## 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 - 30-Jul-24 & 11.00AM to 1.00 PM  EMD Submission Last Date - 29-Jul-24  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 - 23-24-July-2024

Account No - 1540050000000205  POSHIYA BHAVESHBHAI JAMANBHAI (Borrower/Mortgagor) & POSHIYA BHAVISHABEN	Date - 13-Sep-2022  Amount as per Demand Notice U/s 13(2) – Rs.33,25,913.00/-  Date of PHYSICAL POSSESSION – 19-Jun-2023	REVENUE SURVEY NO 200 + 213, BLOCK NO - 241 (R. BLOCK NO - 240 + 244 ), PLOT NO - 111, 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 136	RESERVE PRICE  Rs.10,50,000.00/-  (In Words: Ten Lakh Fifty Thousand Only)  EMD Rs.1,05,000.00/-	Auction Date and Time - 30-Jul-24 & 11.00AM to 1.00 PM  EMD Submission Last Date - 29-Jul-24  Place of Submission of Bids and Documents - Utkarsh Small Finance
BHAVESHBHAI (Co Borrower/Mortgagor)	Amount as on date – Rs. 43,27,940.10/- (12-Jun-2024)	North: PLOT NO 112  South: PLOT NO A/111	(In Words: <b>One Lakh Five Thousand</b> 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 - 23-24-July-2024
Account No - 1540050000000223  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 - 30-Jul-24 & 11.00AM to 1.00 PM  EMD Submission Last Date - 29-Jul-24  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 - 23-24-July-2024
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 – ANKLESWAR. DIST- BHARUCH, GUJARAT 394120	RESERVE PRICE Rs. 8,40,000.00/- (In Words: <b>Eight Lakh Forty</b> <b>Thousand</b> Only)	Auction Date and Time - 30-Jul-24 & 11.00AM to 1.00 PM  EMD Submission Last Date - 29-Jul-24

	Date of PHYSICAL POSSESSION - 17-Sep-2023  Amount as on date - Rs. 43,24,342.34/-(12-Jun-2024)		EMD Rs. 84,000.00/- (In Words: Eighty Four Thousand Only)  BID INCREMENT AMOUNT Rs. 10,000/-	Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Varachha, Surat Branch Office: - Upper Floor, JR Plaza, Bs. Cng Pump, Chikuwadi, Nana Varachha, Surat, 395006, Gujarat Inspection Date - 23-24-July-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-9 North: SOCIETY ROAD, South: PLOT NO 2	RESERVE PRICE Rs. 8,00,000.00/- (In Words: <b>Eight Lakh</b> Only) EMD Rs. 80,000.00/- (In Words: <b>Eighty Thousand</b> Only) BID INCREMENT AMOUNT Rs. 10,000/-	Auction Date and Time - 30-Jul-24 & 11.00AM to 1.00 PM  EMD Submission Last Date - 29-Jul-24  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 - 23-24-July-2024
Account No - 1540050000000046	Date - 15-Sep-2022  Amount as per Demand Notice U/s 13(2) – Rs.24,63,054.00/-	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	RESERVE PRICE Rs. 6,50,000.00/- (In Words: Six Lakh Fifty Thousand Only)	Auction Date and Time - 30-Jul-24 & 11.00AM to 1.00 PM
NILESHKUMAR SAVJIBHAI BORDA (Borrower/Mortgagor) & BORDA GEETABEN SAVAJIBHAI (Co Borrower/Mortgagor)	Date of PHYSICAL POSSESSION – 20-Jun-2023  Amount as on date – Rs. 32,54,669.82/-(12-Jun-2024)	East: PLOT NO 99  West: PLOT NO 101  North: PLOT NO 118  South: SOCIETY INTERNAL ROAD	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 - 23-24-July-2024
Account No – 15400500000000233  HARDIK HARSUKHLAL VADHER (Borrower/Mortgagor) &	Amount as per Demand Notice U/s 13(2) – Rs.29,19,230.00/- Date of PHYSICAL	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. 7,00,000.00/- (In Words: Seven Lakh Only)  EMD Rs. 70,000.00/- (In Words: Seventy	Auction Date and Time - 30-Jul-24 & 11.00AM to 1.00 PM  EMD Submission Last Date - 29-Jul-24  Place of Submission of Bids and
NANCY HARDIKBHAI WADHER (Co Borrower/Mortgagor)	POSSESSION – 22-Jun-2023  Amount as on date – Rs. 37,99,151.74/-(12-Jun-2024)	North: PLOT NO 33  South: SOCIETY INTERNAL ROAD	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 - 23-24-July-2024
<b>Account No</b> – 1540050000000147	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	RESERVE PRICE Rs. 7,50,000.00/- (In Words: Seven Lakh Fifty Thousand Only)	Auction Date and Time - 30-Jul-24 & 11.00AM to 1.00 PM  EMD Submission Last Date - 29-Jul-24
VALABHAI JINABHAI BOLIYA(Borrower/Mortgagor) &	Date of PHYSICAL POSSESSION – 16-Sep-2023	On the South - Society Internal Road On the East - Society Internal Road	EMD Rs. 75,000.00/- (In Words: Seventy Five	Place of Submission of Bids and Documents - Utkarsh Small Finance
BOLIYA BHOLABHAI JINABHAI(Co Borrower/Mortgagor)	Amount as on date – Rs. 35,61,269.93/-(12-Jun-2024)	On the west - Property of plot no 46	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 - 23-24-July-2024

