



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>

Account No. and Name of borrower/ co-borrower/ Mortgagors/ Guarantor	Date & Amount as per Demand Notice U/s 13(2) & Date of Symbolic/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
<p>Account No - 1508060000006153</p> <p>MR. JIYA LAL S/O MR. TARA CHAND (CO-BORROWER)</p> <p>MRS SANTOSH W/O MR. JIYA LAL(CO-BORROWER/MORTGAGER)</p>	<p>Date - 11th 'December'2025</p> <p>Amount as per Demand Notice U/s 13(2) - Rs.21,48,489/-</p> <p>Date of Symbolic Possession - 18-02-2026</p> <p>Amount as on date - Rs.23,07,968/- as on 12-06-2026</p>	<p><u>Description of Mortgage Property -</u></p> <p>All that part and parcel of the Residential Property measuring 00 Kanal 5 ½ Marla(165 Sq Yards) bearing Khewat/Khatoni no. 608/648 comprised in khasra No. 172//17(0-13), 23(1-1), 24(6-16), 25/1(5-0), Kitte 4 land measuring 13 Kanal 10 Marla share to the extent of 11/540 i.e 00 Kanal 5 ½ Marla Situated at Village Karoran, Hadbast No. 352, Sub-Tehsil- Zirakpur, Tehsil Kharar District SAS Nagar(Mohali), Punjab-160062.</p> <p><u>Property Bounded by:-</u></p> <p>East:Street & House of Ram</p> <p>North: Street</p> <p>West: Street</p>	<p>Reserve Price- Rs.50,19,000/-</p> <p>EMD- Rs.5,01,900/-</p> <p>Bid Incremental Amount of Rs. 10000/-</p>	<p>E- Auction Date- 28th July'2026</p> <p>Time - 11:00 AM to 1:00PM (with unlimited extension of five minutes)</p> <p>EMD Submission Last Date - 27th July'2026</p> <p>Place of Submission of Bids - Utkarsh Small Finance Bank Ltd., Branch Office Address - at Utkarsh Small Finance Bank Ltd., Branch Office: - Address: at SCO-6P, Panchkula Sector-10, Sector-10,Panchkula Haryana 134109. EMAIL:-sharvanu.dutta@utkarsh.bank& Sharvanu Dutta - 9810621311 Inspection Date - 20th and 21th July'2026</p>



		South: Street		
Account No - 1508050000006020 MD SULTAN S/O MOHAMMAD MANJOR,(BORROWER/MO RTGAGER) MR. MOHAMMAD SALMAN S/O MR. MD SULTAN(CO- BORROWER) MRS.ROJNA KHATUN W/O MR. MD SULTAN(CO- BORROWER)	Date - 18th 'December'2025 Amount as per Demand Notice U/s 13(2) - Rs.17,79,111/- Date of Symbolic Possession - 06-03-2026 Amount as on date - Rs.18,80,579/- as on 12-06- 2026	Description of the Mortgaged Property:- All that part and parcel of the Residential Property area measuring 02 marla 06 sarsai khewat/khatoni no. 19/19,20 comprised in khasra no. 3//7/2(3-8), 8/2(4-4), 9/2(6-16), 10/1/2(0-19), 10/2/1/1(0-8), 10/2/2/2(3-0), 13/1/1(0-13), 13/1/2(0-13), 13/2(6-13), 14(7-12), 17/2/1(0-3) kitte 11 share to the extent of 8/2067 out of total land measuring 34 kanal 9 marle i.e 02 marle 06 sarsai situated at village Badmajra hadbast no. 25 Tehsil Mohali district SAS Nagar (Mohali), Punjab. Property Bounded by- East:Plot no. 12 North: Rasta 15 feet West:Plot no. 14 South: Rajiv Colony	Reserve Price- Rs.21,31,000/- EMD- Rs.2,13,100/- Bid Incremental Amount of Rs. 10000/-	E- Auction Date- 28th July'2026 Time - 11:00 AM to 1:00PM (with unlimited extension of five minutes) EMD Submission Last Date - 27th July'2026 Place of Submission of Bids - Utkarsh Small Finance Bank Ltd., Branch Office Address - at Utkarsh Small Finance Bank Ltd., Branch Office: - Address: at SCO-6P, Panchkula Sector-10, Sector-10,Panchkula Haryana 134109. EMAIL:-sharvanu.dutta@utkarsh.bank& Sharvanu Dutta - 9810621311 Inspection Date - 20th and 21th July'2026
Account No - 1562060000006120 MR. SATNAM SINGH S/O MAHINDER PAL SINGH,(BORROWER/ MORTGAGER)	Date - 24th 'November'2025 Amount as per Demand Notice U/s 13(2) - Rs.50,27,859/- Date of Symbolic Possession - 04-02-2026 Amount as on date - Rs.54,49,262/- as on 12-06-	Description of Mortgage Property -1 All that part and parcel of the Residential Property comprised in Khasra no. 458 Khata/khatauni no.- 161/524, kitte 1, to the extent of share 1/2 out of Total area measuring 9 marla 83 square feet i.e 4 marla 154 square feet as per jamabandi for the year 2015-16 Property in shape of plot of land bearing M.C. B-8/125 admeasuring 4 marla 154 square feet,	Reserve Price- Rs.65,20,800/- EMD- Rs.6,52,080/- Bid Incremental Amount of Rs. 10000/-	E- Auction Date- 28th July'2026 Time - 11:00 AM to 1:00PM (with unlimited extension of five minutes) EMD Submission Last Date - 27th July'2026 Place of Submission of Bids - Utkarsh Small Finance Bank Ltd., Branch Office Address - at Utkarsh Small Finance Bank Ltd., Branch Office: - Address: at Ground floor, 29, court road, Kennedy Avenue, Amritsar-143001.



