

**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
Account No – <b>156206000006001</b>  MR. JASWANT SINGH S/O MR. PAL SINGH(BORROWER/Mortgager)  MRS. MANPREET KAUR W/O MR. JASWANT SINGH(CO-BORROWER)	Date – 26/08/2025  Amount as per Demand Notice U/s 13(2) – <b>Rs. 20,57,937/-</b>  Date of Symbolic Possession – <b>08-01-2026</b>  <b>Amount as on date – Rs. 22,11,110/- as on 24-02-2026</b>	<b>Description of Mortgaged Property</b>  All that part and parcel of the Residential/Commercial(Mixed) Property measuring 11 Marlas khata/khatoni no. 162/326 khasra no. 457(0-11)as per jamabandi 2015-2016 situated in Muradpur, Ward No-17 Tehsil and District Tarn Taran.  <b>Property Bounded by-</b>  East: House of Ajit Singh West: Muradpur Road towards Godown and door of Shops  North: Property of Boota Singh Truck’s wala	Reserve Price- <b>61,22,600/-</b> - EMD-. <b>Rs. 6,12,260/-</b>  Bid Incremental Amount of <b>Rs. 10000/-</b>	E- Auction Date- 31 <sup>st</sup> March’2026  Time - 11:00 AM to 1:00PM (with unlimited extension of five minutes)  EMD Submission Last Date – 30 <sup>th</sup> March’2026  Place of Submission of Bids - Utkarsh Small Finance Bank Ltd., Branch Office Address – at <b>Ground Floor 29, Court Road, Kennedy Avenue, Amritsar, Punjab-143001</b>  EMAIL: - sharvanu.dutta@utkarsh.bank & Sharvanu Dutta - 9810621311 and also Email- <a href="mailto:ravinder.kumar@utkarsh.bank">ravinder.kumar@utkarsh.bank</a> & Ravinder Kumar Rathour – 8588852944  Inspection Date - 23 and 24 – March’2026



<p>Account No – <b>158806000006050</b></p> <p>M/s Alam Karyana Store Through Its Proprietor(BORROWER)</p> <p>MR. MOHAMMAD NAZRE ALAM S/O MR. MOHAMMAD MUSLIM(co-Borrower/Mortgager)</p> <p>MRS. SAIMUN KHATOON W/O MR.MOHAMMAD NAZRE ALAM(CO-BORROWER)</p>	<p>South: Gali</p> <p>Date – 23/10/2025</p> <p>Amount as per Demand Notice U/s 13(2) – Rs. <b>24,55,103/-</b></p> <p>Date of Symbolic Possession – 17-01-2026</p> <p>Amount as on date – Rs. 23,95,766/- as on 24-02-2026</p>	<p><b>Description of Mortgaged Property</b> All that part and parcel of the Residential Property Plot no.07, measuring 87.5 sq yards comprised in khasra no.121 Khata no. 936/1083-184-1085-1086-1087 as per jamabandi for the year 2008-09, situated ta village Gahlewal Hadbast no. 166 Abadi Known as Vardhman colony Rahon Road Tehsil and District Ludhiana.</p> <p><b>Property Bounded by-</b></p> <p>East:Kesar-Aalam North: Street wide 17’5” West:Owner. South: Neighbour</p>	<p>Reserve Price- Rs.<b>Rs. 28,74,700/-</b></p> <p>EMD-. Rs. <b>2,87,470/-</b></p> <p>Bid Incremental Amount of Rs. 10000/-</p>	<p>E- Auction Date- 31<sup>th</sup> March’2026</p> <p>Time - 11:00 AM to 1:00PM (with unlimited extension of five minutes)</p> <p>EMD Submission Last Date – 30<sup>th</sup> March’2026</p> <p>Place of Submission of Bids - Utkarsh Small Finance Bank Ltd., Branch Office Address – at Plot No-4, municipal No-B-26-4, New Lajpat Nagar, Pakhowal road, Ludhiana Punjab-141002</p> <p>EMAIL: - sharvanu.dutta@utkarsh.bank &amp; Sharvanu Dutta - 9810621311 and also Email- <a href="mailto:ravinder.kumar@utkarsh.bank">ravinder.kumar@utkarsh.bank</a> &amp; Ravinder Kumar Rathour - 8588852944</p> <p>Inspection Date - 23 and 24 – March’2026</p>
<p>Account No – 158806000006227</p> <p>M/S VINOD RUBBER INDS THROUGH ITS PROPRIETER (BORROWER)</p>	<p>Date – 22<sup>nd</sup> March 2025</p> <p>Amount as per Demand Notice U/s 13(2) – Rs. <b>41,78,622/-</b></p> <p>Date of Symbolic Possession –</p>	<p><b>Description of Mortgaged Property-1</b></p> <p>All that part and parcel of the Residential Property area 100Sq Yard, Khasra No-687-688, Khata No-1399/1926-1927 as per jamabandi year 2000-2001, situated</p>	<p>Reserve Price-Rs. <b>59,22,900/-</b></p> <p>EMD-. Rs.5,92,290/-</p> <p>Bid Incremental Amount of Rs. 10000/-</p>	<p>E- Auction Date- 31<sup>th</sup> March’2026</p> <p>Time - 11:00 AM to 1:00PM (with unlimited extension of five minutes)</p> <p>EMD Submission Last Date – 30<sup>th</sup> March’2026</p> <p>Place of Submission of Bids - Utkarsh Small Finance Bank Ltd., Branch Office Address – at Plot No-4, municipal No-B-26-4, New Lajpat Nagar,</p>



