

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

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) & 9 (1) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower / Co-Borrower/ Guarantor/ Mortgagor (s) that the below described immovable properties mortgaged to the Secured Creditor, the constructive/physical possession of which has been taken by the Authorized Officer of Utkarsh Small Finance Bank Limited (A SCHEDULED COMMERCIAL BANK), the same shall be referred herein after as USFB . The Secured Assets will be sold on "As is where is", "As is what is", and "Whatever there is" basis through E-Auction for recovery of amount mentioned in the table below along with further interest, cost, charges and expenses being due to USFB viz. Secured Creditor.

It is hereby informed you that we are going to conduct public E-Auction through website <https://www.bankeauctions.com> & <https://www.utkarsh.bank>

Sr No	Loan Account No. & Name of Borrower(s)/Mortgagor/Guarantor	Date & amount under Demand Notice U/S 13(2) & Date of Possession, Amount	Description of property/ies	Reserve price, Earnest Money & Bid Increment Amount (Rs.)	E-auction date & Time, EMD Submission last date & Place of submission of bids, Documents and Date of Inspection
1	Account No – 1540050000000159 BABUBHAI HIRABHAI BHARVAD (Borrower/Mortgagor) & BHARAVAD MAGIBEN HIRABHAI (Co Borrower & Mortgagor)	Date - 17-Sep-22 Amount as per Demand Notice U/s 13(2) – Rs.3276159/- Date of Physical Possession – 5-Nov-23 Amount as on date – Rs. 62,02,683.56/- (09/06/2026)	BLOCK NO 118, SCHEME KNOW AS SHEELALEKH RESIDENCY, PLOT NO 102, AT MOUJE – UTIYADARA, TA-ANKLESWAR, DIST- BHARUCH, GUJARAT 394120, Bounded as under:-East: PLOT NO 103, West: PLOT NO 101 North: SOCIETY ROAD ,South: SOCIETY ROAD	RESERVE PRICE Rs. 1,50,000/- (Rs. One Lakh Fifty Thousand Only) EMD Rs. 15,000/- (Rs. Fifteen Thousand Only) BID INCREMENT AMOUNT Rs.10,000/-	Auction Date and Time - 29 June 2026 & 11.00AM to 1.00 PM EMD Submission Last Date - 26 June 2026 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 - 22 and 23 June 2026

2	Account No – 1540050000000190 DODIYA HARESH K (Borrower/Mortgagor) & DODIYA HETALBEN HARESHBHAI (Co Borrower/Mortgagor)	Date - 27-Sep-22 Amount as per Demand Notice U/s 13(2) – Rs.3313618/- Date of Physical Possession – 17-Sep- 23 Amount as on date – Rs. 63,18,519.68/- (09/06/2026)	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. 4,00,000/- (Rs.Four Lakh Only) EMD Rs. 40,000/- (Rs. Forty Thousand Only) BID INCREMENT AMOUNT Rs.10,000/-	Auction Date and Time - 29 June 2026 & 11.00AM to 1.00 PM EMD Submission Last Date - 26 June 2026 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 - 22 and 23 June 2026
3	Account No – 1540050000000134 RAJESHBHAI SABHADIYA (Borrower/Mortgagor) & JOGANI SIDHIBEN VINUBHAI (Co Borrower/Mortgagor)	Date - 27-Sep-22 Amount as per Demand Notice U/s 13(2) – Rs.2785503/- Date of Physical Possession – 5-Nov- 23 Amount as on date – Rs. 48,79,214.08/- (09/06/2026)	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, West: PLOT NO B-10 North: PLOT NO B-16,South: PLOT NO B-15	RESERVE PRICE Rs. 4,00,000/- (Rs.Four Lakh Only) EMD Rs. 40,000/- (Rs. Forty Thousand Only) BID INCREMENT AMOUNT Rs.10,000/-	Auction Date and Time - 29 June 2026 & 11.00AM to 1.00 PM EMD Submission Last Date - 26 June 2026 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 - 22 and 23 June 2026