<p>MRS.SONIA W/O MR.SATNAM SINGH(CO- BORROWER)</p>	<p>2026</p>	<p>Abadi Mohammad Pura, Hadbast no. 72 (Muhalla Guru Ka Khoo) Tehsil and District Tarn Taran.</p> <p><u>Property Bounded by-</u></p> <p>East:Property of Prakash chand</p> <p>North: Property of Kuldip Singh</p> <p>West:Property of swarn singh</p> <p>South: Street and Door of the house</p> <p><u>Description of Mortgage Property –2</u></p> <p>All that part and parcel of the Residential vacant plot Khasra no 111/1, Khata Khatauni no. 243/305 as per jamabandi for the year 2014-2015 and khasra no. 164, Khata Khatauni no. 244/306 as per jamabandi for the year 2014-15 Plot of land admeasuring 5 marla 232 square feet falling in khasra no.111/1 khata/khatauni no. 243/305 to the extent of share 3/142 I.e 3 marla and Khasra no. 164, khata/khatauni no. 244/306 to the extent of 3/216 share I.e 3 marla , total area measuring 6 marla, kitte 2 situated in the area of village Fatehchak Zarai, Hadbast no. 68 Tehsil and District Tarn Taran as per jamabandi for the 2014-15.</p> <p><u>Property Bounded by-</u></p> <p>East:Property of Manjit Kaur</p> <p>North: Street 11 feet wide.</p> <p>West:Property of Jagjit singh</p>	<p>EMAIL:-sharvanu.dutta@utkarsh.bank& Sharvanu Dutta - 9810621311</p>
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		South: Street 16 feet wide		
Account No – 1390050000006016 & 1390050000006018 MR. MANIBHUSAN PRASAD KUSHWAHA S/O MR. KRISHAN PRASAD KUSHWAHA , (BORROWER) MRS. ARTI DEVI W/O MR. MANIBHUSAN PRASAD KUSHWAHA (CO-BORROWER/MORTGAGER) MR. PARSHURAM KUSHWAH S/O MR. BIHARI PARSAD KUSHWAH (CO-BORROWER)	Date – 09th 'January'2026 Amount as per Demand Notice U/s 13(2) – Rs.10,85,480/-& Rs. 8,72,683/- Date of Symbolic Possession – 28-04-2026 Amount as on date – Rs.11,44,626/- & Rs.9,25,390/- as on 12-06-2026	Description of the Mortgaged Property:- All the part and parcel of the residential Property comprised in Khewat no. 619 Khata no. 794 Khasra no. 668(3-15) bearing MC. Property ID no. 11C26U43 measuring 71 sq yards 1 biswa 10 biswan which is 1/50 share out of Property 3 Bigha 15 Biswa situated in the revenue estate of kalupur at abadi Baba Colony which is within the limit of MC Sonipat, District Sonipat, Haryana. Property Bounded by- East:Plot of Others North: Gali West:Plot of Others South: Plot of Others	Reserve Price- Rs.29,67,800/- EMD- Rs.2,96,780/- Bid Incremental Amount of Rs. 10000/-	E- Auction Date- 28th July'2026 Time - 11:00 AM to 1:00PM (with unlimited extension of five minutes) EMD Submission Last Date – 27th July'2026 Place of Submission of Bids - Utkarsh Small Finance Bank Ltd., Branch Office Address – at Utkarsh Small Finance Bank Ltd., Branch Office: - Address: at Ground Floor and First Floor, 215, Sonipat, Haryana-131001.



