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 – 1540050000000135 SHIROYA MITULBHAI PARSOTTAMBHAI(Borrower/Mortgagor) & SHIROYA BHUMIKABEN MITULBHAI(Co Borrower/Mortgagor)	Date - 27-Sep-2022 Amount as per Demand Notice U/s 13(2) – Rs.42,00,340.00/- Date of PHYSICAL POSSESSION – 14-Sep-2023 Amount as on date – Rs. 53,82,127.82/- (12-Jun-2024)	PLOT NO 32 ,PALM VILLA, REVENUE SURVEY NO 474, 475, BLOCK NO 141 (JOIN BLOCK NO 141 AND 142/A), MULAD VILLAGE, SUB DIST OLPAD, DIST - SURAT	RESERVE PRICE Rs. 20,60,000.00/- (In Words: Twenty Lakh Sixty Thousand Only) EMD Rs. 2,06,000.00/ (In Words: Two Lakh Six Thousand Only)- BID INCREMENT AMOUNT Rs. 10,000/-	Auction Date and Time - 28-Jun-20248 11.00AM to 1.00 PM EMD Submission Last Date - 27-Jun- 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 - 20-21-Jun-2024
Account No – 154005000000084 BABY KADIA (Borrower/Mortgagor) & SOURAV KUMART KEDIA (Co Borrower/Mortgagor)	Date - 13-Sep-2022 Amount as per Demand Notice U/s 13(2) -Rs.46,82,342.00/-	PLOT NO 28, GREEN HEAVEN SOCIETY, NEAR MULADGAM, BLOCK NO 228/B, REVENUE SURVEY NO 411, MOJE – MULAD, TAL – OLPAD, DIST- SURAT,Four Boundaries as per Sale Deed No	RESERVE PRICE Rs. 16,00,000.00/- (In Words: Sixteen Lakh Only)	Auction Date and Time - 28-Jun-2024 & 11.00AM to 1.00 PM EMD Submission Last Date - 27-Jun- 2024

	Date of PHYSICAL POSSESSION – 02-Jun-2023 Amount as on date – Rs. 61,41,888.19/- (12-Jun-2024)	East: PLOT NO 27 West: PLOT NO 29 North: SOCIETY INTERNAL ROAD South: PLOT NO 13	EMD Rs. 1,60,000.00/- (In Words: One Lakh 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 - 20-21-Jun-2024
THEFT	Date - 20-Jan-2023	FLAT NO B/203, 2ND FLOOR OF BUILDING NO "B", MALLBERRY HEIGHTS, B/H HOTEL COTTYARD MERIOT, HAZIRA	RESERVE PRICE Rs. 16,50,000.00/-	Auction Date and Time - 28-Jun-2024& 11.00AM to 1.00 PM
r	Amount as per Demand Notice U/s 13(2) –Rs.30,61,447.00/-	ROAD, R.S NO 33/6, BLOCK NO 59, PAIKEE, MOJE – BHATPORE, TAL – CHORYASI, DIST, SURAT 394510	(In Words: Sixteen Lakh Fifty Thousand Only)	EMD Submission Last Date - 27-Jun- 2024
Account No - 154005000006004 VIVEK ASHOKBHAI PRAJAPATI(Borrower/Mortgagor) &	Date of PHYSICAL POSSESSION – 24-Feb-2024	Bounded as under East: PLOT NO 244	EMD Rs. 1,65,000.00/- (In Words: One Lakh Sixty	Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Varachha, Surat
GHOGHARI RINKAL UJAMBHAI(Co Borrower/Mortgagor)	Amount as on date – Rs. 34,85,444.57/-	West: SOCIETY ROAD North: PLOT NO 262	Five Thousand Only) BID INCREMENT AMOUNT Rs. 10,000/-	Branch Office: - Upper Floor, JR Plaza, Bs. Cng Pump, Chikuwadi, Nana Varachha, Surat, 395006, Gujarat
Г	(12-Jun-2024)	South: PLOT NO 264	13. 10,000,-	Inspection Date - 20-21-Jun-2024
		REVENUE SURVEY NO 200 + 213, BLOCK NO – 241 (R. BLOCK NO – 240 + 244), PLOT NO – 111, SCHEME KNOW AS "	RESERVE PRICE	Auction Date and Time - 28-Jun-2024& 11.00AM to 1.00 PM
