



Utkarsh Small Finance Bank

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) & 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>

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 – 1384060000000609 MR. AKHIL VISHWAS JAISWAL (BORROWER) MR. ALGU RAM JAISWAL (CO BORROWER/MORTGAGOR)	07/10/2024 and Rs. 13,37,489/- as demand notice Symbolic Possession Dated 18/02/2025	ALL THAT PART AND PARCEL OF ARAZI NO. 890, TOTAL AREA 8 BISWA OUT OF WHICH 1360 SQ. FT.	Reserve Price- Rs. 57,52,800/- (Rs. Fifty Seven Lakh Fifty Two Thousand Eight Hundred)	E- Auction Date- 10th -July- 2025, Time - 11 AM to 1 PM (with unlimited extension of 5 mins) EMD Submission Last Date- 09th -July- 2025



	Utkarsh Small Finance Bank Amount of Rs- 14,92,252.76/- as on 06/06/2025	I.E. 126.39 SQ. MTR. MAUZA- PEEPRADAD TAPPA 84, PARGANA- KANTIT, TEHSIL- SADAR, DISTRICT MIRZAPUR - 231501 BOUNDES AS: EAST: NALA & PATRI BHUMI, JIS PER KRETA ALGU KA MAKAN KAFI ARSA SE BANA HAI WEST: BAKIYA KHET MINMUKIRA ARAZI NO. 890 NORTH: BAKIYA KHET MINMUKIRA ARAZI NO. 890 SOUTH: BAKIYA KHET MINMUKIRA ARAZI NO. 890	EMD-. Rs. 5,75,280/- (Rs. Five Lakh Seventy five Thousand two Hundred Eighty only) Bid Incremental Amount of Rs. 10,000/-	Place of Submission of Bids - Utkarsh Small Finance Bank Ltd., Branch Office:- Address:- S-24/1-2, First Floor, Mahavir Nagar, Orderly Bazar, Near Mahavir Mandir, Varanasi- 221002 Inspection Date- 07th -08th - July -2025
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Utkarsh Small Finance Bank

Account No – 1354060000006031 M/S. INDIA REFRIGERATION (BORROWER) MR. EJAJ AHAMAD (CO- APPLICANT) MRS. RUKHSANA BEGUM (GURANTOR/MORTGAGOR)	28/11/2024 and Rs. 15,18,396/- as demand notice Symbolic Possession Dated 20/03/2025 Amount of Rs- 16,57,364/- as on 06/06/2025	ALL THAT PART AND PARCEL OF THE RESIDENTIAL PROPRTY ARAZI NO-331, AREA-720 SQ. FIT. = 66.91 SQ MTR. SITUATED IN REVENUE VILGEGE JUNGLE TINKONIYA NO-1 THAPA & PARGANA- HAVELI, TEHSIL- SADAR, DISTRICT- GORAKHPUR- 273014 BOUNDED AS: EAST: LAND OF TALYAB ALI WEST: LAND OF SAGIR AHAMAD. NORTH: LAND OF ANSARI SOUTH: ROAD 10 FIT WIDE	Reserve Price- Rs. 44,64,000/- (Rs. Fourty Four Lakh Sixty Four Thousnad only) EMD-. Rs. 4,46,400/- (Rs. Four Lakh Fourty Six Thousnad Four Hundred only) Bid Incremental Amount of Rs. 10,000/-	E- Auction Date- 10th -July- 2025, Time - 11 AM to 1 PM (with unlimited extension of 5 mins) EMD Submission Last Date- 09th -July- 2025 Place of Submission of Bids - Utkarsh Small Finance Bank Ltd., Branch Office:- Address:- S-24/1-2, First Floor, Mahavir Nagar, Orderly Bazar, Near Mahavir Mandir, Varanasi- 221002 Inspection Date- 07th -08th - July -2025
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Utkarsh Small Finance Bank