Utkarsh Small Finance Bank

MRS VIBHA DEVI
W/O MR.
PARSHURAM
KUSHWAH (CO-
BORROWER/MORTG
AGER)

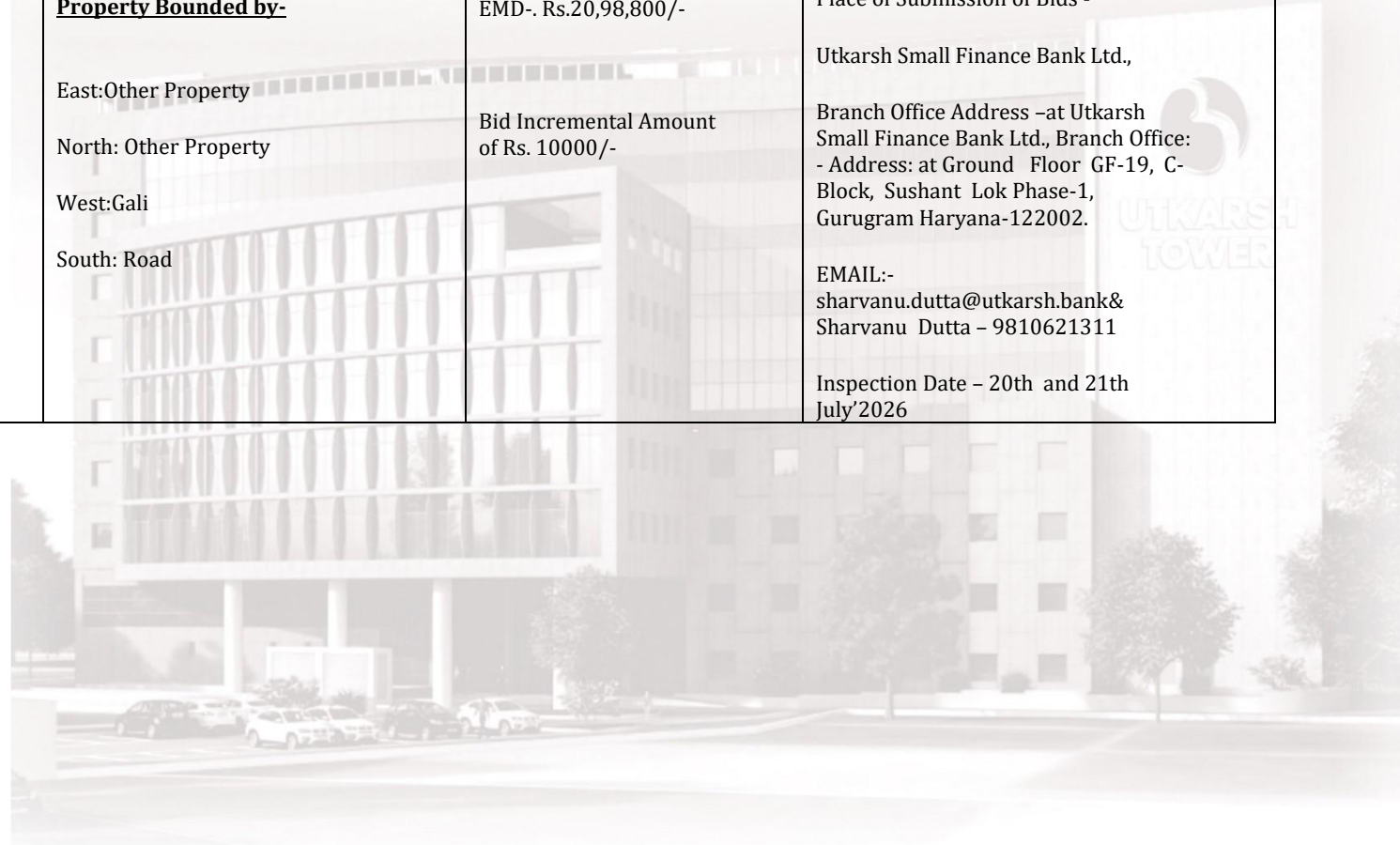
EMAIL:-
sharvanu.dutta@utkarsh.bank&
Sharvanu Dutta - 9810621311