Account No - 154005000000205	Date - 13-Sep-2022 Amount as per Demand Notice U/s 13(2) – Rs.33,25,913.00/-	DHARMANANDAN RESIDENCY" NEAR BY SUBHNANDINI RESIDENCY- 2, AT MOUJE DEROD, TA – KAMREJ, DIST – SURAT, GUJARAT 394180, Four Boundaries as per	Rs.10,50,000.00/- (In Words: Ten Lakh Fifty Thousand Only)	EMD Submission Last Date - 27-Jun- 2024
POSHIYA BHAVESHBHAI JAMANBHAI (Borrower/Mortgagor) &	Date of PHYSICAL POSSESSION – 19-Jun-2023	Sale Deed No East: SOCIETY ROAD	EMD Rs.1,05,000.00/-	Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Varachha, Surat
POSHIYA BHAVISHABEN BHAVESHBHAI (Co Borrower/Mortgagor)	Amount as on date – Rs. 43,27,940.10/- (12-Jun-2024)	West: PLOT NO 136 North: PLOT NO 112	(In Words: One Lakh Five Thousand Only)	Branch Office: - Upper Floor, JR Plaza, Bs. Cng Pump, Chikuwadi, Nana Varachha, Surat, 395006, Gujarat
	, , , , , , , , , , , , , , , , , , , ,	South: PLOT NO A/111	BID INCREMENT AMOUNT Rs. 10,000/-	Inspection Date - 20-21-Jun-2024

Account No – 154005000000223 MEHULBHAI R MALAVIYA (Borrower/Mortgagor) & VIMALABEN RAMESHBHAI MALAVIYA (Co Borrower/Mortgagor) & CHIRAGKUMAR R MALVIYA (Guarantor)	Date - 13-Sep-2022 Amount as per Demand Notice U/s 13(2) – Rs.33,23,600.00/- Date of PHYSICAL POSSESSION – 19-Jun-2023 Amount as on date – Rs. 43,36,446.79/-(12-Jun-2024)	REVENUE SURVEY NO 200 + 213, BLOCK NO - 241 (R. BLOCK NO - 240 + 244), PLOT NO - 111A, SCHEME KNOW AS " DHARMANANDAN RESIDENCY" NEAR BY SUBHNANDINI RESIDENCY- 2, AT MOUJE DEROD, TA - KAMREJ, DIST - SURAT, GUJARAT 394180, Four Boundaries as per Sale Deed No East: SOCIETY ROAD West: PLOT NO 137 North: PLOT NO 111 South: BY SOCIETY LIMIT	RESERVE PRICE Rs. 10,50,000.00/- (In Words: Ten Lakh Fifty Thousand Only) EMD Rs. 1,05,000.00/- (In Words: One Lakh Five Thousand Only) BID INCREMENT AMOUNT Rs. 10,000/-	Auction Date and Time - 28-Jun-2024& 11.00AM to 1.00 PM EMD Submission Last Date - 27-Jun- 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
Account No – 1540050000000139 VIJAY LABHUBHAI KATRODIYA (Borrower/Mortgagor), KATRODIYA LABHUBHAI NANJIBHAI (Co Borrower/Mortgagor)	Date - 30-Sep-2023 Amount as per Demand Notice U/s 13(2) – Rs.24,14,842.23/- Date of PHYSICAL POSSESSION – 07-Apr-2024 Amount as on date – Rs. 25,45,857.71/-(12-Jun-2024)	ALL THAT PIECE & PARCEL of Immovable property known as Plot No 189 (As per KJP Block No-240/189) admeasuring 78.52 Sq Mts (as per 7/12 admeasuring 0-00- 86.13 Sq Mts) along with undivided proportionate land of Road and COP admeasuring 26.02 Sq Mts in the scheme known as "DHARMNANDAN RESIDENCY" bearing Revenue Survey No 200+213, Block No 241 (After Re-Survey Block No 240+244) situated at Moje Village Derod, Sub District Taluka-Kamrej,District-Surat Boundaries bounded by- East: Plot No 174 West: Society Road North: Plot No 188 South: Plot No 190	RESERVE PRICE Rs. 10,50,000.00/- (In Words: Ten Lakh Fifty Thousand Only) EMD Rs. 1,05,000.00/- (In Words: One Lakh Five Thousand Only) BID INCREMENT AMOUNT Rs. 10,000/-	Inspection Date - 20-21-Jun-2024 Auction Date and Time - 28-Jun-2024& 11.00AM to 1.00 PM EMD Submission Last Date - 27-Jun- 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 - 20-21-Jun-2024