Account No – 1540050000000157  NIRAV KANUBHAI CHUDASMA(Borrower/Mortgagor) & CHUDASAMA KANUBHAI BHAIKHABHAI(Co Borrower/Mortgagor)	Date - 27-Sep-2022  Amount as per Demand Notice U/s 13(2) – Rs.24,94,845.00/-  Date of PHYSICAL POSSESSION – 05-Oct-2023  Amount as on date – Rs. 32,58,975.88/-(12-Jun-2024)	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 East: PLOT NO 76  West: SOCIETY ROAD  North: PLOT NO 88  South: PLOT NO 90	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)	Auction Date and Time - 30-Jul-24 & 11.00AM to 1.00 PM  EMD Submission Last Date - 29-Jul-24  Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Varachha, Surat Branch Office: - Upper Floor, JR Plaza,
	32,58,975.88/-(12-Jun-2024)		BID INCREMENT AMOUNT Rs. 10,000/-	Bs. Cng Pump, Chikuwadi, Nana Varachha, Surat, 395006, Gujarat Inspection Date - 23-24-July-2024
Account No - 1540050000000134  RAJESHBHAI SABHADIYA	Date - 27-Sep-2022  Amount as per Demand Notice U/s 13(2) - Rs.27,85,503.00/-	SURVEY/OLD BLOCK NO – 117, SCHEME KNOWN AS "SIDDHI VINAYAK RESIDENCY", PLOT NO A-16, AT MOUJE – UTIYADARA, TA – ANKLESWAR. DIST-BHARUCH, GUJARAT 394120,  Bounded as under:- East: SOCIETY ROAD,	RESERVE PRICE Rs. 7,70,000.00/- (In Words: Seven Lakh Seventy Thousand Only)	Auction Date and Time - 30-Jul-24 & 11.00AM to 1.00 PM  EMD Submission Last Date - 29-Jul-24
(Borrower/Mortgagor) &  JOGANI SIDHIBEN VINUBHAI (Co Borrower/Mortgagor)	Date of PHYSICAL 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-16,  South: PLOT NO B-15	EMD Rs. 77,000.00/- (In Words: Seventy Seven 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 - 23-24-July-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/-	SURVEY/OLD BLOCK NO – 117 (NEW SURVEY NO- 52), SCHEME KNOWN AS "SIDDHI VINAYAK RESIDENCY", PLOT NO – 10/B, AT MOUJE – UTIYADARA, TA – ANKLESWAR. DIST- BHARUCH, GUJARAT 394120	RESERVE PRICE Rs. 8,00,000.00/- (In Words: <b>Eight Lakh</b> Only) EMD Rs. 80,000.00/-	Auction Date and Time - 30-Jul-24 & 11.00AM to 1.00 PM  EMD Submission Last Date - 29-Jul-24