Inspection Date - 20th and 21th
July'2026



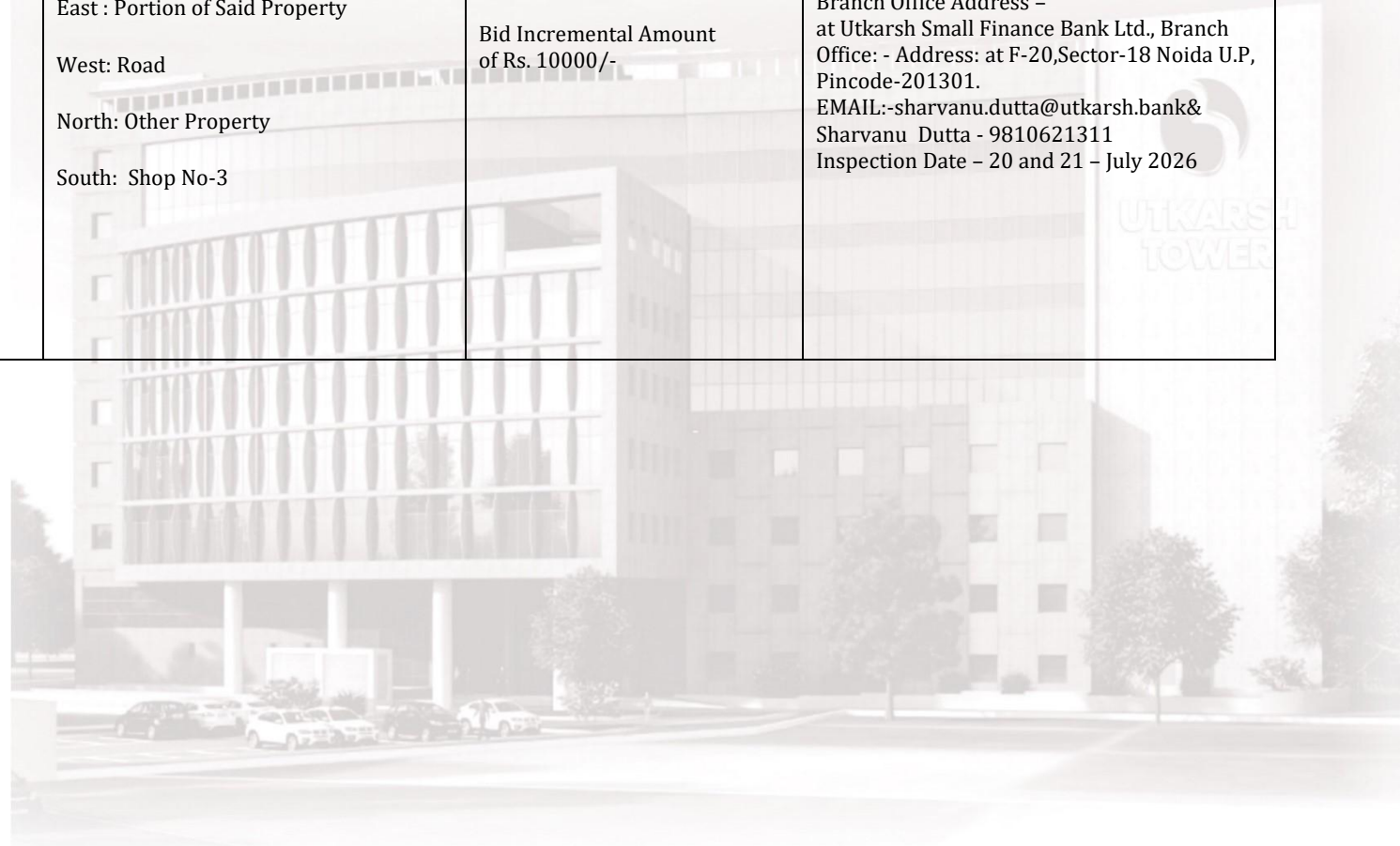


<p>Account No – 1376060000006057</p> <p>WINSPLAST INDIA PRIVATE LIMITED THROUGH ITS DIRECTOR, , (BORROWER)</p> <p>MR.CHAND RAM S/O MR.SULTAN SINGH(CO-BORROWER)</p> <p>MRS.SURESH W/O MR.CHAND RAM(CO-BORROWER/MORTGAGER)</p>	<p>Date – 20th 'January'2026</p> <p>Amount as per Demand Notice U/s 13(2) – Rs.1,03,45,770/-</p> <p>Date of Symbolic Possession – 02-05-2026</p> <p>Amount as on date – Rs.1,08,47,421/- as on 12-06-2026</p>	<p><u>Description of Mortgage Property –</u></p> <p>All that part and parcel of the Residential Property No-1118,Old Plot No-14, Property ID No-104C805U143, New Property ID No-1CBU2QA9,area measuring 200Sq Yards, comprised in khasra No-2953,11000/2956, situated in Village-Gurugram, Known as Laxman Vihar, Municipal Corporation of Gurugram, Tehsil and District-Gurgoan Haryana</p> <p><u>Property Bounded by-</u></p> <p>East:Other Property North: Other Property West:Gali South: Road</p>	<p>Reserve Price- Rs.2,09,88,000/-</p> <p>EMD- Rs.20,98,800/-</p> <p>Bid Incremental Amount of Rs. 10000/-</p>	<p>E- Auction Date- 28th July'2026</p> <p>Time - 11:00 AM to 1:00PM (with unlimited extension of five minutes)</p> <p>EMD Submission Last Date – 27th July'2026</p> <p>Place of Submission of Bids - Utkarsh Small Finance Bank Ltd., Branch Office Address –at Utkarsh Small Finance Bank Ltd., Branch Office: - Address: at Ground Floor GF-19, C-Block, Sushant Lok Phase-1, Gurugram Haryana-122002.</p> <p>EMAIL:- sharvanu.dutta@utkarsh.bank& Sharvanu Dutta – 9810621311</p> <p>Inspection Date – 20th and 21th July'2026</p>