Account No – 1363060000006007 MR. SANJAY KUMAR JAYSAWAL (BORROWER/MORTGAGOR) MR. ANAND KUMAR JAYSVAL (GURANTOR)	04/12/2024 and Rs. 7,95,700/- as demand notice Symbolic Possession Dated 28-02-2025 Amount of Rs- 8,89,620/- as on 06/06/2025	ALL THAT PART AND PARCEL OF ARAZI NO. (ABADI) 78 KH AS PER REPORT OF LEKHPAL ADMEASURING AREA 30 FT. X 9 FT. = 270 SQ.FTS. OR 25.09 SQ. MTRS. MOHALLA/VILLEGE IJARI, PARGANA BAYALSI, TEHSIL SADAR, DISTRICT JAUNPUR-222136 BOUNDES: EAST: ROAD SAMPARK MARG (SIRKONI TO SURHURPUR MARG). WEST: H/O DHANNA LAL NORTH: H/O MANNA LAL	Reserve Price- Rs. 28,89,000/- (Rs. Twenty Eight Lakh Eighty Nine Thousnad only) EMD-. Rs. 2,88,900/- (Rs. Two Lakh Eighty Eight Thousnad Nine Hundred only) Bid Incremental Amount of Rs. 10,000/-	E- Auction Date- 10th -July- 2025, Time - 11 AM to 1 PM (with unlimited extension of 5 mins) EMD Submission Last Date- 09th -July- 2025 Place of Submission of Bids - Utkarsh Small Finance Bank Ltd., Branch Office:- Address:- S-24/1-2, First Floor, Mahavir Nagar, Orderly Bazar, Near Mahavir Mandir, Varanasi- 221002 Inspection Date- 07th -08th - July -2025
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		Utkarsh Small Finance Bank SOUTH: KEWALPATTI W/O LALITA		
Account No – 1384060000006068 SHREE KASHI VISHWANATH ENTERPRISES (BORROWER) MRS. SAROJ SHUKLA (CO APPLICANT/MORTGAGOR) MR. ATUL KUMAR SHUKLA (GURANTOR)	03/12/2024 and Rs. 19,54,858/- as demand notice Symbolic Possession Dated 20/03/2025 Amount of Rs- 8,89,620/- as on 06/06/2025	ALL THAT PART AND PARCEL ARAZI NO. 171 AREA 1000 SQ. FT. I.E. 92.93 SQ. MTR., MAUZA CHURAMANPUR, PARGANA DEHAT AMANAT TEHSIL & DISTRICT, VARANASI-UP.- 221108 BOUNDES: EAST: KACHCHA RASTA 12 FT. WIDE WEST: LAND OF URMILA PANDEY. NORTH: REST PART OF ARAZI	Reserve Price- Rs. 48,00,000 /- (Rs. Fourty Eight Lakh Only) EMD- Rs. 4,80,000 /- (Rs. Four Lakh Eighty Thousand only) Bid Incremental Amount of Rs. 10,000/-	E- Auction Date- 10th -July- 2025, Time - 11 AM to 1 PM (with unlimited extension of 5 mins) EMD Submission Last Date- 09th -July- 2025 Place of Submission of Bids - Utkarsh Small Finance Bank Ltd., Branch Office:- Address:- S-24/1-2, First Floor, Mahavir Nagar, Orderly Bazar, Near Mahavir Mandir, Varanasi- 221002 Inspection Date- 07th -08th - July -2025

**Utkarsh Small Finance Bank**

SOUTH: HOUSE OF
ANAND
UPADHAYA

Account No – 1516060000006040

MR. ROHIT CHAUHAN (BORROWER/
MORTGAGOR)

MRS. ARUNA CHAUHAN

(CO BORROWER/MORTGAGOR)

31/12/2024 and
Rs. 25,93,527/- as
demand notice

Symbolic Possession
Dated 27/03/2025

Amount of Rs-
27,75,202/- as on
06/06/2025

ALL THAT PART
AND PARCEL OF
RESIDENTIAL FLAT
NO. 604 ON SIXTH
FLOOR, BLOCK-E,
TYPE-2, KHASRA
NO 496 TO 505
SITUATED AT
MANGLAM SHILA,
MAUJA MAU
MUSTKIL
HARIPARWAT
WARD, TEHSIL &
DISTRICT AGRA
UTTAR PRADESH-
282005