	Date of PHYSICAL POSSESSION – 08-Oct-2023  Amount as on date – Rs. 42,39,654.89/-(12-Jun-2024)		(In Words: <b>Eighty Thousand</b> 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 - 23-24-July-2024
Account No – 15410500000000031  GAUVANDAR KAMAL JAIKANTH (Borrower/Mortgagor),  DHANAMMAL JAIKANTH GAUNDAR (Co Borrower/Mortgagor),  GAUNDAR DIPAK(Guarantor)	Date - 22-Aug-2022  Amount as per Demand Notice U/s 13(2) - Rs.15,68,277.00/-  Date of PHYSICAL POSSESSION - 31-Oct-2023  Amount as on date - Rs. 21,29,242.44/-(12-Jun-2024)	FLAT NO. 406, 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. 405, West: 7 FLAT NO. 405 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 - 30-Jul-2024& 11.00AM to 1.00 PM  EMD Submission Last Date - 29-Jul-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 - 23-24-Jul-2024
Account No – 1540050000006001 & 1540050000000224  ANILBHAI RAJABHAI SURANI (Borrower/Mortgagor) & REKHABEN ANILBHAI SURANI (Co Borrower/Mortgagor)	Date - 27-09-2022 & 08-10-2022	RVENUE SURVEY NO – 166, 167, 178, 179, BLOCK NO- 201, SCHEME KNOWN AS "NANDINI RESIDENCY VIBHAG-3", PLOT NO- 586, NEAR KAMDHENU RESIDENCY AT MOJE – VELANJA, TA- KAMREJ, DISTRICT – SURAT- 394180 Bounded as under: East: SOCIETY INTERNAL	RESERVE PRICE Rs.8,00,000/-	Auction Date and Time - 30-Jul-2024& 11.00AM to 1.00 PM

	Amount as per Demand Notice U/s 13(2) - Rs 6,16,171 & 9,37,243.88	ROAD,West: PLOT NO 579,North: PLOT NO 585,South: PLOT NO 587	BID INCREMENT AMOUNT Rs 10,000	EMD Submission Last Date - 29-Jul- 2024
	Date of Physical Possession – 21-Dec-23  Outstanding Amount as on date – Rs. 20,69,847.05/- (10/07/2024)		3	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 - 23-24-Jul-2024
			UtKAL	SH R
	Date - 02-Jun-2022  Amount As Per Demand Notice  U/S 13(2) –	Block No 142, Flat No D-406, 4th Floor, Building D , City Palace Residency, Village Baben, Tal. Bardoli, Dist. Surat – 394601, Gujarat, Four Boundaries As Per Sale Deed No	Reserve Price Rs.6,00,000/-	Auction Date and Time - 30-Jul-24 & 11.00AM to 1.00 PM
Account No – 1540050000000069  Nishan Rameshkumar Khunt	Rs.14,54,496/-	West: Passage & Flat No 405  North: Open Space	EMD Rs. 60,000/-	EMD Submission Last Date - 29-Jul-24
(Borrower/Mortgagor) & Prabhaben Rameshbhai Khunt (Co Borrower/Mortgagor)	Date of Physical Possession – 04-Feb-2023	South: Flat No 407		Place of Submission of Bids and Documents - Utkarsh Small Finance Bank Ltd., Varachha, Surat Branch Office: - Upper Floor, JR Plaza,
	Outstanding Amount as On Date - Rs. 20,12,408.39/- (10/07/2024)		Bid Increment Amount Rs 10,000	Bs. Cng Pump, Chikuwadi, Nana Varachha, Surat, 395006, Gujarat
Account No - 1541060000006061	Date - 28/11/2023	Shop No 16, Ground Floor, Dev Ashish Arcade, Opp Gurudwara, Odhav, Soni ni	Reserve Price Rs. 37,71,825/-	

