

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

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

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 / symbolic 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

Sr. No	Loan Account No. & Name of Borrower(s)/Mortga gor/Guarantor	Date & amount under Demand Notice U/S 13(2) & Date of symbolic possession, Amount	Description of property/ies	Reserve price, Earnest Money & Bid Incremen t Amount (Rs.)	E-auction date & Time, EMD Submission last date & Place of submission of bids, Documents and Date of Inspection
1	Account No. – 1542140000006183 B. Nagesh S/o. B. Dasanna (Borrower & Mortgagor) Boya Subhadra (Co-Borrower & Mortgagor)	Date - 23/04/2024 Amount As Per Demand Notice U/S 13(2) – Rs. 8,81,161.33/- Date of Symbolic Possession – 06/08/2024 Amount As On Date - 10,63,050.11/- (30/11/2024)	Sy. No. 47/4, Block No. 20, House No. 20-162-25, Pathikonda Village, Pathikonda Panchayat & Mandal, Kurnool District. Pathikonda Sub Registration within the following particulars, Sy. No. 47/4, Extent 400 Sq. Yards, Measureent E-W Side :60 Ft. N-S Side: 60 Ft. Totally : 332.69 Mts. or 400 Sq. Yards. East: Exe Remaining	Reserve Price Rs. 12,00,000/	Auction Date and Time - 08 th January 2025 & 11.00AM to 01.00 PM. EMD Submission Last Date – 7 th January 2025. Place Of Submission Of Bids And Documents - Utkarsh Small Finance Bank Ltd., Hyderabad. Branch Office:- Venkat Plaza 2, Greenlands Road, Punjagutta



2	Account No. – 1542140000006335 Chirtapudi Nagakrishna Prasad (Borrower/ Mortgagor) Chrtapudi Sesharatnam (Co-Borrower)	Date - 25/08/2023 Amount As Per Demand Notice U/S 13(2) – Rs. 3,21,757/- Date of Symbolic Possession – 19/03/2024 Amount As On Date - 4,83,197.33/- (30/11/2024)	West: 10 Ft. Wide Road, North: Exe Remaining Site, South: Exe Remaining Site. Door No. 3-39 in Village Ramkovela Kalyanamandapam, Kothapalli Grampanchayat, Gokavaram Mandal, East Godavari (A.P.) 533285. East: Site belongs to Ramkovela, West: Site belongs to Chitrapudi Jagga, North: Road, South: Site belongs to Madarapu Chandra Rao.	Reserve Price Rs. 5,40,000/- EMD Rs. 54,000/- Bid Increment Amount Rs. 10,000/-	Punjagutta, Hyderabad – 500082. Inspection Date 2nd and 3rd January 2025. Auction Date and Time - 08th January 2025 & 11.00AM to 01.00 PM. EMD Submission Last Date – 7th January 2025. Place Of Submission Of Bids And Documents - Utkarsh Small Finance Bank Ltd., Hyderabad. Branch Office:- Venkat Plaza 2, Greenlands Road, Punjagutta Officers Colony, Punjagutta, Hyderabad – 500082. Inspection Date 2nd and 3rd January 2025.
3	Account No. – 1542140000006213 Kumbha Durga W/o. Kumbha Srinivasa	Date - 01/12/2023 Amount As Per Demand Notice	Old Door No. 1-12 & New Door No. 2-100, Asmt. No. 400, R.S. No. 53/5, consisting of 100 Sq. Yards at	Reserve Price Rs. 5,40,000/-	Auction Date and Time - 08 th January 2025 & 11.00AM to 01.00 PM.
	Rao (Borrower/ Mortgagor)	U/S 13(2) – Rs. 3,85,560/- Date of Symbolic	Village & Grampanchayat Tadepalli, Mandalam Ghantashala, District	EMD Rs. 54,000/-	EMD Submission Last Date – 7 th January 2025.
	Kumbha Srinivasa Rao S/o. C. Venkateshwar Rao (Co-Borrower)	Possession – 10/04/2024 Amount As On Date - 4,13,232.08/-	Krishna. (A.P.) 521132. East: Property of B. Sambaiah,	Bid Increment Amount Rs. 10,000/-	Place Of Submission Of Bids And Documents - Utkarsh Small Finance Bank Ltd.,