Account No – 154005000000037 SANJAY J SAVALIYA(Borrower/Mortgagor) & SAVALIYA RAMABEN JAYANTIBHAI(Co Borrower/Mortgagor), &	Date - 27-Sep-2022 Amount as per Demand Notice U/s 13(2) – Rs.32,32,675.00/-	PLOT NO 6 , REVENUE SURVEY 83/PAIKY +85/PAIKY, BLOCK NO 92, (AS PAR 7/12 BLOCK NO 816), SCHEME KNOWN AS "AMRUT RESIDANCY VIBHAG- 3" AT WELL DEVELOPING RESIDENTIAL AREA OF, MOUJE –	RESERVE PRICE Rs. 8,00,000.00/- (In Words: Eight Lakh Only) EMD Rs. 80,000.00/-	Auction Date and Time - 28-Jun-2024& 11.00AM to 1.00 PM EMD Submission Last Date - 27-Jun- 2024

SAVALIYA JAYANTIBHAI (Guarantor)	Date of PHYSICAL POSSESSION – 16-Sep-2023 Amount as on date – Rs. 42,43,734.69/-(12-Jun-2024)	ANTROLI – 394150, TAL – KAMREJ, DIST - SURAT Four Boundaries as per Sale Deed No East: SOCIETY ROAD West: PROPERTY OF BLOCK NO 93 North: PROPERTY OF BLOCK NO 7 South: PROPERTY OF BLOCK NO 5	(In Words: Eighty 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 - 20-21-Jun-2024
Account No – 154005000000190 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/- Date of PHYSICAL POSSESSION – 17-Sep-2023 Amount as on date – Rs. 43,24,342.34/-(12-Jun-2024)	SURVEY/OLD BLOCK NO – 117 (NEW SURVEY NO- 52), SCHEME KNOWN AS "SIDDHI VINAYAK RESIDENCY", PLOT NO – 15B, AT MOUJE – UTIYADARA, TA – ANKLESWAR. DIST- BHARUCH, GUJARAT 394120	RESERVE PRICE Rs. 8,40,000.00/- (In Words: Eight Lakh Forty Thousand Only) EMD Rs. 84,000.00/- (In Words: Eighty Four Thousand Only) BID INCREMENT AMOUNT Rs. 10,000/-	Auction Date and Time - 28-Jun-2024 11.00AM to 1.00 PM EMD Submission Last Date - 27-Jun- 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 - 20-21-Jun-2024
Account No – 1540050000000179 JADAFIYA LALJIBHAI MANJIBHAI (Borrower/Mortgagor) & JADFIA ASMITABEN (Co Borrower/Mortgagor)	Date - 27-Sep-2022 Amount as per Demand Notice U/s 13(2) – Rs.32,79,144.00/- Date of PHYSICAL POSSESSION – 17-Sep-2023 Amount as on date – Rs. 42,53,914.17/-(12-Jun-2024)	SURVEY/OLD BLOCK NO – 117, SCHEME KNOWN AS "SIDDHI VINAYAK RESIDENCY", PLOT NO – A/9, AT MOUJE – UTIYADARA, TA – ANKLESWAR. DIST- BHARUCH, GUJARAT 394120, Bounded as under:- East: PLOT NO B-8, West: PLOT NO B-8, West: PLOT NO B-9 North: SOCIETY ROAD, South: PLOT NO 2	RESERVE PRICE Rs. 8,00,000.00/- (In Words: Eight Lakh Only) EMD Rs. 80,000.00/- (In Words: Eighty Thousand Only) BID INCREMENT AMOUNT Rs. 10,000/-	Auction Date and Time - 28-Jun-2024& 11.00AM to 1.00 PM EMD Submission Last Date - 27-Jun- 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 - 20-21-Jun-2024