int as per Demand Notice 3(2) – 30,21,248.21/- of Symbolic Possession – b 2024 int as on date – Rs. 14,765.13/- 7/2024)	Bounded as under  East: Unit No 15 West: Unit No 17 North: Open Space South: Shade Area  Shop No 20, Ground Floor, Dev Ashish Arcade, Opp Gurudwara, Odhav, Soni ni Chali Road, Odhav, Ahmedabad-382415-Gujarat  Bounded as under	EMD Rs. 3,77,182.50/-  Bid Increment Amount Rs. 10,000/-  Reserve Price Rs. 44,63,550/-  EMD Rs. 4,46,355/-	Place of Submission Last Date - 29-Jul-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
30,21,248.21/- of Symbolic Possession – b 2024 unt as on date – Rs. 14,765.13/-	East: Unit No 15 West: Unit No 17 North: Open Space South: Shade Area  Shop No 20, Ground Floor, Dev Ashish Arcade, Opp Gurudwara, Odhav, Soni ni Chali Road, Odhav, Ahmedabad-382415- Gujarat	10,000/-  Reserve Price Rs. 44,63,550/-	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
of Symbolic Possession – b 2024 unt as on date – Rs. 14,765.13/-	North: Open Space South: Shade Area  Shop No 20, Ground Floor, Dev Ashish Arcade, Opp Gurudwara, Odhav, Soni ni Chali Road, Odhav, Ahmedabad-382415- Gujarat	10,000/-  Reserve Price Rs. 44,63,550/-	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
o 2024 unt as on date – Rs. 14,765.13/-	Shop No 20, Ground Floor, Dev Ashish Arcade, Opp Gurudwara, Odhav, Soni ni Chali Road, Odhav,Ahmedabad-382415- Gujarat	Reserve Price Rs. 44,63,550/-	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
ınt as on date – Rs. 14,765.13/-	Shop No 20, Ground Floor, Dev Ashish Arcade, Opp Gurudwara, Odhav, Soni ni Chali Road, Odhav,Ahmedabad-382415- Gujarat	DESTANDA DE LA COMPANIONE DE LA COMPANIO	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
4,765.13/-	Chali Road, Odhav,Ahmedabad-382415- Gujarat	EMD Rs. 4,46,355/-	Bank Ltd., Ahmedabad-Branch Office: - Office no 601 - 602, 6th Floor , SPG Empressa, Opp. LG Showroom, B/s- Passport Seva Kendra, Nr.Mithakhali
4,765.13/-		EMD Rs. 4,46,355/-	Office no 601 - 602, 6th Floor , SPG Empressa, Opp. LG Showroom, B/s- Passport Seva Kendra, Nr.Mithakhali
7/2024)	Bounded as under	Tewl	
			Six Roads, Ahmedabad-380009
	East: Open Space West: V.K Complex North: Unit No 21 South: Unit No 27	Bid Increment Amount Rs. 10,000/-	
			Inspection Date - 23-24-Jul-2024
	Shop No 23, Ground Floor, Dev Ashish Arcade, Opp Gurudwara, Odhav, Soni ni Chali Road, Odhav,Ahmedabad-382415- Gujarat	Reserve Price Rs. 48,73,662.50/-	
-L	Bounded as under  East: Shop no 24 West: Shop No 22  North: Common Space South Margin 6	EMD Rs. 4,87,366.25/-	
	Other Shade	Rid Ingrement Amount Re	-24C
7		10,000/-	
	Shop No 24, Ground Floor, Dev Ashish Arcade, Opp Gurudwara, Odhav, Soni ni Chali Road, Odhav,Ahmedabad-382415- Gujarat	Reserve Price Rs. 50,16,725/-	
		Shop No 23, Ground Floor, Dev Ashish Arcade, Opp Gurudwara, Odhav, Soni ni Chali Road, Odhav, Ahmedabad-382415-Gujarat  Bounded as under  East: Shop no 24 West: Shop No 22 North: Common Space South: Margin & Other Shade  Shop No 24, Ground Floor, Dev Ashish Arcade, Opp Gurudwara, Odhav, Soni ni Chali Road, Odhav, Ahmedabad-382415-	Shop No 23, Ground Floor, Dev Ashish Arcade, Opp Gurudwara, Odhav, Soni ni Chali Road, Odhav, Ahmedabad-382415- Gujarat  Bounded as under East: Shop no 24 West: Shop No 22 North: Common Space South: Margin & Other Shade  Shop No 24, Ground Floor, Dev Ashish Arcade, Opp Gurudwara, Odhav, Soni ni Chali Road, Odhav, Ahmedabad-382415-