4	Account No – 1540050000000154 RADADIYA BHARAT KANUBHAI(Borrower/Mortgagor)&KIRAN BHARAT RADADIYA(Co Borrower/Mortgagor)	Date - 13-Sep-22 Amount as per Demand Notice U/s 13(2) – Rs.3021517/- Date of Physical Possession – 20-Jun-23 Amount as on date – Rs. 57,07,978.60/- (09/06/2026)	BLOCK NO- 198, SCHEME KNOW AS “DATAR ROW-HOUSE”, PLOT NO 268, AT MOUJE – SYADLA, TA-OLPAD, DIST- SURAT, GUJARAT- 394130, Four Boundaries as per Sale Deed No East: PLOT NO 267 West: PLOT NO 269 North: SOCIETY COMMON ROAD South: PLOT NO 275	RESERVE PRICE Rs. 3,50,000/- (Rs. Three Lakh Fifty Thousand Only) EMD Rs. 35,000/- (Rs. Thirty Five Thousand Only) BID INCREMENT AMOUNT Rs.10,000/-	Auction Date and Time - 29 June 2026 & 11.00AM to 1.00 PM EMD Submission Last Date - 26 June 2026 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 - 22 and 23 June 2026
5	Account No – 1540050000000215 SANJAY L TAVETHIYA (Borrower/Mortgagor) & TAVETHIYA LALJIBHAI BHAVANBHAI (Co Borrower/Mortgagor)	Date - 13-Sep-22 Amount as per Demand Notice U/s 13(2) – Rs.2774428/- Date of Physical Possession – 20-Jun-23 Amount as on date – Rs. 52,79,513.32/- (09/06/2026)	BLOCK NO- 198, SCHEME KNOW AS “DATAR ROW-HOUSE”, PLOT NO 255, AT MOUJE – SYADLA, TA-OLPAD, DIST- SURAT, GUJARAT- 394130, Four Boundaries as per Sale Deed No East: PLOT NO 254 West: PLOT NO 256 North: PLOT NO 260 South: SOCIETY COMMON ROAD	RESERVE PRICE Rs. 3,50,000/- (Rs. Three Lakh Fifty Thousand Only) EMD Rs. 35,000/- (Rs. Thirty Five Thousand Only) BID INCREMENT AMOUNT Rs.10,000/-	Auction Date and Time - 29 June 2026 & 11.00AM to 1.00 PM EMD Submission Last Date - 26 June 2026 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 - 22 and 23 June 2026

6	Account No – 1540050000000073 SANKETKUMAR DINESHBHAI SUDANI (Borrower/Mortgagor) & KINJAL SANKETKUMAR SUDANI (Co Borrower/Mortgagor)	Date - 15-Sep-22 Amount as per Demand Notice U/s 13(2) – Rs.2986942/- Date of Physical Possession – 3-Jun-23 Amount as on date – Rs. 57,69,797.50/- (09/06/2026)	A RESIDENTIAL HOUSE LOCATED AT PLOT NO S-70 & 73 , SURVEY NO 356/1, 357/1, 361, 362, 363, 373, 360/1, 364 & 365, BLOCK NO 336 & 337, NANDANI RESIDENCY, VIBHAG – 1, MOUJE- KUNVARDANA, TA – MANGROL, DIST – SURAT , Four Boundaries as per Sale Deed No FOR PLOT NO 70:- East: PLOT NO S-57 West: SOCIETY ROAD North: PLOT NO S-71 South: PLOT NO S-69 FOR PLOT NO 73:- East: PLOT NO S-54 West: SOCIETY ROAD North: PLOT NO S-74 South: PLOT NO S-72	RESERVE PRICE Rs. 3,00,000/- (Rs. Three Lakh Only) EMD Rs. 30,000/- (Rs. Thirty Thousand Only) BID INCREMENT AMOUNT Rs.10,000/-	Auction Date and Time - 29 June 2026 & 11.00AM to 1.00 PM EMD Submission Last Date - 26 June 2026 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 - 22 and 23 June 2026
7	Account No – 1540050000000039 MAVANI CHETANKUMAR KESHAVBHAI (Borrower/Mortgagor) & BINALBEN CHETANBHAI MAVANI (Co Borrower/Mortgagor)	Date - 15-Sep-22 Amount as per Demand Notice U/s 13(2) – Rs.2859135/- Date of Physical Possession – 3-Jun-23 Amount as on date – Rs. 55,15,308.50/- (09/06/2026)	A RESIDENTIAL HOUSE LOCATED AT PLOT NO S-120& S-121 , SURVEY NO 356/1, 357/1, 361, 362, 363, 373, 360/1, 364 & 365, BLOCK NO 336 & 337, NANDANI RESIDENCY, VIBHAG – 1, MOUJE- KUNVARDANA-394120, TA – MANGROL, DIST – SURAT 394120, Four Boundaries as per Sale Deed No FOR PLOT NO S-120 :- East: SOCIETY ROAD West: PLOT NO S-143 North: PLOT NO S-119 South: PLOT NO S-121 FOR PLOT NO S-121:- East: SOCIETY ROAD West: PLOT NO S-142 North: PLOT NO S-120 South: PLOT NO S-122	RESERVE PRICE Rs. 3,00,000/- (Rs. Three Lakh Only) EMD Rs. 30,000/- (Rs. Thirty Thousand Only) BID INCREMENT AMOUNT Rs.10,000/-	Auction Date and Time - 29 June 2026 & 11.00AM to 1.00 PM EMD Submission Last Date - 26 June 2026 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 - 22 and 23 June 2026