Account No – 154005000000046 NILESHKUMAR SAVJIBHAI BORDA (Borrower/Mortgagor) & BORDA GEETABEN SAVAJIBHAI (Co Borrower/Mortgagor)	Date - 15-Sep-2022 Amount as per Demand Notice U/s 13(2) – Rs.24,63,054.00/- Date of PHYSICAL POSSESSION – 20-Jun-2023 Amount as on date – Rs. 32,54,669.82/-(12-Jun-2024)	PLOT NO 102, 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 99 West: PLOT NO 101 North: PLOT NO 118 South: SOCIETY INTERNAL ROAD	RESERVE PRICE Rs. 6,50,000.00/- (In Words: Six Lakh Fifty Thousand Only) EMD Rs. 65,000.00/- (In Words: Sixty-Five Thousand Only) BID INCREMENT AMOUNT Rs. 10,000/-	Auction Date and Time - 28-Jun-2024& 11.00AM to 1.00 PM EMD Submission Last Date - 27-Jun- 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 - 20-21-Jun-2024
Account No – 154005000000204 VAJA NITIN KISHOR(Borrower/Mortgagor) & VAJA KALI NITIN(Co Borrower/Mortgagor)	Date - 27-Sep-2022 Amount as per Demand Notice U/s 13(2) – Rs.27,76,348.00/- Date of PHYSICAL POSSESSION – 16-Sep-2023 Amount as on date – Rs. 36,17,991.92/-(12-Jun-2024)	REVENUE SURVEY NO-34, BLOCK NO – 25, SCHEME KNOWN AS "HARIDARSHAN RESIDENCY", TYPE – "C", PLOT NO – 23, NEAR, REYAN TEXOFAB, SHEKHPUR ROAD, AT MOJE- SHEKHPUR, TA- KAMREJ, DISTRICT- SURAT – 394130 Four Boundaries as per Sale Deed No East: PLOT NO C-22 West: PLOT NO C-24 North: PLOT NO C-6 South: SOCIETY ROAD	RESERVE PRICE Rs. 6,50,000.00/- (In Words: Six Lakh Fifty Thousand Only) EMD Rs. 65,000.00/- (In Words: Sixty Five Thousand Only) BID INCREMENT AMOUNT Rs. 10,000/-	Auction Date and Time - 28-Jun-2024& 11.00AM to 1.00 PM EMD Submission Last Date - 27-Jun- 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 - 20-21-Jun-2024
Account No – 154005000000087 HADIYA BHARATBHAI UKABHAI(Borrower/Mortgagor) & ILABEN BHARATBHAI HADIYA(Co Borrower/Mortgagor)	Date - 27-Sep-2022 Amount as per Demand Notice U/s 13(2) – Rs.17,77,401.00/- Date of PHYSICAL POSSESSION – 07-Oct-2023 Amount as on date – Rs. 23,60,335.05/-(12-Jun-2024)	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 403, 4TH 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. 5,60,000.00/- (In Words: Five Lakh Sixty Thousand Only) EMD Rs. 56,000.00/- (In Words: Fifty-Six Thousand Only)	Auction Date and Time - 28-Jun-2024& 11.00AM to 1.00 PM EMD Submission Last Date - 27-Jun- 2024 Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Varachha, Surat

		West: ROAD	BID INCREMENT AMOUNT	Branch Office: - Upper Floor, JR Plaza,
		North: PLOT NO 83	Rs. 10,000/-	Bs. Cng Pump, Chikuwadi, Nana Varachha, Surat, 395006, Gujarat
		South: LAND		Inspection Date - 20-21-Jun-2024
Account No - 154005000000233	Date - 17-Sep-2022 Amount as per Demand Notice	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	RESERVE PRICE Rs. 7,00,000.00/- (In Words: Seven Lakh Only)	Auction Date and Time - 28-Jun-20248 11.00AM to 1.00 PM EMD Submission Last Date - 27-Jun- 2024
Account No - 154005000000233	U/s 13(2) - Rs.29,19,230.00/-	Four Boundaries as per Sale Deed No	EMD Rs. 70,000.00/-	Place of Submission of Bids and
HARDIK HARSUKHLAL VADHER (Borrower/Mortgagor) & NANCY HARDIKBHAI WADHER (Co Borrower/Mortgagor)	Date of PHYSICAL POSSESSION – 22-Jun-2023 Amount as on date – Rs. 37,99,151.74/-(12-Jun-2024)	East: PLOT NO 11 West: PLOT NO 9 North: PLOT NO 33 South: SOCIETY INTERNAL ROAD	(In Words: Seventy Thousand Only) BID INCREMENT AMOUNT Rs. 10.000/-	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 - 20-21-Jun-2024