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<p>1514060000006030</p> <p>M/S MANOJ CREATION THROUGH ITS PROPRITER (BORROWER)</p> <p>MR. MANOJ KUMAR VERMA S/O MR.DAL CHAND VERMA (CO-BORROWER/MORTGAGER)</p> <p>MS VANDANA VERMAW/O MANOJ KUMAR VERMA (CO-BORROWER)</p>	<p>Date - 25/September/2025</p> <p>Amount as per Demand Notice U/s 13(2) - Rs. .22,38,380/-</p> <p>Date of Symbolic Possession -16-01-2026</p> <p>Amount as on date -12-06-2026 Rs.23,57,450/-</p>	<p>Description of Mortgage Property -</p> <p>All that part and parcel of the free hold Commercial property One shop No-4 on ground floor, upto ceiling level bearing area measuring 8.55 Sq. yard, i.e. 7.15 Sq Mtrs. Built-up property No- X/3559, out of khasra No-75, Situated at area of Chemeli Devi Mandir road, Shanti Mohalla, Gandhi Nagar in the Village-Ghondi abadi illaqa Shahdra Delhi-110031.</p> <p>Property Bounded by-</p> <p>East : Portion of Said Property</p> <p>West: Road</p> <p>North: Other Property</p> <p>South: Shop No-3</p>	<p>Reserve Price Rs.30,93,860/-</p> <p>EMD- Rs.3,09,386/-</p> <p>Bid Incremental Amount of Rs. 10000/-</p>	<p>E- Auction Date- 28 July 2026</p> <p>Time - 11:00 AM to 1:00PM (with unlimited extension of five minutes)</p> <p>EMD Submission Last Date - 27 July 2026</p> <p>Place of Submission of Bids - Utkarsh Small Finance Bank Ltd., Branch Office Address - at Utkarsh Small Finance Bank Ltd., Branch Office: - Address: at F-20,Sector-18 Noida U.P, Pincode-201301. EMAIL:-sharvanu.dutta@utkarsh.bank& Sharvanu Dutta - 9810621311 Inspection Date - 20 and 21 - July 2026</p>
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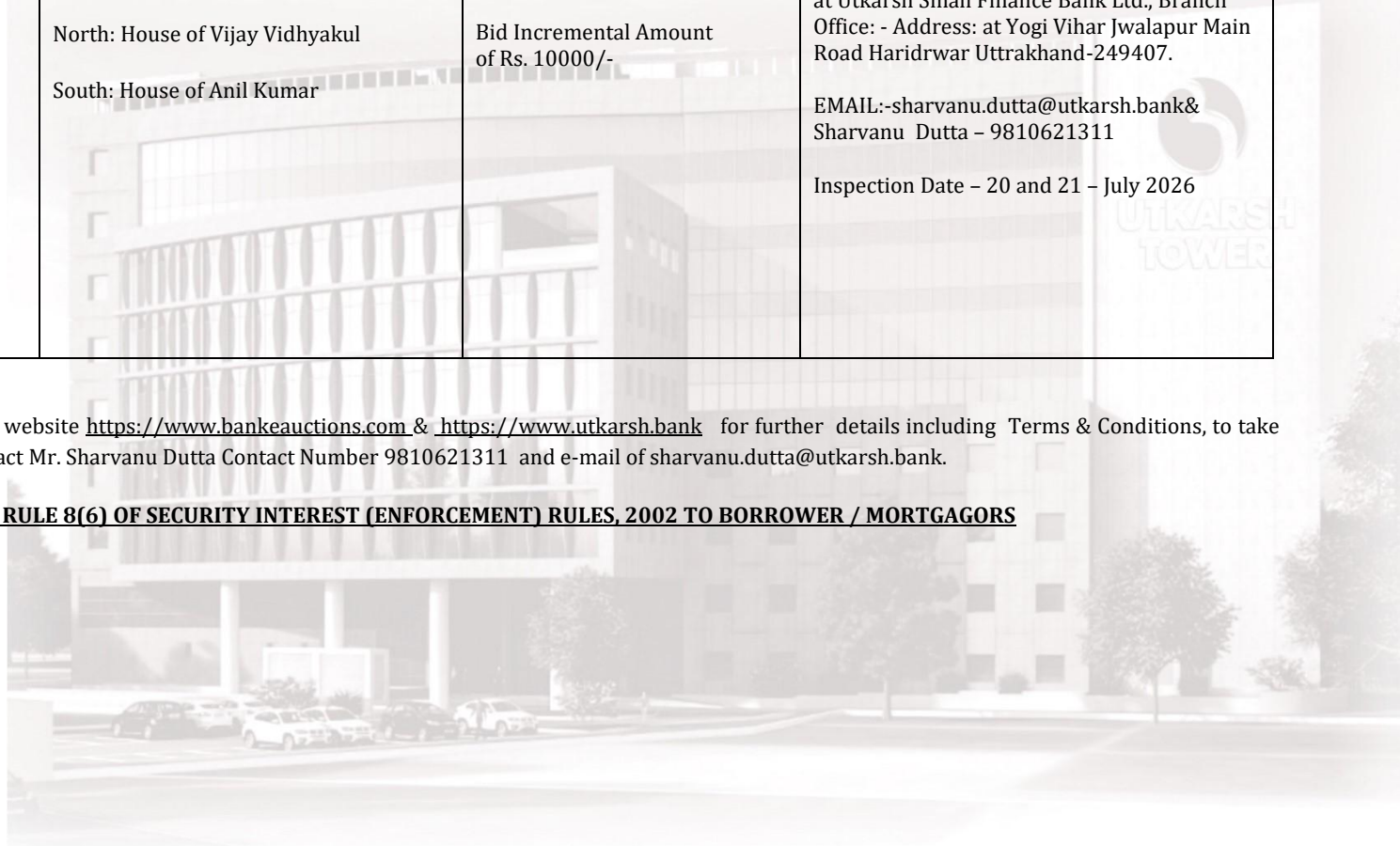