8	Account No – 1540050000000116 VEKARIYA DHAVAL RAMESHBHAI (Borrower/Mortgagor) & VEKARIYA DIPTI DHAVAL (Co Borrower/Mortgagor)	Date - 15-Sep-22 Amount as per Demand Notice U/s 13(2) – Rs.1446520/- Date of Physical Possession – 22-Jun-23 Amount as on date – Rs. 25,81,604.76/- (09/06/2026)	SURVEY NO 356/1, 357/1, 361, 362, 363, 373, 360/1, 364 & 365, BLOCK NO 336 & 337, NANDANI RESIDENCY-1, PLOT NO 60, AT MOUJE KUNVARDA, TAI – MANGROL, DIST- SURAT, GUJARAT, Four Boundaries as per Sale Deed No East: SOCIETY ROAD West: PLOT NO. S-67 North: PLOT NO S-59 South: PLOT NO S-61	RESERVE PRICE Rs. 2,00,000/- (Rs. Two Lakh Only) EMD Rs. 20,000/- (Rs. Twenty Thousand Only) BID INCREMENT AMOUNT Rs.10,000/-	Auction Date and Time - 29 June 2026 & 11.00AM to 1.00 PM EMD Submission Last Date - 26 June 2026 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 - 22 and 23 June 2026
9	Account No – 1540050000000089 DHAMELIYA VIPULBHAI B (Borrower/Mortgagor) & PINALBEN VIPULBHAI DHAMELIYA (Co Borrower/Mortgagor)	Date - 15-Sep-22 Amount as per Demand Notice U/s 13(2) – Rs.3108297/- Date of Physical Possession – 22-Jun-23 Amount as on date – Rs. 59,51,512.50/- (09/06/2026)	SURVEY NO 356/1, 357/1, 361, 362, 363, 373, 360/1, 364 & 365, BLOCK NO 336 & 337, SCHEMEN KNOWN AS NANDANI RESIDENCY, PLOT NO S-12 & S-13, NEAR BY KIM – KOSAMBA ROAD AT MOUJE KUNVARDA, TA – MANGROL , DIST- SURAT, GUJARAT 394150, Four Boundaries as per Sale Deed No FOR PLOT NO S-12:- East: BLOCK NO 345 West: SOCIETY ROAD North: PLOT NO S-13 South: PLOT NO S-11 FOR PLOT NO S-13:- East: BLOCK NO 345 West: SOCIETY ROAD North: PLOT NO S-14 South: PLOT NO S-12	RESERVE PRICE Rs. 3,00,000/- (Rs. Three Lakh Only) EMD Rs. 30,000/- (Rs. Thirty Thousand Only) BID INCREMENT AMOUNT Rs.10,000/-	Auction Date and Time - 29 June 2026 & 11.00AM to 1.00 PM EMD Submission Last Date - 26 June 2026 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 - 22 and 23 June 2026

10	Account No – 1540050000000079 PRAKASH GOBARBHAI KANPARIYA (Borrower/Mortgagor) & KANPARIYA SEJALBEN PRAKASHBHAI (Co Borrower/Mortgagor)	Date - 15-Sep-22 Amount as per Demand Notice U/s 13(2) – Rs.2907118/- Date of Physical Possession – 3-Jun-23 Amount as on date – Rs. 56,12,890.68/- (09/06/2026)	SURVEY NO 356/1, 357/1, 361, 362, 363, 373, 360/1, 364 & 365, BLOCK NO 336 & 337, SCHEMEN KNOWN AS NANDANI RESIDENCY, PLOT NO S-68 & S-69, NEAR BY KIM – KOSAMBA ROAD AT MOUJE KUNVARDA, TA – MANGROL, DIST- SURAT, GUJARAT 394150 Four Boundaries as per Sale Deed No FOR PLOT NO S- 68 :- East: PLOT NO S-59 West: SOCIETY ROAD North: PLOT NO S-69 South: PLOT NO S-67 FOR PLOT NO S-69:- East: PLOT NO S-58 West: SOCIETY ROAD North: PLOT NO S-68 South: PLOT NO S-70	RESERVE PRICE Rs. 3,00,000/- (Rs. Three Lakh Only) EMD Rs. 30,000/- (Rs. Thirty Thousand Only) BID INCREMENT AMOUNT Rs.10,000/-	Auction Date and Time - 29 June 2026 & 11.00AM to 1.00 PM EMD Submission Last Date - 26 June 2026 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 - 22 and 23 June 2026
11	Account No – 1540050000000110 DHAVAL KANTIBHAI CHAUHAN (Borrower/Mortgagor) & CHAUHAN VIBUTIBEN DHAVALBHAI(Co Borrower/Mortgagor)	Date - 15-Sep-22 Amount as per Demand Notice U/s 13(2) – Rs.2525715/- Date of Physical Possession – 20-Jun-23 Amount as on date – Rs. 45,42,729.80/- (09/06/2026)	PLOT NO 208, 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 207 West: PLOT NO 209 North: SOCIETY ROAD South: PLOT NO 225	RESERVE PRICE Rs. 4,00,000/- (Rs.Four Lakh Only) EMD Rs. 40,000/- (Rs. Forty Thousand Only) BID INCREMENT AMOUNT Rs.10,000/-	Auction Date and Time - 29 June 2026 & 11.00AM to 1.00 PM EMD Submission Last Date - 26 June 2026 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 - 22 and 23 June 2026