Account No – 1540050000000163	Date - 16-Nov-2022 Amount as per Demand Notice U/s 13(2) – Rs.21,37,571.00/-	REVENUE SURVEY NO 217/P, NEW BLOCK NO-224, (OLD BLOCK NO – 231/B), SCHEME KNOWN AS "VRAJ VATIKA RESIDENCY", VIBHAG -1, PLOT NO -19, NEAR BY CANAL ROAD AT MOUJE – DUNGRA, TA – KAMREJ,DIST – SURAT, GUJARAT	RESERVE PRICE Rs. 6,00,000.00/- (In Words: Six Lakh Only)	Auction Date and Time - 28-Jun-20248 11.00AM to 1.00 PM EMD Submission Last Date - 27-Jun- 2024
JAGDISHBHAI V MUNJANI(Borrower/Mortgagor) & RINABEN JAGDISHBHAI MUNJANI(Co	Date of PHYSICAL POSSESSION – 07-Oct-2023	Four Boundaries as per Sale Deed No East: SOCIETY INTERNAL ROAD	EMD Rs. 60,000.00/- (In Words: Sixty Thousand Only)	Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Varachha, Surat Branch Office: - Upper Floor, JR Plaza,
Borrower/Mortgagor)	Amount as on date – Rs. 27,09,443.97/-(12-Jun-2024)	West: PLOT NO 6 North: PLOT NO 18	BID INCREMENT AMOUNT Rs. 10,000/-	Bs. Cng Pump, Chikuwadi, Nana Varachha, Surat, 395006, Gujarat
		South: PLOT NO 20		Inspection Date - 20-21-Jun-2024
Account No – 1540050000000230 SANDEEP GABHARUBHAI TOGADIYA(Borrower/Mortgagor) &	Date - 27-Sep-2022 Amount as per Demand Notice U/s 13(2) - Rs.25,69,426.00/-	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	RESERVE PRICE Rs. 6,50,000.00/-	Auction Date and Time - 28-Jun-2024& 11.00AM to 1.00 PM

TOGADIYA VIBHUKA SANDEEP(Co Borrower/Mortgagor)	Date of PHYSICAL POSSESSION – 03-Nov-2023	JUHIKA RESIDENCY AT MOJE – NANSAD, TA- KAMREJ, DISTRICT – SURAT – 394180	(In Words: Six Lakh Fifty Thousand Only)	EMD Submission Last Date - 27-Jun- 2024
	Amount as on date – Rs. 33,29,898.56/-(12-Jun-2024)	Four Boundaries as per Sale Deed No East: PLOT NO 663 West: SOCIETY INTERNAL ROAD North: PLOT NO 649 South: PLOT NO 647	EMD Rs. 65,000.00/- (In Words: Sixty-Five 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 - 20-21-Jun-2024
Account No – 154005000000147 VALABHAI JINABHAI BOLIYA(Borrower/Mortgagor) & BOLIYA BHOLABHAI JINABHAI(Co Borrower/Mortgagor)	Date - 15-Feb-2023 Amount as per Demand Notice U/s 13(2) – Rs.29,58,613.00/- Date of PHYSICAL POSSESSION – 16-Sep-2023 Amount as on date – Rs. 35,61,269.93/-(12-Jun-2024)	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 On the East - Society Internal Road On the west - Property of plot no 46	RESERVE PRICE Rs. 7,50,000.00/- (In Words: Seven Lakh Fifty Thousand Only) EMD Rs. 75,000.00/- (In Words: Seventy Five Thousand Only) BID INCREMENT AMOUNT Rs. 10,000/-	Auction Date and Time - 28-Jun-2024& 11.00AM to 1.00 PM EMD Submission Last Date - 27-Jun- 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 - 20-21-Jun-2024