BOUNDES AS:

EAST: FLAT NO.
603, BLOCK-D

Reserve
Price- Rs.
42,65,600/-
(Rs. Fourty
Two Lakh
Sixty Five
Thousnad
Six Hundred
only)

EMD-. Rs.
4,26,560/-
(Rs. Four
Lakh Twenty
Six
Thousnad
Five hundred
Sixty only)

Bid
Incremental
Amount of
Rs. 10,000/-

E- Auction Date- 10th -July-
2025,

Time - 11 AM to 1 PM (with
unlimited extension of 5 mins)

EMD Submission Last Date-
09th -July- 2025

Place of Submission of Bids -
Utkarsh Small Finance Bank
Ltd., Branch Office:- Address:-
S-24/1-2, First Floor, Mahavir
Nagar, Orderly Bazar, Near
Mahavir Mandir, Varanasi-
221002

Inspection Date- 07th -08th -
July -2025



		Utkarsh Small Finance Bank WEST: FLAT NO. 603, BLOCK-E NORTH: CORRIDOR & STAIRS SOUTH: OPEN TO SKY		
Account No – 1363050000000085 &13630500000006043 MR. RAJ BAHADUR MAURYA (BORROWER) MRS. REETA (CO-BORROWER)	04/02/2025 and Rs. 7,99,171/- and 3,91,664/- as demand notice Symbolic Possession Dated 03/05/2025 Amount of Rs- 8,33,705/- and Rs- 4,12,193/- as on 06/06/2025	ALL THAT PART AND PARCEL OF PLOT OF LAND BEARING ARAZI NO. 485/-11 DECIMAL DURING CONSOLIDATION ITS NEW NUMBER 309/0.020 HECT. & 310/0.24 HECT. OUT OF WHICH ADMEASURING AREA 25 FTx35 FT. = 875 SQ. FTS. OR 81.31 SQ. MTRS. SITUATED AT R/V SIRSI, PARGANA KHAPARAH, A, TEHSIL SADAR, DISTRICT	Reserve Price- Rs. 11,04,500/- (Rs. Eleven lakh Four Thousnad Five Hundred only) EMD-. Rs. 1,10,450/- (Rs. One Lakh ten Thousand Four Hundred Fifty only) Bid Incremental Amount of Rs. 10,000/-	E- Auction Date- 10th -July- 2025, Time - 11 AM to 1 PM (with unlimited extension of 5 mins) EMD Submission Last Date- 09th -July- 2025 Place of Submission of Bids - Utkarsh Small Finance Bank Ltd., Branch Office:- Address:- S-24/1-2, First Floor, Mahavir Nagar, Orderly Bazar, Near Mahavir Mandir, Varanasi- 221002 Inspection Date- 07th -08th - July -2025



Utkarsh Small Finance Bank

JAUNPUR, U.P.-
222144, ALONG
WITH THE
CONSTRUCTION
THRERON BOTH
PRESENT AND
FUTURE ND
BOUNDED AS
FOLLOWS, THAT IS
TO SAY

BOUNDES AS:

EAST: ROAD

WEST: L/O
JIVBOADH ETC.

NORTH: ABADI

SOUTH: VILLEGE
GOHADA L/O
HARISHANKAR
ETC.