	Bounded as under	EMD Rs. 5,01,672.50/-
	East: Open Space West: V.K Complex	
	North: Unit No 25 South: Unit No 23	Bid Increment Amount Rs. 10,000/-
PRESE	 Shop No 25, Ground Floor, Dev Ashish Arcade, Opp Gurudwara, Odhav, Soni ni Chali Road, Odhav,Ahmedabad-382415- Gujarat	Reserve Price Rs. 75,92,987.50/-
	Bounded as under  East: Open Space West: V.K Complex North: Unit No 26 South: Unit No 24	EMD Rs. 7,59,298.75/-
		Bid Increment Amount Rs. 10,000/-
	Shop No 26, Ground Floor, Dev Ashish Arcade, Opp Gurudwara, Odhav, Soni ni Chali Road, Odhav,Ahmedabad-382415- Gujarat	Reserve Price Rs. 44,01,562.50/-
	Bounded as under	EMD Rs. 4,40,156.25/-
	East: Open Space West: V.K Complex North: Unit No 27 South: Unit No 25	Bid Increment Amount Rs. 10,000/-

All Interested participants / bidders are requested to visit the website <a href="https://www.bankeauctions.com">https://www.utkarsh.bank</a> 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 <a href="mayur.battise@utkarsh.bank">mayur.battise@utkarsh.bank</a>.

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

## The terms and conditions of e-auction sale:-

- 1. The E-Auction sale of Secured Asset is on "as is where is", "as is what is", "whatever there is" and "no recourse" basis for and on behalf of the Secured Creditor viz. USFB and there is no known encumbrance which exists on the said property.
- 2. For participating in online e-auction sale, Bid document, copies of PAN Card, Board Resolution in case of Company and photo ID, address proof are required to be submitted along with EMD, which is payable by way of RTGS/NEFT in the name of Authorized Officer Utkarsh Small Finance Bank Limited, Current account No. 1375200000000003 UTKARSH SMALL FINANCE BANK LIMITED, BRANCH Godwalia, Varanasi IFSC Code: UTKS0001375. Once an Online Bid is submitted, same cannot be withdrawn. Further any EMD submitted by bidder will be required to send the UTR/Ref no of the RTGS/NEFT with a copy of cancelled cheque on the following <a href="mayur.battise@utkarsh.bank">mayur.battise@utkarsh.bank</a> & <a href="mayur.battise@utkarsh.bank">solanki.ahmed@utkarsh.bank</a>
- 3. All Interested participants / bidders are requested to visit the Web Portal of M/S. C1 India Pvt. Ltd., https://www.bankeauctions.com & <a href="https://www.utkarsh.bank">https://www.utkarsh.bank</a> 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 <a href="https://www.bankeauctions.com">https://www.bankeauctions.com</a>.
- 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. <a href="https://www.bankeauctions.com">https://www.bankeauctions.com</a> 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. <a href="https://www.bankeauctions.com">https://www.bankeauctions.com</a>.; 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 <a href="https://www.bankeauctions.com">https://www.bankeauctions.com</a> through which the auction is being conducted, in such case the auction will be reschedule to next working day of <a href="https://www.bankeauctions.com">https://www.bankeauctions.com</a>.
- 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.