Account No - 154005000000157	Date - 27-Sep-2022 Amount as per Demand Notice U/s 13(2) – Rs.24,94,845.00/-	REVENUE SURVEY NO 87, BLOCK NO- 50, SCHEME KNOW AS "ROYAL PARK", PLOT NO- 89, AT MOUJE –KATHODARA, TA- OLPAD, DIST – SURAT, GUJARAT 394326 Four Boundaries as per Sale Deed No	RESERVE PRICE Rs. 6,50,000.00/- (In Words: Six Lakh Fifty Thousand Only)	Auction Date and Time - 28-Jun-2024& 11.00AM to 1.00 PM EMD Submission Last Date - 27-Jun- 2024
NIRAV KANUBHAI CHUDASMA(Borrower/Mortgagor) & CHUDASAMA KANUBHAI BHAIKHABHAI(Co Borrower/Mortgagor)	Date of PHYSICAL POSSESSION – 05-Oct-2023 Amount as on date – Rs. 32,58,975.88/-(12-Jun-2024)	East: PLOT NO 76 West: SOCIETY ROAD North: PLOT NO 88 South: PLOT NO 90	EMD Rs. 65,000.00/- (In Words: Sixty Five 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 - 20-21-Jun-2024
Account No - 154005000000225 U/s 13(2) - Rs.43,93,192.00 VIPUL K CHANCHAD (Borrower/Mortgagor) & Date of PHYSICAL POSSESSION - 20-Jun-200 CHANCHAD KEILASBEN KALYANBHAI (Co Borrower/Mortgagor) Amount as on date - Rs.	Date - 15-Sep-2022 Amount as per Demand Notice U/s 13(2) - Rs.43,93,192.00/-	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 Sale Deed No		RESERVE PRICE Rs. 11,10,000.00/- (In Words: Eleven Lakh Ten Thousand Only)	Auction Date and Time - 28-Jun-20248 11.00AM to 1.00 PM EMD Submission Last Date - 27-Jun- 2024 Place of Submission of Bids and
	POSSESSION – 20-Jun-2023	FOR PLOT NO 63 :- East: SOCIETY INTERNAL ROAD West: PLOT NO 50 North: PLOT NO 64 South: PLOT NO 62	FOR PLOT NO 64 :- East: SOCIETY INTERNAL ROAD West: PLOT NO 49 North: PLOT NO 65 South: PLOT NO 63	EMD Rs. 1,11,000.00/- (In Words: One Lakh Eleven Thousand Only) BID INCREMENT AMOUNT Rs. 10,000/-	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 - 20-21-Jun-2024
Account No – 154005000000134 RAJESHBHAI SABHADIYA (Borrower/Mortgagor) &	U/s 13(2) – Rs.27,85,503.00/-		K NO – 117, SCHEME VINAYAK NO A-16, AT MOUJE ANKLESWAR. DIST- T 394120 , D,	RESERVE PRICE Rs. 7,70,000.00/- (In Words: Seven Lakh Seventy Thousand Only) EMD Rs. 77,000.00/-	Auction Date and Time - 28-Jun-2024& 11.00AM to 1.00 PM EMD Submission Last Date - 27-Jun- 2024 Place of Submission of Bids and Documents - Utkarsh Small Finance
JOGANI SIDHIBEN VINUBHAI (Co Borrower/Mortgagor)	POSSESSION – 05-Nov-2023 Amount as on date – Rs. 36,29,276.62/-(12-Jun-2024)	West: PLOT NO B-10 North: PLOT NO B-1 South: PLOT NO B-1	6,	(In Words: Seventy Seven Thousand Only) BID INCREMENT AMOUNT Rs. 10,000/-	Bank Ltd., Varachha, Surat Branch Office: - Upper Floor, JR Plaza, Bs. Cng Pump, Chikuwadi, Nana Varachha, Surat, 395006, Gujarat Inspection Date - 20-21-Jun-2024
Account No – 1540050000000182 KULDEEP SINGH (Borrower/Mortgagor) & ARTI DEVI (Co Borrower/Mortgagor)	Date - 27-Sep-2022 Amount as per Demand Notice U/s 13(2) – Rs.32,73,126.00/- Date of PHYSICAL POSSESSION – 08-Oct-2023	- 10/B, AT MOUJE -	HEME KNOWN AS ESIDENCY", PLOT NO	RESERVE PRICE Rs. 8,00,000.00/- (In Words: Eight Lakh Only) EMD Rs. 80,000.00/- (In Words: Eighty Thousand Only)	Auction Date and Time - 28-Jun-2024& 11.00AM to 1.00 PM EMD Submission Last Date - 27-Jun- 2024 Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Varachha, Surat