Account No – 1363060000006062

SANJAY TRADERS (BORROWER)

Mr. SANJAY KUMAR JAYSWAL
(CO- BORROWER/MORTGAGOR)

31/01/2025 and
Rs. 5,43,599/- as demand
notice

Symbolic Possession
Dated 02-05-2025

Amount of Rs- 5,77,925/-
as on 06/06/2025

ALL THAT PART
AND PARCEL OF
ARAZI NO.
(ADABDI) 78 KH AS
PER REPORT OF

Reserve
Price- Rs.
32,40,000/-
(Rs. Thirty
Two Lakh
Fourty
Thousand
only)

E- Auction Date- 10th -July-
2025,

Time - 11 AM to 1 PM (with
unlimited extension of 5 mins)

EMD Submission Last Date-
09th -July- 2025



Mrs. ANITA DEVI (CO-BORROWER)	Utkarsh Small Finance Bank LEKHPAL ADMEASURINHG AREA 30 FT. x 9 FT. -270 SQ. FTS. OR 25.09 SQ. MTRS. MOHALLA/VILLEG IJARI, PARGANA BAYALSI, TEHSIL SADAR, DISTRICT JAUNPUR-222136 BOUNDES AS: EAST: ROAD SAMPARK MARG (SIRKONI TO SURHURPUR MARG) WEST: H/O DHANNA LAL NORTH: H/S MANNA LAL SOUTH: KEWALPATTI W/O LALITA	EMD-. Rs. 3,24,000/- (Rs. Three Lakh Twenty Four Thousnad only) Bid Incremental Amount of Rs. 10,000/-	Place of Submission of Bids - Utkarsh Small Finance Bank Ltd., Branch Office:- Address:- S-24/1-2, First Floor, Mahavir Nagar, Orderly Bazar, Near Mahavir Mandir, Varanasi- 221002 Inspection Date- 07th -08th - July -2025
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Utkarsh Small Finance Bank

Account No – 150106000000178 MR. MOHD REHAN (APPLICANT) MRS. NOOR SAHI BEGUM (MORTAGAGOR/GURANTOR) MR. MOHD ASHFAQ (GURANTOR)	31/01/2025 and Rs. 6,97,824/- as demand notice Symbolic Possession Dated 19/04/2025 Amount of Rs- 7,49,582/- as on 06/06/2025	ALL THAT PART AND PARCEL OF HOUSE NO. 476/162KA/2, HAVING ITS MUNICIPAL CORPORATION NO. 476/499 (162A) ADMEASURING AREA 498 SQ. FT./46.282 SQ. MTR. SITUATED AT MOHALLA-PURANI BANS MANDI, ROOPPUR KHADRA, WARD AYODHYA DAS, THANA- HASANGANJ, TEHSIL & DISTRICT- LUCKNOW U.P.- 226020 BOUNDES AS: EAST: HOUSE OF SHAHID ALI	Reserve Price- Rs. 14,20,200/- (Rs. Fourteen Lakh Twenty Thousand Two Hundred only) EMD- Rs. 1,42,020/- (Rs. One Lakh Fourty Two thousnad Twenty only) Bid Incremental Amount of Rs. 10,000/-	E- Auction Date- 10th -July- 2025, Time - 11 AM to 1 PM (with unlimited extension of 5 mins) EMD Submission Last Date- 09th -July- 2025 Place of Submission of Bids - Utkarsh Small Finance Bank Ltd., Branch Office:- Address:- S-24/1-2, First Floor, Mahavir Nagar, Orderly Bazar, Near Mahavir Mandir, Varanasi- 221002 Inspection Date- 07th -08th - July -2025
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**Utkarsh Small Finance Bank**