<p>139706000006023</p> <p>M/S NVM ENTERPRISES THROUGH ITS PROPRIETER (BORROWER)</p> <p>MR.PRASHANT S/O MR.NAATHI RAM (CO-BORROWER)</p> <p>MRS.KOMAL W/O MR.PRASHANT (CO-BORROWER)</p> <p>MRS.KAUSHALYA DEVI W/O MR.NAATHI RAM (CO-BORROWER/MORTGAGER)</p>	<p>Date – 23/October/2025</p> <p>Amount as per Demand Notice U/s 13(2) –</p> <p>Rs.35,87,058/-</p> <p>Date of Symbolic Possession –14-01-2026</p> <p>Amount as on date –12-06-2026 Rs.35,21,908/-</p>	<p>Description of Mortgage Property -</p> <p>All that part and parcel of the Residential property Khatta No-11/117, area 133.24 Sq Meeter, Situated at Mohalla-Ghasmandi(Kuttimaran) jawalapur, Pargana-Jawalapur, Tehsil & Distt-Haridawar Uttarakhand-249201.</p> <p>Property Bounded by:-</p> <p>East : Road</p> <p>West: House of Ramkumar</p> <p>North: House of Vijay Vidhyakul</p> <p>South: House of Anil Kumar</p>	<p>Reserve Price- Rs.74,51,375/-</p> <p>EMD- Rs.7,45,138/-</p> <p>Bid Incremental Amount of Rs. 10000/-</p>	<p>E- Auction Date- 28 July 2026</p> <p>Time - 11:00 AM to 1:00PM (with unlimited extension of five minutes)</p> <p>EMD Submission Last Date – 27 July 2026</p> <p>Place of Submission of Bids - Utkarsh Small Finance Bank Ltd., Branch Office Address – at Utkarsh Small Finance Bank Ltd., Branch Office: - Address: at Yogi Vihar Jwalapur Main Road Haridwar Uttrakhand-249407.</p> <p>EMAIL:-sharvanu.dutta@utkarsh.bank& Sharvanu Dutta – 9810621311</p> <p>Inspection Date – 20 and 21 – July 2026</p>
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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 Dutta Contact Number 9810621311 and e-mail of sharvanu.dutta@utkarsh.bank.