	Amount as on date – Rs.		BID INCREMENT AMOUNT	Branch Office: - Upper Floor, JR Plaza,
	42,39,654.89/-(12-Jun-2024)		Rs. 10,000/-	Bs. Cng Pump, Chikuwadi, Nana Varachha, Surat, 395006, Gujarat
				Inspection Date - 20-21-Jun-2024
Account No – 1540050000000222 ASHWINKUMAR M KHOLAKIYA (Borrower/Mortgagor) & VILASBEN ASHWINBHAI KOLAKIYA (Co Borrower/Mortgagor)	Date - 27-Sep-2022 Amount as per Demand Notice U/s 13(2) – Rs.32,07,517.00/- Date of PHYSICAL POSSESSION – 17-Sep-2023 Amount as on date – Rs. 41,27,932.99/-(12-Jun-2024)	SURVEY/OLD BLOCK NO – 117 (NEW SURVEY NO- 52), SCHEME KNOWN AS "SIDDHI VINAYAK RESIDENCY", PLOT NO – 11A, AT MOUJE – UTIYADARA, TA – ANKLESWAR, DIST- BHARUCH, GUJARAT 394120	RESERVE PRICE Rs. 8,00,000.00/- (In Words: Eight Lakh Only) EMD Rs. 80,000.00/- (In Words: Eighty Thousand Only) BID INCREMENT AMOUNT Rs. 10,000/-	Auction Date and Time - 28-Jun-20248 11.00AM to 1.00 PM EMD Submission Last Date - 27-Jun- 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 - 20-21-Jun-2024
Account No – 1541050000000030 GAUVANDAR KAMAL JAIKANTH (Borrower/Mortgagor) & DHANAMMAL JAIKANTH GAUNDAR(Co orrower/Mortgagor)	Date - 28-Nov-2022 Amount as per Demand Notice U/s 13(2) – Rs.16,72,145.18/- Date of PHYSICAL POSSESSION – 31-Oct-2023 Amount as on date – Rs. 21,16,285.25/-(12-Jun-2024)	FLAT NO. 405, 4TH FLOOR, SURVEY NO. 1780, SCHEME KNOW AS TULSI AVENUE, NEAR SHRINATHAJI RESTAURANT, PULAN CHOKDI, DHOLKA – KHEDA HIGHWAY, MOUJE- DHOLKA, TA DHOLKA, DIST AHMEDABAD – 382225, Bounded as under:- East: FLAT NO. 404 , West: 7 FLAT NO. 406 North: KHEDA ROAD, South: PASSAGE	RESERVE PRICE Rs. 7,50,000.00/- (In Words: Seven Lakh Fifty Thousand Only) EMD Rs. 75,000.00/- (In Words: Seventy Five Thousand Only) BID INCREMENT AMOUNT Rs. 10,000/-	Auction Date and Time - 28-Jun-20248 11.00AM to 1.00 PM EMD Submission Last Date - 27-Jun- 2024 Place of Submission of Bids and Documents - Branch Office: - Utkarsh Small Finance Bank Ltd., Ahmedabad, Branch Office: - Office no 601 - 602, 6th Floor , SPG Empressa, Opp. LG Showroom, B/s-Passport Seva Kendra, Nr.Mithakhali Six Roads,Ahmedabad- 380009 Inspection Date - 20-21-Jun-2024
Account No – 1541050000000031 GAUVANDAR KAMAL JAIKANTH (Borrower/Mortgagor),	Date - 22-Aug-2022	FLAT NO. 406, 4TH FLOOR, SURVEY NO. 1780, SCHEME KNOW AS TULSI AVENUE, NEAR SHRINATHAJI RESTAURANT, PULAN CHOKDI, DHOLKA – KHEDA	RESERVE PRICE Rs. 7,50,000.00/-	

DHANAMMAL JAIKANTH GAUNDAR	Amount as per Demand Notice	HIGHWAY, MOUJE- DHOLKA, TA DHOLKA, DIST AHMEDABAD – 382225,	(In Words: Seven Lakh Fifty	Auction Date and Time - 28-Jun-2024&
(Co Borrower/Mortgagor),	U/s 13(2) – Rs.15,68,277.00/-	DHULKA, DIST AHMEDABAD - 382225,	Thousand Only)	11.00AM to 1.00 PM
GAUNDAR DIPAK(Guarantor)	Date of PHYSICAL	Bounded as under:-	EMD Rs. 75,000.00/-	EMD Submission Last Date - 27-Jun-