12	Account No – 1540050000000172 BOSAMIYA VIJAYKUMAR PRABHUDAS (Borrower/Mortgagor) & BOSAMIYA SHARMILA VIJAYBHAI (Co Borrower/Mortgagor)	Date - 15-Sep-22 Amount as per Demand Notice U/s 13(2) – Rs.3212926/- Date of Physical Possession – 1-Sep-23 Amount as on date – Rs. 60,63,271.28/- (09/06/2026)	PLOT NO 29, REVENUE SURVEY 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 East: SOCIETY ROAD West: PLOT NO 12 North: PLOT NO 30 South: PLOT NO 28	RESERVE PRICE Rs. 3,00,000/- (Rs. Three Lakh Only) EMD Rs. 30,000/- (Rs. Thirty Thousand Only) BID INCREMENT AMOUNT Rs.10,000/-	Auction Date and Time - 29 June 2026 & 11.00AM to 1.00 PM EMD Submission Last Date - 26 June 2026 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 - 22 and 23 June 2026
13	Account No – 1540050000000225 VIPUL K CHANCHAD (Borrower/Mortgagor) & CHANCHAD KEILASBEN KALYANBHAI (Co Borrower/Mortgagor)	Date - 15-Sep-22 Amount as per Demand Notice U/s 13(2) – Rs.4393192/- Date of Physical Possession – 20-Jun-23 Amount as on date – Rs. 83,39,661.12/- (09/06/2026)	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 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	RESERVE PRICE Rs. 6,00,000/- (Rs. Six Lakh Only) EMD Rs. 60,000/- (Rs. Sixty Thousand Only) BID INCREMENT AMOUNT Rs.10,000/-	Auction Date and Time - 29 June 2026 & 11.00AM to 1.00 PM EMD Submission Last Date - 26 June 2026 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 - 22 and 23 June 2026

14	Account No – 1540050000000196 VASOYA GAUTAMBHAI HIMATBHAI (Borrower/Mortgagor) & GAJERA VAISHALIBEN MAGANBHAI (Co Borrower/Mortgagor)	Date - 17-Sep-22 Amount as per Demand Notice U/s 13(2) – Rs.2984273/- Date of Physical Possession – 22-Jun-23 Amount as on date – Rs. 56,28,305.50/- (09/06/2026)	REVENUE SURVEY 110/2, BLOCK NO – 213, SCHEME KNOWN AS SURYA KIRAN ROW-HOUSE, PLOT NO 46, AT MOJE, TA- BARDOLI, DIST- SURAT, GUJARAT 394345 Four Boundaries as per Sale Deed No East: PLOT NO 47 West: PLOT NO 45 North: PLOT NO 81 South: SOCIETY INTERNAL ROAD	RESERVE PRICE Rs. 4,00,000/- (Rs.Four Lakh Only) EMD Rs. 40,000/- (Rs. Forty Thousand Only) BID INCREMENT AMOUNT Rs.10,000/-	Auction Date and Time - 29 June 2026 & 11.00AM to 1.00 PM EMD Submission Last Date - 26 June 2026 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 - 22 and 23 June 2026
15	Account No – 1540050000000156 SHANTILAL ONKAR MORE (Borrower/Mortgagor) & MORE BHAGABEN ONKAR (Co Borrower/Mortgagor)	Date - 17-Sep-22 Amount as per Demand Notice U/s 13(2) – Rs.3319388/- Date of Physical Possession – 22-Jun-23 Amount as on date – Rs. 65,90,664.08/- (09/06/2026)	BLOCK NO 118, SCHEME KNOW AS SHEELALEKH RESIDENCY, PLOT NO 105, AT MOUJE – UTIYADARA, TA- ANKLESWAR, DIST- BHARUCH, GUJARAT 394120 Four Boundaries as per Sale Deed No East: PLOT NO 104 West: PLOT NO 106 North: PLOT NO 102 South: SOCIETY ROAD	RESERVE PRICE Rs. 2,00,000/- (Rs. Two Lakh Only) EMD Rs. 20,000/- (Rs. Twenty Thousand Only) BID INCREMENT AMOUNT Rs.10,000/-	Auction Date and Time - 29 June 2026 & 11.00AM to 1.00 PM EMD Submission Last Date - 26 June 2026 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 - 22 and 23 June 2026