WEST: PROPERTY
OF OTHER

NORTH: HOUSE OF
OTHER

SOUTH: ROAD 8
FEET WIDE

Account No – 1555060000006059	MR. MAHARAJ SINGH (BORROWER/MORTAGAGOR)	31/01/2025 and Rs. 16,82,690/- as demand notice	1. ALL THAT PART AND PARCEL OF HOUSE NO-171 & NEW NO. 223, 832 SQFT= 77.32 SQ.MT. MOHALLA MATWARA BARUA SAGAR TEHSIL & DISTRICT JHASHI	Reserve Price- Rs. 33,61,800 /- (Rs. Thirty Three Lakh Sixty One Thousand Eight Hundred only)	E- Auction Date- 10th -July- 2025, Time - 11 AM to 1 PM (with unlimited extension of 5 mins)
MRS. DROPATI (CO- BORROWER/MORTAGAGOR)	MRS. SEEMA DEVI (CO BORROWER)	Symbolic Possession Dated 19/04/2025 Amount of Rs- 17,79,477/- as on 06/06/2025	BOUNDES AS PER DEED NO 6415: EAST: HOUSE OF RAKESH KUSHWAHA WEST: ROAD 2.93 MTR.	EMD-. Rs. 3,36,180 /- (Rs. Three Lakh Thirty SixThousnad One hundred Eighty only) Bid Incremental Amount of Rs. 10,000/-	Place of Submission of Bids - Utkarsh Small Finance Bank Ltd., Branch Office:- Address:- S-24/1-2, First Floor, Mahavir Nagar, Orderly Bazar, Near Mahavir Mandir, Varanasi- 221002 Inspection Date- 07th -08th - July -2025



Utkarsh Small Finance Bank

NORTH: HOUSE OF
PANKAJ ALIAS
MAHARA SINGH

SOUTH: HOUSE OF
BAIJNATH SINGH

2.

ALL THAT PART
AND PARCEL OF
HOUSE NO. 144 &
NEW NO. 144/1 &
NEW NO. 171 AREA
1020 SQFT. I.E.
94.79 SQ.MT.
MOHHLA BARUA
SAGAR TEHSIL
& DISTRICT
JHANSI U.P.

BOUNDED AS:

EAST- PART
HOUSE OF NO 114
OF SMT. KAMLA
DEVI

WEST- ROAD

NORTH- ROAD

**Utkarsh Small Finance Bank**SOUTH- HOUSE OF
AGYARAM

Account No – 1363060000001205 MR. JITENDRA KUMAR GUPTA (BORROWER) MRS. MUNNI DEVI (GURANATOR) MR. GULAB CHAND GUPTA (GURANTOR/MORTAGOR)	31/01/2025 and Rs. 28,77,700/- as demand notice Symbolic Possession Dated 02/05/2025 Amount of Rs- 30,21,739/- as on 06/06/2025	1. ALL THAT PART AND PARCEL OF HOUSE NO. 46 AT PRESENT H.NO. NEW 64/1, OLD H.NO. 46/2 ADMEASURING AREA EAST TO WEST 28 FITS. 6 INCH AND NORTH TO SOUTH 8 FEET TOTAL 228 SQ. FITS OR 21.18 SQ MTRS BOUNDES AS: EAST: H/O SURESH CHAND & SUBAH CHAND REST PORTION OF H. NO. 46	Reserve Price- Rs. 43,43,400/- (Rs. Fourty Three Lakh Fourty Three Thousand Four Hundred only) EMD-. Rs. 4,34,340/- (Rs. Four Lakh Thirty Four Thousand Three Hundred Fourty only) Bid Incremental	E- Auction Date- 10th -July- 2025, Time - 11 AM to 1 PM (with unlimited extension of 5 mins) EMD Submission Last Date- 09th -July- 2025 Place of Submission of Bids - Utkarsh Small Finance Bank Ltd., Branch Office:- Address:- S-24/1-2, First Floor, Mahavir Nagar, Orderly Bazar, Near Mahavir Mandir, Varanasi- 221002 Inspection Date- 07th -08th - July -2025



Utkarsh Small Finance Bank

WEST: BY GALI

NORTH: H/O
SUBHASH CHAND

SOUTH: H/O
SURESH CHAND

2.

ALL THAT PART
AND PARCEL OF
HOUSE NO 46 AT
PRESENT H.NO.
NEW 64/1, OLD
H.NO. 46/2
ADMEASURING
AREA EAST TO
WAST 28 FIT. 6
INCH AND NORTH
TO SOUTH 4 FIT
TOTAL 114 SQ.
FITS. OR 10.59 SQ.
MTRS

BOUNDED AS:

EAST : H/O
VENDOR

WEST: GALI

Amount of
Rs. 10,000/-



	Utkarsh Small Finance Bank	NORTH: H/O VENDEE		
		SOUTH: H/O SURESH CHAND		

All Interested participants / bidders are requested to visit the website <https://www.bankeauctions.com> & <https://www.utkarsh.bank> for further details including Terms & Conditions, to take part in e-auction sale proceeding and are also advised to contact Mr. Sharvanu Datta, Contact Number 9810621311 and e-mail at sharvanu.dutta@utkarsh.bank.