<p>MR. VINOD KUMAR S/O MR. BRIJ LAL(BORROWER /MORTGAGER)</p> <p>MRS.RENU SHARMA W/O MR. VINOD KUMAR(CO-BORROWER)</p>	<p>29-05-2025</p> <p>Amount as on date – Rs. .47,52,507/- as on 24-02-2026</p>	<p>at wakya Gali No-1,Mohalla-New Shimlapuri,Tehsil &amp; Distt-Ludhiana as per sale deed No-13297 on dated 09.10.2003</p> <p><b><u>Property Bounded by-</u></b></p> <p>East:Other-Property North: Owner</p> <p>West:Street South: Vinod Kumar</p> <p><b><u>Description of the Mortgaged Property-2</u></b></p> <p>All that part and parcel of the Residential Property area 100Sq Yard, Khasra No-687-688, Khata No-1392/1928-1929 as per jamabandi year1995-1996, situated at wakya Gali No-1,Mohalla-New Shimlapuri,Tehsil &amp; Distt-Ludhiana as per sale dee No-14864 on dated 08.10.2002</p> <p><b><u>Property Bounded by-</u></b></p> <p>East:Owner North: Jagir Singh</p> <p>West:Street South: Owner</p>		<p>Pakhawal road, Ludhiana Punjab-141002</p> <p>EMAIL: - sharvanu.dutta@utkarsh.bank &amp; Sharvanu Dutta - 9810621311 and also Email- <a href="mailto:ravinder.kumar@utkarsh.bank">ravinder.kumar@utkarsh.bank</a> &amp; Ravinder Kumar Rathour - 8588852944</p> <p>Inspection Date - 23 and 24 – March’2026</p>
<p>Account No – <b>156306000006020</b></p> <p>M/s VIRGO SALES AND</p>	<p>Date – 25<sup>th</sup> September 2025</p> <p>Amount as per Demand Notice U/s 13(2) –</p>	<p><b><u>Description of Mortgaged Property</u></b></p> <p>All that part and parcel of Residential Property HO. No.32 Min &amp; 33 Min Situated at Centaury Enclave Near Bhan Colony, Abawal</p>	<p>Reserve Price- Rs. <b>36,99,920/-</b> -</p> <p>EMD-. Rs.3,69,992/-</p>	<p>E- Auction Date- 31<sup>th</sup> March’2026</p> <p>Time - 11:00 AM to 1:00PM (with unlimited extension of five minutes)</p>