16	Account No – 1540050000000163 JAGDISHBHAI V MUNJANI(Borrower/Mortg agor) & RINABEN JAGDISHBHAI MUNJANI(Co Borrower/Mortgagor)	Date - 16-Nov-22 Amount as per Demand Notice U/s 13(2) – Rs.2137571/- Date of Physical Possession – 7-Oct-23 Amount as on date – Rs. 37,03,887.72/- (09/06/2026)	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 Four Boundaries as per Sale Deed No East: SOCIETY INTERNAL ROAD West: PLOT NO 6 North: PLOT NO 18 South: PLOT NO 20	RESERVE PRICE Rs. 3,00,000/- (Rs. Three Lakh Only) EMD Rs. 30,000/- (Rs. Thirty Thousand Only) BID INCREMENT AMOUNT Rs.10,000/-	Auction Date and Time - 29 June 2026 & 11.00AM to 1.00 PM EMD Submission Last Date - 26 June 2026 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 - 22 and 23 June 2026
17	Account No – 1540050000000220 NATRAJSINH AMARSANG CHAUHAN(Borrower/Mort gagor) & CHAUHAN RINABEN NATRAJSINH(Co Borrower/Mortgagor)	Date - 13-01-2023 Amount as per Demand Notice U/s 13(2) – Rs. 1210109/- Date of Physical Possession – 8-Oct- 23 Amount as on date – Rs. 2772058/- (09/06/2026)	BLOCK NO – 198, SCHEME KNOWN AS “DATAR ROW-HOUSE”, PLOT NO 303, AT MOJE- SYADLA, NEAR SIDDHIVINAYAK FARM HOUSE, TAL – OLPAD, DIST- GUJARAT Bounded as under East: PLOT NO 304 West: PLOT NO 302 North: SOCIETY INTERNAL ROAD South: PLOT NO 314	RESERVE PRICE Rs. 150000/- (Rs. One Lakh Fifty Thousand Only) EMD Rs. 15000/- (Rs. Fifteen Thousand Only) BID INCREMENT AMOUNT Rs.10,000/-	Auction Date and Time - 29 June 2026 & 11.00AM to 1.00 PM EMD Submission Last Date - 26 June 2026 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 - 22 and 23 June 2026

18	Account No – 1540050000000185 1. BHARAT C DHAMELIYA (Borrower) 2. DHAMELIYA ASHABEN BHARATBHAI (Co Borrower/Mortgagor)	Date - 25-Oct-23 Amount as per Demand Notice U/s 13(2) – Rs.2586452.89/- Date of Physical Possession – 10-Apr- 24 Amount as on date – Rs. 41,79,366.24/- (09/06/2026)	ALL THAT PIECE & PARCEL Immovable Property Bearing Plot No 100 as per Site admeasuring 18x30 feet, As per 7/12 admeasuring 50.23 Sq Mts along with 16.00 Sq Mts undivided share in the Land of Road and COP in the society known as “DATAR ROW HOUSE” situated at Block No 198 of Moje Village Syadala, Ta-Olpad, District-Surat Boundaries bounded by- East: Plot No 101 West: Plot No 99 North: Plot No 83 South: Soc Common Road	RESERVE PRICE Rs. 3,50,000/- (Rs. Three Lakh Fifty Thousand Only) EMD Rs. 35,000/- (Rs. Thirty Five Thousand Only) BID INCREMENT AMOUNT Rs.10,000/-	Auction Date and Time - 29 June 2026 & 11.00AM to 1.00 PM EMD Submission Last Date - 26 June 2026 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 - 22 and 23 June 2026
19	Account No – 1540050000000148 1. KANUBHAI BABUBHAI JINJALA (Borrower/Mortgagor), 2. JINJALA GITABEN KANUBHAI (Co Borrower/Mortgagor)	Date - 30-Sep-24 Amount as per Demand Notice U/s 13(2) – Rs.2553069.55/- Date of Physical Possession – 23-Aug- 25 Amount as on date – Rs. 36,20,657.32/- (09/06/2026)	ALL THAT PIECE & PARCEL Immovable Property Bearing Plot No 102 as per Site admeasuring 18x30 Feet as per Village Form No 7/12, admeasuring 50.23 Sq Mts along with 16.00 Sq Mts undivided share in the land of Road & C.O.P in “DATAR ROW HOUSE” situated at Block No 198 of Moje Villahe Syadala, Ta- Olpad, District-Surat, Bounded as under Boundaries bounded by- East: Plot No 103 West: Plot No 101 North: Plot No 81 South: Society Common Road	RESERVE PRICE Rs. 3,50,000/- (Rs. Three Lakh Fifty Thousand Only) EMD Rs. 35,000/- (Rs. Thirty Five Thousand Only) BID INCREMENT AMOUNT Rs.10,000/-	Auction Date and Time - 29 June 2026 & 11.00AM to 1.00 PM EMD Submission Last Date - 26 June 2026 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 - 22 and 23 June 2026