THIS IS ALSO A STATUTORY 30 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 and there are no known litigations against the property as of the date of this notice.
2. For participating in online e-auction sale, bid document, copies of PAN Card, Board Resolution in case of Company and photo ID, address proof is 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 person Sharvanu Dutta - 98106213116, Email- 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 Sharvanu Dutta - 98106213116, Email- sharvanu.dutta@utkarsh.bank.
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/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 30 days of the confirmation of the sale. In case of failure to deposit the balance amount within the prescribed period, the amount of EMD and/or deposited amount shall stand forfeited and no claim shall be entertained against USFB in respect thereof.
12. The secured asset mentioned above is presently in the Symbolic Possession of the Authorized Officer of USFB (AO). On conclusion of the e-auction sale and on receipt of the entire sale consideration, the possession of the Secured Assets shall be arranged to be handed over to the successful bidder by the AO of USFB.
13. In case if auction date is a holiday of <https://www.bankeauctions.com> through which the auction is being conducted, in such case the auction will be reschedule to next working day of <https://www.bankeauctions.com>.
14. AO reserves the absolute right and discretion to accept or reject any or all Bids or adjourn/postpone/cancel the auction sale/modify any terms and conditions of the sale without prior notice and/or without assigning any reasons in respect thereof. The decision of the AO in this regard shall be final and binding.
15. The Secured Asset mentioned in the Bid Document is based on the mortgages created by the Borrower/Co-Borrowers in favor of Secured Creditor. Interested parties are requested to verify details of the Secured Asset themselves.



- 16.** The Secured Assets are being sold free from charges and encumbrances of Secured Creditor only.
- 17.** The successful bidder would be required to bear all the necessary expenses like stamp duty, registration, incidental costs, expenses including sales tax and any other taxes or costs relating to sale and transfer of Secured Assets.
- 18.** The USFB or the AO of USFB will not be held responsible for any charge, lien, encumbrance, property tax or any dues to the Government or anybody in respect of the Secured Assets.
- 19.** There are no known statutory liabilities relating to the Secured Assets. If any such statutory liabilities are discovered at a subsequent stage, the same shall be solely dealt with by the Successful Bidder at his/its own costs and expenses.
- 20.** The sale of the Secured Asset is subject to the terms and conditions prescribed in the SARFAESI Act and Security Interest (Enforcement) Rules, 2002 and the conditions mentioned hereinabove. Hence, the bidders are advised to carefully go through the said terms and conditions before submitting their bids.
- 21.** The Borrower and the Guarantor/Mortgagor's attention is invited to provisions of 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: - 15-06-2026

Place: -Delhi Zone

Thanking you,

Sd/-

Authorised Officer

Utkarsh Small Finance Bank Limited.