	POSSESSION – 31-Oct-2023	East: FLAT NO. 405,	(In Words: Seventy Five	2024
	Amount as on date – Rs. 21,29,242.44/-(12-Jun-2024)	West: 7 FLAT NO. 405	Thousand Only)	Place of Submission of Bids and Documents -
		North: KHEDA ROAD,	BID INCREMENT AMOUNT	Branch Office: - Utkarsh Small Finance
		South: PASSAGE	Rs. 10,000/-	Bank Ltd., Ahmedabad-Branch Office: - Office no 601 - 602, 6th Floor , SPG
			5	Empressa, Opp. LG Showroom, B/s-
Г				Passport Seva Kendra, Nr.Mithakhali Six Roads,Ahmedabad-380009
Г	TATEFFFFFF		Utkar	Inspection Date - 20-21-Jun-2024
5		TT	Lett	
- 19		FLAT NO 302, 3RD FLOOR, BLOCK NO C, SWAMINARAYAN PARK-7, SURVEY NO 421, F.P NO 09, T.P.S NO 80, MOUJE-		Auction Date and Time - 28-Jun-20248 11.00AM to 1.00 PM
- 194		VATVA, MANINAGAR, DIST- AHMEDABAD, 382440,	RESERVE PRICE Rs. 13,00,000.00/-	EMD Submission Last Date - 27-Jun-
1314	Date - 20-Dec-2022	Bounded as under:-	(In Words: Thirteen Lakh	2024
Account No - 1541050000006013 &	Amount as per Demand Notice	East: Block No A,	Only)	1.11
154105000006023	U/s 13(2) – Rs.15,98,510.00/-	West: Flat no 305/C ,	EMD Rs. 1,30,000.00/-	Place of Submission of Bids and Documents -
VIVEK KUMAR (Borrower/Mortgagor) ช	Date of PHYSICAL POSSESSION - 10-Dec-2023	North: Flat no 301/C,	(In Words: One Lakh Thirty Thousand Only)	Branch Office: - Utkarsh Small Finance Bank Ltd., Ahmedabad
SANJU VIVEK TIVARI (Co Borrower/Mortgagor)	Amount as on date – Rs.	South: Flat no 304/C		Branch Office: - Office no 601 - 602, 6th
	20,07,879.05/-(12-Jun-2024)		BID INCREMENT AMOUNT Rs. 10,000/-	Floor , SPG Empressa, Opp. LG Showroom, B/s-Passport Seva Kendra,
	1			Nr.Mithakhali Six Roads,Ahmedabad- 380009
				Inspection Date - 20-21-Jun-2024

All Interested participants / bidders are requested to visit the website <u>https://www.bankeauctions.com</u> & <u>https://www.utkarsh.bank</u> for further details including Terms & Conditions, to take part in e-auction sale proceeding and are also advised to contact Authorized Officer Mr.Mayur S Battise Mob. **9029720087** and e-mail of <u>mayur.battise@utkarsh.bank</u>.

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. 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 mayur.battise@utkarsh.bank & solanki.ahmed@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 & <u>https://www.utkarsh.bank</u> 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. Solanki Ahmed, Contact Number 8849589099
- 4. Bid document containing general terms and conditions of sale can also be obtained from <u>https://www.bankeauctions.com</u>.
- 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.

- 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 <u>https://www.bankeauctions.com</u> through which the auction is being conducted, in such case the auction will be reschedule to next working day of <u>https://www.bankeauctions.com</u>.
- 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:- 13/06/2024	Thanking you,
Place:- SURAT	
	Authorised Officer Utkarsh Small Finance Bank Limited