20	Account No – 1540050000000122 1. SURESHBHAI NANUBHAI PATEL (Borrower/Mortgagor), PUSHPABEN SURESHBHAI PATEL (Co Borrower/Mortgagor), 3. PATEL RONAK SURESHBHAI (Co Borrower)	Date - 28-Nov-23 Amount as per Demand Notice U/s 13(2) – Rs.2399026.18/- Date of Physical Possession – 4-Aug-24 Amount as on date – Rs. 40,05,421.80/- (09/06/2026)	ALL THAT PIECE & PARCEL of Property Bearing Plot No 306 as per Site Admeasuring 18x30 Fts, As per 7/12 admeasuring 50.23 Sq Mts along with 16 Sq Mts along with undivided share in the land of Road and C.O.P in “DATAR ROW HOUSE” Situated at Block No 198 of Mouje Village Syadala, Ta-Olpad, District-Surat Boundaries bounded by- East: Plot No 307 West: Plot No 305 North: Soc Common Road South: Plot No 311	RESERVE PRICE Rs. 3,50,000/- (Rs. Three Lakh Fifty Thousand Only) EMD Rs. 35,000/- (Rs. Thirty Five Thousand Only) BID INCREMENT AMOUNT Rs.10,000/-	Auction Date and Time - 29 June 2026 & 11.00AM to 1.00 PM EMD Submission Last Date - 26 June 2026 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 - 22 and 23 June 2026
21	Account No – 1540050000000126 1. AKABARI MAHENDRABHAI MOHANBHAI (Borrower/Mortgagor), 2. AKABARI GITABEN MAHENDRABHAI (Co Borrower)	Date - 28-Nov-23 Amount as per Demand Notice U/s 13(2) – Rs.1800895.22/- Date of Physical Possession – 13-Jul-24 Amount as on date – Rs. 29,37,406.40/- (09/06/2026)	ALL THAT PIECE & PARCEL of Non Agricultural Plot of Land in Mauje Chalthan, Lying Being Block No 7, Mknown as “RAJ COMPLEX” Paikki Fourth Floor, Flat No 425, Super Built Up area admeasuring 950.00 Sq Fts, Carpet Area Aemeasuring 52.95 Sq Mts, i.e 570.00 Sq Mts, Built Up area admeasuring 64.54 Sq Mts along with Undivided share of Land Admeasuring 7.863 Sq Mts at Registration District & Sub District Palsana & District-Surat Boundaries bounded by- East: High Way no 8 West: Internal Common Plot North: Internal Common Plot South: C.O.P Internal Common Road	RESERVE PRICE Rs. 4,00,000/- EMD Rs. 40,000/- BID INCREMENT AMOUNT Rs.10,000/-	Auction Date and Time - 29 June 2026 & 11.00AM to 1.00 PM EMD Submission Last Date - 26 June 2026 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 - 22 and 23 June 2026

22	Account No – 1540050000000203 1. VISHWANATH PADHI (Borrower), 2. PUSHPANJALI VISHWANATH PADHI (Co Borrower/Mortgagor)	Date - 30-Sep-24 Amount as per Demand Notice U/s 13(2) – Rs.2660078.95/- Date of Physical Possession – 23-Aug-25 Amount as on date – Rs. 37,75,136.40/- (09/06/2026)	ALL THAT PIECE & PARCEL of Non-Agricultural plot of land in Moje Kareli, lying being land bearing R.S No 116/1, Block No 122, admeasuring 16173.00 Sq Mts known as “SWARG VILLA” Paiki Plot No 25 admeasuring 60.20 Sq Mts along with Road, C.O.P and undivided share of Land admeasuring 37.27 Sq Mts, as per 7/12 admeasuring 60.11 Sq Mts at Registration District & Sub District- Palsana, District Surat within the State of Gujarat, Bounded as under Boundaries bounded by- East: Adjoining Road West: Block No 124 North: Plot No 24 South: Plot No 26	RESERVE PRICE Rs. 5,50,000/- (Rs. Five Lakh Fifty Thousand Only) EMD Rs. 55,000/- (Rs. Fifty Five Thousand Only) BID INCREMENT AMOUNT Rs.10,000/-	Auction Date and Time - 29 June 2026 & 11.00AM to 1.00 PM EMD Submission Last Date - 26 June 2026 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 - 22 and 23 June 2026
23	Account No – 1540050000000212 1.GAUSWAMI RAJUBHARTHI JAYSUKHBHARTHI (Borrower), 2.DIVYABEN RAJUBHARTHI GAUSWAMI (Co Borrower/Mortgagor)	Date - 13-Nov-24 Amount as per Demand Notice U/s 13(2) – Rs.2280260.41/- Date of Physical Possession – 23-Aug-25 Amount as on date – Rs. 31,53,405.20/- (09/06/2026)	ALL THAT PIECE & PARCEL of Immovable Property bearing Plot No 4 (K.J.P Plot No 25-245/3/D/4, Re-Survey Block No 2349) in Open Plot admeasuring 60.28 Sq Mtrs, of Non-Agricultural plot along with undivided share in the Road and C.O.P of Land in the scheme Known as “HARIDARSHAN RESIDENCY” Paikki Type-D situated at Mauje Shekpur, Lying being land bearing Revenue Survey No 34, Block No 25, at Registration District & Sub District Kamrej, District-Surat Boundaries bounded by- East: Plot No D-3 West: Plot No D-5 North: Society Road South: Plot No D-15	RESERVE PRICE Rs. 4,00,000/- (Rs. Four Lakh Only) EMD Rs. 40,000/- (Rs. Forty Thousand Only) BID INCREMENT AMOUNT Rs.10,000/-	Auction Date and Time - 29 June 2026 & 11.00AM to 1.00 PM EMD Submission Last Date - 26 June 2026 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 - 22 and 23 June 2026