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

The terms and conditions of e-auction sale:-

1. "The E-Auction sale of Secured Asset is on "as is where is" , "as is what is" , "whatever there is" and "no recourse" basis for and on behalf of the Secured Creditor viz. USFB and there is no known encumbrance which exists on the said property and there are no known litigations against the property as of the date of this notice."



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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 **email IDs i.e.** sharvanu.dutta@utkarsh.bank
3. All Interested participants / bidders are requested to visit the Web Portal of M/S. C1 India Pvt. Ltd., <https://www.bankeauctions.com> & <https://www.utkarsh.bank> for further details including Terms & Conditions, to take part in e-auction sale proceeding and are also advised to contact **Mr. Sharvanu Dutta, Contact Number- 9810621311**
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. Branch S-24/1-2, First Floor, Mahavir Nagar, Orderly Bazar, Near Mahavir Mandir, Varanasi- 221002, 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



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10. The bidder will be required to submit the bid either at or above the reserve price in the prescribed manner as mentioned in Annexure II along with the EMD amount. In case the bidder fails to submit the bid online, then the bid amount submitted in annexure II shall be treated as final bid from the respective bidder.
11. The successful Bidder will be required to deposit 25% of the sale price (including the EMD already deposited) on the same day or not later than next working day of the acceptance of Bid. The balance amount of the sale price is to be paid within 15 days of the confirmation of the sale. In case of failure to deposit the balance amount within the prescribed period, the amount of EMD and/or deposited amount shall stand forfeited and no claim shall be entertained against USFB in respect thereof.
12. The secured asset mentioned above is presently in the symbolic possession of the Authorized Officer of USFB (AO). On conclusion of the e-auction sale and on receipt of the entire sale consideration, the possession of the Secured Assets shall be arranged to be handed over to the successful bidder by the AO of USFB.
13. In case if auction date is a holiday of <https://www.bankeauctions.com> through which the auction is being conducted, in such case the auction will be reschedule to next working day of <https://www.bankeauctions.com> .
14. AO reserves the absolute right and discretion to accept or reject any or all Bids or adjourn/postpone/cancel the auction sale/modify any terms and conditions of the sale without prior notice and/or without assigning any reasons in respect thereof. The decision of the AO in this regard shall be final and binding.
15. The Secured Asset mentioned in the Bid Document is based on the mortgages created by the Borrower/Co-Borrowers in favor of Secured Creditor. Interested parties are requested to verify details of the Secured Asset themselves.
16. The Secured Assets are being sold free from charges and encumbrances of Secured Creditor only.
17. The successful bidder would be required to bear all the necessary expenses like stamp duty, registration, incidental costs, expenses including sales tax and any other taxes or costs relating to sale and transfer of Secured Assets.
18. The USFB or the AO of USFB will not be held responsible for any charge, lien, encumbrance, property tax or any dues to the Government or anybody in respect of the Secured Assets.



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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 its own costs and expenses.
20. The sale of the Secured Asset is subject to the terms and conditions prescribed in the SARFAESI Act and Security Interest (Enforcement) Rules, 2002 and the conditions mentioned hereinabove. Hence, the bidders are advised to carefully go through the said terms and conditions before submitting their bids.
21. The Borrower and the Guarantor/Mortgagor's attention is invited to provisions of sub-section (8) of section 13 of the SARFAESI Act, 2002, in respect of time available, to redeem the secured assets.
22. In case there is a discrepancy, between the publications of sale notice in English and Vernacular Newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity.

Thanking you,

Authorised Officer Utkarsh Small Finance Bank Limited.

Date:- 09/06/2026

Place- Varanasi

