AHMEDABAD, 380009 Inspection Date - 14 and 15 February 2023
14.	Account No – 1504060000000099 VIJAY KUMAR SHARMA (Mortgager) TANUJA SHARMA (Guarantor)	Date - 15/07/2022 Amount as per Demand Notice U/s 13(2) - Rs.22,50,952.34 Date of Symbolic Possession - 04th November 2022 Amount as on date - Rs.24,92,710.45 (12/01/2023)	LAND BEARING RAJHI, NB NO. 403, PH NO. 25, RNM-JABALPUR-1, FIRST FLOOR. FLAT NO. 3, CHANDRASHEKHAR AZAD WARD, KH NO. 94/21/GH/4, PART OF PLOT NO. 272, AREA 570 SQ.FT, TEHSIL AND DISTT JABALPUR, MADHYA PRADESH East: BALCONY CONSERVANCY West: FLAT OF RAJESH GAGOLIYA THEN STAIRS North: FLAT NO. 3 COMMON PASSAGE DHARMSHALA PREMISE South: HOUSE OF LATE KARTAR SINGH	RESERVE PRICE Rs.2,44,375 EMD Rs.2,24,437.5 BID INCREMENT AMOUNT Rs. 10,000	Auction Date and Time - 23 February 2023 & 11.00AM to 1.00 PM EMD Submission Last Date - 22 February 2023 Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Jabalpur Office Address: - Utkarsh Small Finance Bank Ltd. Ground Floor Badshah Plaza, In Front of Vishal Mega Mart, Chanchala Bai College Road, Wright Town, Jabalpur, Madhya Pradesh, PIN -482001 Inspection Date - 14 and 15 February 2023



S.N.	Account No. and Name of borrower/ co-borrower/ Mortgagors/ Guarantor	Date & Amount as per Demand Notice U/s 13(2) & Date of Symbolic/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
15.	Account No – 1547060000006009 SAIPHANMULAK K BALURGI (Mortgager) WASIM FOOT WEAR (Borrower) MEHBOOBPASHA SAIFAN MULAK BALURGI (Co-borrower) JARINABI SAIMPAN BALURGI (Guarantor)	Date - 15/07/2022 Amount as per Demand Notice U/s 13(2) - Rs 16,53,836 Date of Symbolic Possession - 04th November 2022 Amount as on date - 19,55,277.69 (12/01/2023)	FLAT NO. 02, OLD MILKAT NO. 2384/06, NEW MILKAT NO. P/O/85/05514000, GROUND FLOOR. SHREE GAJANAN APARTMENT, SURVEY NO. 40 HISSA NO. 40 HISSA NO 1 D, AMBEGAON KHURD, TALUKA HAVELI, DISTRICT PUNE 411046 East: PROPERTY OF MR KHATAVKAR IN SURVEY NO 40 West: 10 FEET ROAD IN SURVEY NO 40 North: COMMON ROAD AND SURVEY NO 40 South: PROPERTY OF MR BABA NARSALE	RESERVE PRICE Rs.27,13,950 EMD Rs. 2,71,395 BID INCREMENT AMOUNT Rs. 10,000	Auction Date and Time - 23 February 2023 & 11.00AM to 1.00 PM EMD Submission Last Date - 22 February 2023 Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Pune Branch Office: - SHOWROOM NO 1, KAPIL CLASSIC CHS LTD, GROUND FLOOR, SURVEY NO 288/1A/1 PART, BANER ROAD, PUNE 411045 Inspection Date - 14 and 15 February 2023
16.	Account No – 1379050000000159 YOGESH LAXMAN BINEKAR (Mortgager) MANISHA YOGESH BINEKAR (Borrower)	Date - 02/06/2022 Amount as per Demand Notice U/s 13(2) - Rs 43,28,508 Date of Symbolic Possession - 03 September 2022 Amount as on date - 52,92,596.11 (12/01/2023)	Plot No 42 Mouza, Jaitala, admeasuring 1500.00 Sq Ft (139.35 Sq Mtrs) Survey No. 42,43,32,37. City Survey No.68, Sheet No. 188 B/12 Situated at within the limit of Nagpur Municipal Corporation Tah. District Nagpur East: Road West: Layout North: Plot No 43 South: Plot No. 41	RESERVE PRICE Rs.53,55,000 EMD Rs.5,35,500 BID INCREMENT AMOUNT Rs. 10,000	Auction Date and Time - 23 February 2023 & 11.00AM to 1.00 PM EMD Submission Last Date - 22 February 2023 Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Lakadganj Branch Office: - GROUND FLOOR, HONEY ARJUN, KAUSHALYA TOWER, PLOT NO 268, BESIDE HDFC BANK, CENTRAL AVENUE ROAD, LAKADGANJ, NAGPUR 440008 Inspection Date - 14 and 15 February 2023

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 Mr Arif Mulla, Contact Number 9892767237 and e-mail of arif.mulla@utkarsh.bank.

THIS IS ALSO A STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8(6) OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002 TO BORROWER / MORTGAGORS

The terms and conditions of e-auction sale:-

- 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.
- 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. arif.mulla@utkarsh.bank & akshay.lad@utkarsh.bank

Registered & Corporate Office:

Utkarsh Tower, NH - 31 (Airport Road) Sehmapur, Kazi Sarai, Harhua Varanasi - Uttar Pradesh 221105

CIN: U65992UP2016PLC082804 | Tel.: 0542-6605555 | Website: www.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. 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.
7. 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;
8. 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
9. 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.
10. 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.
11. The secured asset mentioned above is presently in the symbolic 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.
12. 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>.
13. 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.
14. 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.
15. The Secured Assets are being sold free from charges and encumbrances of Secured Creditor only.
16. 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.
- 17.



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.

Thanking you,

Authorised Officer Utkarsh Small Finance Bank Limited.

Date:

Place:



Registered & Corporate Office:

Utkarsh Tower, NH - 31 (Airport Road) Sehmalpur, Kazi Sarai, Harhua Varanasi - Uttar Pradesh 221105
CIN: U65992UP2016PLC082804 | Tel.: 0542-6605555 | Website: www.utkarsh.bank