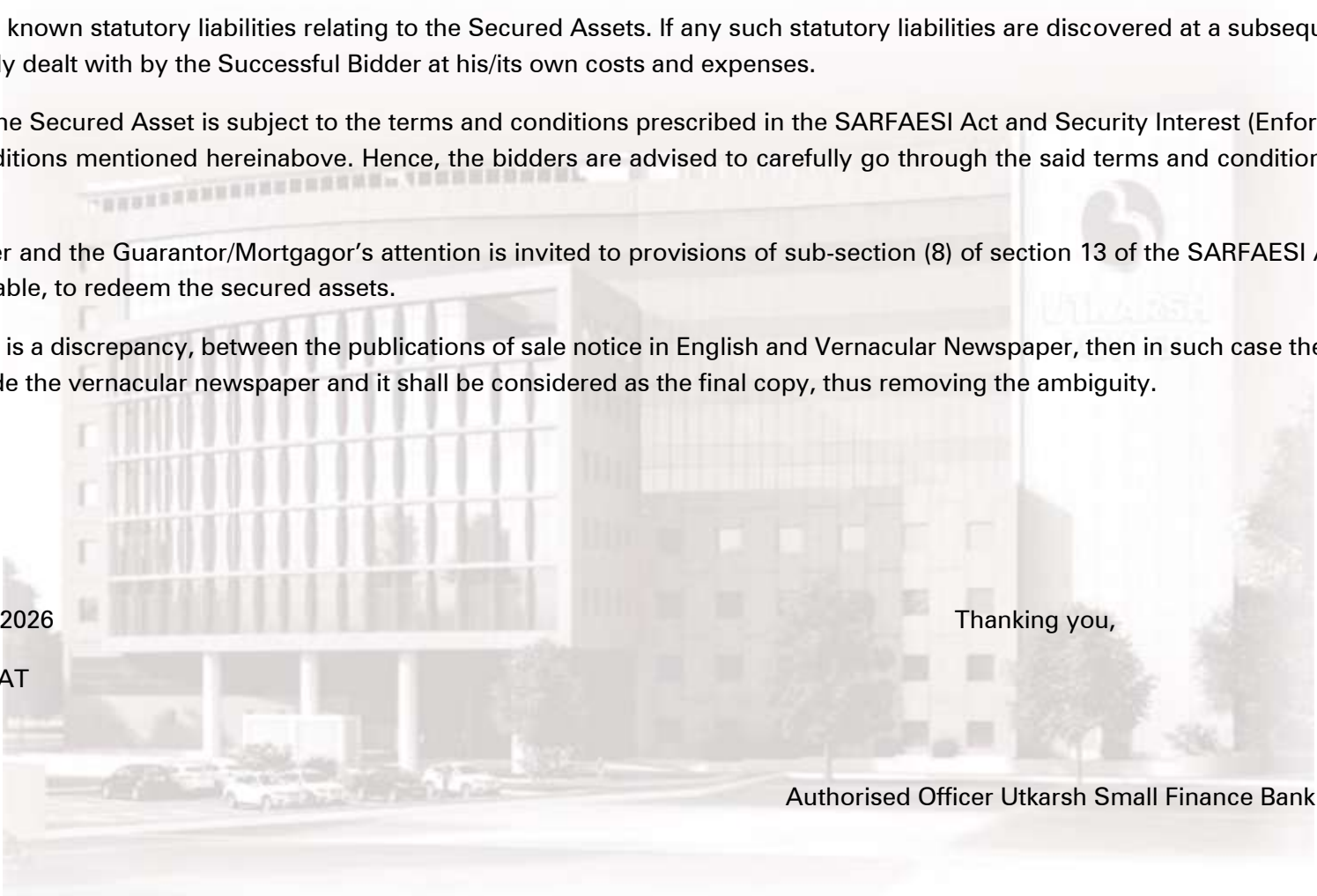
All Interested participants / bidders are requested to visit the website <https://www.bankeauctions.com> & <https://www.utkarsh.bank> for further details including Terms & Conditions, to take part in e-auction sale proceeding and are also advised to contact Authorized Officer Mr. Mayur Battise Mob. **7016155165**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

THIS IS ALSO A STATUTORY 15 DAYS SALE NOTICE UNDER RULE 8(6) & 9(1) OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002 TO BORROWER / MORTGAGORS