		(30/11/2024)	West: Panchayathi Road, North: Panchayathi Road, South: Government Property.		Hyderabad. Branch Office:- Venkat Plaza 2, Greenlands Road, Punjagutta Officers Colony, Punjagutta, Hyderabad – 500082. Inspection Date 2nd and 3rd
4	Account No. – 1542140000006740 Mallarapu Thirupathi Raju S/o. Murtiyya (Borrower/ Mortgagor) Mallarapu Mohini	Date - 04/05/2024 Amount As Per Demand Notice U/S 13(2) – Rs. 4,96,269/- Date of Symbolic Possession – 05/08/2024 Amount As On Date - 5,69,339.84/- (30/11/2024)	Village Perali, Grampanchayat Tummalapalli, Mandal Karlapalam, Baptala, District Guntur (A.P.) East: Site of Komata Durga Reddy, West: A Schedule 1st Item Site, North: 10.4 Ft. Width Joint Rata of	Reserve Price Rs. 6,95,750/- EMD Rs. 69,575/-	January 2025. Auction Date and Time - 08 th January 2025 & 11.00AM to 01.00 PM. EMD Submission Last Date – 7 th January 2025.
	Kumari W/o. Mallarapu Thirupathi Raju (Co-Borrower)			Bid Increment Amount Rs. 10,000/-	Place Of Submission Of Bids And Documents - Utkarsh Small Finance Bank Ltd., Hyderabad. Branch Office:- Venkat Plaza 2, Greenlands Road, Punjagutta Officers Colony, Punjagutta, Hyderabad – 500082. Inspection Date 2nd and 3rd



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5	Account No. – 1542140000006435 Matta Suma W/o. Matta John (Borrower/ Mortgagor) Matta Hemantha S/o. Matta John	Date - 08/01/2024 Amount As Per Demand Notice U/S 13(2) – Rs. 2,14,487/- Date of Symbolic	R.S. No. 707/12, site consisting of 78 Sq. Yards, D. No. 14-118, in Nagar Panchayat, Mandal & Sub-Registrar Office – Vuyyuru, District Krishna (A.P.) – 521165.	Reserve Price Rs. 3,27,600/- EMD Rs. 32,760/-	Auction Date and Time - 08 th January 2025 & 11.00AM to 01.00 PM. EMD Submission Last Date – 7 th January 2025.
	(Co-Borrower)	Possession – 10/04/2024 Amount As On Date - 2,91,011.46/-	East: Nagar Panchayati Road, West: Property of Valluru Narayana, North: Property of	Bid Increment Amount Rs. 10,000/-	Place Of Submission Of Bids And Documents - Utkarsh Small Finance Bank Ltd.,
		(30/11/2024)	Golanki Sobhan Babu, South: Property of Matta Koteswara Rao.		Hyderabad. Branch Office:- Venkat Plaza 2, Greenlands Road, Punjagutta Officers Colony, Punjagutta, Hyderabad – 500082. Inspection Date 2nd and 3rd January 2025.
6	Account No. – 1542140000006309 Nathd Althaf S/o. Nathd Dada Hayath (Borrower/ Mortgagor) Nathd Saleem Basha S/o. Nathd Dada Hayath (Co-Borrower)	Date - 30/03/2024 Amount As Per Demand Notice U/S 13(2) – Rs. 10,29,791/- Date of Symbolic Possession – 06/08/2024 Amount As On Date - 9,74,151.41/- (30/11/2024)	Sy. No. 444B & 442B/2, Village & Panchayat Mandigiri, Mandal Adoni, District Kurnool (A.P.) 518301. East: Sy. No. 444B/2 land site, West: Common Road, North: Gouse Mohinuddin, South: A. Kamalnath site.	Reserve Price Rs. 11,61,090/ - EMD Rs. 1,16,109/- Bid Increment Amount Rs. 10,000/-	Auction Date and Time - 08 th January 2025 & 11.00AM to 01.00 PM. EMD Submission Last Date – 7 th January 2025. Place Of Submission Of Bids And Documents - Utkarsh Small Finance Bank Ltd., Hyderabad. Branch Office:- Venkat Plaza 2, Greenlands Road, Punjagutta Officers Colony, Punjagutta,