The terms and conditions of e-auction sale:-

1. The E-Auction sale of Secured Asset is on "as is where is", "as is what is", "whatever there is" and "no recourse" basis for and on behalf of the Secured Creditor viz. USFB and there is no known encumbrance which exists on the said property.
2. For participating in online e-auction sale, bid document, copies of PAN Card, Board Resolution in case of Company and photo ID, address proof are required to be submitted along with EMD, which is payable by way of RTGS/NEFT in the name of Authorized Officer Utkarsh Small Finance Bank Limited, Current account No. **1375200000000003** UTKARSH SMALL FINANCE BANK LIMITED, BRANCH Godwalia, Varanasi IFSC Code: **UTKS0001375**. Once an Online Bid is submitted, same cannot be withdrawn. Further any EMD submitted by bidder will be required to send the UTR/Ref no of the RTGS/NEFT with a copy of cancelled cheque on the following mayur.battise@utkarsh.bank.in & bharatendu.chowhan@utkarsh.bank.in
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. Mayur Battise Mob. **7016155165** & Mr. Bharatendu Shivnarayan Chowhan, Mob 9619825279.
4. Bid document containing general terms and conditions of sale can also be obtained from <https://www.bankeauctions.com>.
5. The Secured Asset shall be kept open for inspection as per the scheduled date and Time the bidders may satisfy themselves about the nature and condition of the said secured assets. Statutory/Government dues if any like property taxes, sales tax, excise dues and other dues such as electricity dues, maintenance charges, etc. if any should be ascertained by the bidders in their diligence.
6. The secured assets shall be sold by the undersigned by way of Electronic Public Auction as per the scheduled date in the premises of Utkarsh Small Finance Bank Ltd. In Respective **Branch/Office-**, through e-Auction Agency M/S. C1 India Pvt. Ltd. at their website/portal i.e. <https://www.bankeauctions.com> and as per time given as per scheduled time with auto extension clause, i.e. the end time of e-Auction will be extended by 5 minutes each time if bid is made before close of e-Auction.
7. The EMD will not carry any interest.

8. The bidders may participate in the e-auction from their own office/place of their choice. Internet connectivity shall have to be arranged by each bidder himself/itself. The Authorized Officer of USFB (AO) and/or the service provider shall not be held responsible for the internet connectivity, network problems, system crash down, power failure etc.;
9. For details, help, procedure and online training on e-auction, prospective bidders may contact M/s. C1 India Pvt. Ltd. at their website/portal i.e. <https://www.bankeauctions.com>; Contact number :7291981124/25/26/29 email id: support@bankauctions.com
10. The bidder will be required to submit the bid either at or above the reserve price in the prescribed manner as mentioned in Annexure II along with the EMD amount. In case the bidder fails to submit the bid online, then the bid amount submitted in annexure II shall be treated as final bid from the respective bidder.
11. The successful Bidder will be required to deposit 25% of the sale price (including the EMD already deposited) on the same day or not later than next working day of the acceptance of Bid. The balance amount of the sale price is to be paid within 15 days of the confirmation of the sale. In case of failure to deposit the balance amount within the prescribed period, the amount of EMD and/or deposited amount shall stand forfeited and no claim shall be entertained against USFB in respect thereof.
12. The secured asset mentioned above is presently in the **Physical** possession of the Authorized Officer of USFB (AO). On conclusion of the e-auction sale and on receipt of the entire sale consideration, the possession of the Secured Assets shall be arranged to be handed over to the successful bidder by the AO of USFB.
13. In case if auction date is a holiday of <https://www.bankeauctions.com> through which the auction is being conducted, in such case the auction will be reschedule to next working day of <https://www.bankeauctions.com>.
14. AO reserves the absolute right and discretion to accept or reject any or all Bids or adjourn/postpone/cancel the auction sale/modify any terms and conditions of the sale without prior notice and/or without assigning any reasons in respect thereof. The decision of the AO in this regard shall be final and binding.
15. The Secured Asset mentioned in the Bid Document is based on the mortgages created by the Borrower/Co-Borrowers in favor of Secured Creditor. Interested parties are requested to verify details of the Secured Asset themselves.
16. The Secured Assets are being sold free from charges and encumbrances of Secured Creditor only.
17. The successful bidder would be required to bear all the necessary expenses like stamp duty, registration, incidental costs, expenses including sales tax and any other taxes or costs relating to sale and transfer of Secured Assets.

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18. The USFB or the AO of USFB will not be held responsible for any charge, lien, encumbrance, property tax or any dues to the Government or anybody in respect of the Secured Assets.
 19. There are no known statutory liabilities relating to the Secured Assets. If any such statutory liabilities are discovered at a subsequent stage, the same shall be solely dealt with by the Successful Bidder at his/its own costs and expenses.
 20. The sale of the Secured Asset is subject to the terms and conditions prescribed in the SARFAESI Act and Security Interest (Enforcement) Rules, 2002 and the conditions mentioned hereinabove. Hence, the bidders are advised to carefully go through the said terms and conditions before submitting their bids.
 21. The Borrower and the Guarantor/Mortgagor's attention is invited to provisions of sub-section (8) of section 13 of the SARFAESI Act, 2002, in respect of time available, to redeem the secured assets.
 22. In case there is a discrepancy, between the publications of sale notice in English and Vernacular Newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity.

Date: -12/06/2026

Place: - SURAT

Thanking you,

Authorised Officer Utkarsh Small Finance Bank Limited.