7	Account No. – 1542140000006746 Sagi Kireeti S/o. Sagi Nageswara Rao (Borrower/ Mortgagor) Diddi Venkata Lakshmi Kowsaluya W/o. Sagi Kireeti (Co-Borrower)	Date - 27/05/2024 Amount As Per Demand Notice U/S 13(2) – Rs. 9,91,040.77/- Date of Symbolic Possession – 07/08/2024 Amount As On Date - 11,42,114.23/- (30/11/2024)	Door No. 1-17, Survey No. 215/1A, RS No. 215/1A1, 215/1C, Neeladrirao Peta, Grampanchayat, Z. Ragampeta Shivaru Mandal, Gandepalli, Dist. Kakinada. (A.P.) 533435. East: 34 Ft. Site of Enuganti Rukmini Gopalrao, West: 37 Ft. Site of Saaniboyina Apparao, North: 76 Ft. Site of Rudri Rashichandrika	Reserve Price Rs. 13,50,000/- - EMD Rs. 1,35,000/- Bid Increment Amount Rs. 10,000/-	Hyderabad – 500082. Inspection Date 2nd and 3rd January 2025. Auction Date and Time - 08 th January 2025 & 11.00AM to 01.00 PM. EMD Submission Last Date – 7 th January 2025. Place Of Submission Of Bids And Documents - Utkarsh Small Finance Bank Ltd., Hyderabad. Branch Office:- Venkat Plaza 2, Greenlands Road,
			Rashichandrika, South: 76 Ft. Road way to Pushakara Kalauva.		Punjagutta Officers Colony, Punjagutta, Hyderabad – 500082.
0					2nd and 3rd January 2025.
8	Account No. – 1542140000006366 Shaik Mahaboob Basha S/o. Shaik Mohammad (Borrower)	Date - 05/02/2024 Amount As Per Demand Notice U/S 13(2) – Rs. 5,06,969/-	House No. 2-6, Survey No. 141/J, Dasaripeta, Ramallakota, Mandal Veldruthi, District Kurnool (A.P.) 518217.	Reserve Price Rs. 7,24,080/- EMD Rs. 72,408/-	Auction Date and Time - 08 th January 2025 & 11.00AM to 01.00 PM. EMD Submission Last Date – 7 th
	Shaik Mahammad Saheb S/o. Shaik Mohammad (Co-Borrower) Shaik Mubeen Begum	Date of Symbolic Possession – 15/05/2024 Amount As On Date - 6,25,654.68/- (30/11/2024)	East: Road, West: Kallamu, North: House of Mahboob Basha @ Gundu Basha, South: Road.	Bid Increment Amount Rs. 10,000/-	January 2025. Place Of Submission Of Bids And Documents - Utkarsh Small Finance Bank Ltd., Hyderabad.



	W/o. Shaik Mubeen Begum (Co-Borrower & & Mortgagor)				Branch Office:- Venkat Plaza 2, Greenlands Road, Punjagutta Officers Colony, Punjagutta, Hyderabad – 500082. Inspection Date 2nd and 3rd January 2025.
9	Account No. – 1542140000006178 Vura Subba Ramaiah S/o. Vankata Narayana (Borrower & Mortgagor) Vura Srilakshmi W/o. Vura Subba Ramaiah (Co-Borrower)	Date - 28/05/2024 Amount As Per Demand Notice U/S 13(2) – Rs. 4,90,550.40/- Date of Symbolic Possession – 05/08/2024 Amount As On Date - 4,91,028.68/- (30/11/2024)	Door No. 1-4, Survey No. 15-A, Village Vinjanampadu, Mandal Yaddhanapudi, Ongole, Dist. Prakasam (A.P.) 523301. East: Uppalappu Subbayamma Site, West: Wall Between Property of Pure Seshu Kumari & this Scheduled Property, North: Ravella Brahmaiah House Site, South: Panchayathi Bazar.	Reserve Price Rs. 591400/- EMD Rs. 59140/- Bid Increment Amount Rs. 10,000/-	Auction Date and Time - 08 th January 2025 & 11.00AM to 01.00 PM. EMD Submission Last Date – 7 th January 2025. Place Of Submission Of Bids And Documents - Utkarsh Small Finance Bank Ltd., Hyderabad. Branch Office:- Venkat Plaza 2, Greenlands Road, Punjagutta Officers Colony, Punjagutta, Hyderabad – 500082.
					Inspection Date 2nd and 3rd January 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 Mr. Nitin Agarwal, Mob. No. 9910034036 and E-mail nitin.agarwal@utkarsh.bank.

THIS IS ALSO A STATUTORY 30 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. 137520000000003 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 E-mail nitin.agarwal@utkarsh.bank.
 - 3. All Interested participants / bidders are requested to visit the Web Portal of M/S. C1 India Pvt. Ltd., 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. Nitin Agarwal, Mob. No. 9910034036.
 - 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., Indore 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 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.
- 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 subsection (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.