<p>TRADERS THROUGH IT'S PROPRIETOR(BORROWER)</p> <p>MR. KARANVEER PERIK S/O CHANDERJIT PERIK (BORROWER/MORTGAGER)</p> <p>MRS. TARUN PERIK W/O CHANDERJIT PERIK(CO-BORROWER)</p>	<p>Rs. <b>25,32,909/-</b></p> <p>Date of Symbolic Possession – <b>12-01-2026</b></p> <p>Amount as on date – Rs. 25,74,186/- as on 24-02-2026</p>	<p>Patiala, Teshil &amp; District Patiala (Punjab) Pin code – 147001 area measuring 0-3.1/4 Biswa i.e. 164.44 Square yards as per the sale deed dated 15/05/2019 having the sale deed/Registration no.2019/20/11/1/2023 and vide mutation No. 16077 as depicted in Jamabandi for the year 2014-15 and 2019-20.</p> <p><b><u>Property Bounded by</u></b></p> <p>East:BuiltUpKothi North: Road West:KothiofKrishnaDevi andothers South: Plot No. 31</p>	<p>Bid Incremental Amount of Rs. 10000/-</p>	<p>EMD Submission Last Date – 30<sup>th</sup> March'2026</p> <p>Place of Submission of Bids - Utkarsh Small Finance Bank Ltd., Branch Office Address – at <b>Ground Floor, Showroom No. 101 &amp;102, D P Square, leela bhawan Chownk, Patiala, Punjab- 147001.</b></p> <p>EMAIL: - sharvanu.dutta@utkarsh.bank &amp; Sharvanu Dutta - 9810621311 and also Email- <a href="mailto:ravinder.kumar@utkarsh.bank">ravinder.kumar@utkarsh.bank</a> &amp; Ravinder Kumar Rathour - 8588852944</p> <p>Inspection Date - 23 and 24 – March'2026</p>
<p>Account No – <b>157106000006153</b></p> <p>M/S GANPATI FOREST THROUGH ITS PROPRIETOR, (Borrower)</p> <p>MRS. KUSUM GARG W/O MR. VINOD GARG(Co-BORROWER)</p>	<p>Date – 29/10/2025</p> <p>Amount as per Demand Notice U/s 13(2) – Rs. <b>1,39,00,135/-</b></p> <p>Date of Symbolic Possession – <b>16-01-2026</b></p> <p><b>Amount as on date – Rs. 1,44,68,648/- as on 24-02-2026</b></p>	<p><b><u>Description of Mortgaged Property</u></b></p> <p>All that part and parcel of the Residential Property Plot no. 552, Measuring 6 Marlas // 144 Sq Meter // 172.22 Square Yards Situated in sector – 20, Urban Estate Kaithal, Tehsil and District Kaithal, Haryana.</p> <p><b><u>Property Bounded by-</u></b></p> <p>East:Road22 North: House no.-551 West:OtherProperty South: House no. 553</p>	<p>Reserve Price- <b>1,79,04,400/-</b></p> <p>EMD-. Rs. <b>17,90,440/-</b></p> <p>Bid Incremental Amount of Rs. 10000/-</p>	<p>E- Auction Date- 31<sup>th</sup> March'2026</p> <p>Time - 11:00 AM to 1:00PM (with unlimited extension of five minutes)</p> <p>EMD Submission Last Date – 30<sup>th</sup> March'2026</p> <p>Place of Submission of Bids - Utkarsh Small Finance Bank Ltd., Branch Office Address – at <b>Ground Floor Shop no. 04, GTB Market, Ambedkar Chownk, Old GT Road, Diwan Colony, Karnal,</b></p>



Haryana- 132001.

**Utkarsh Small Finance Bank**

EMAIL: - sharvanu.dutta@utkarsh.bank  
& Sharvanu Dutta - 9810621311 and  
also Email-  
[ravinder.kumar@utkarsh.bank](mailto:ravinder.kumar@utkarsh.bank) &  
Ravinder Kumar Rathour - 8588852944

Inspection Date - 23 and 24 –  
March'2026

MR.VINOD GARG S/O MR. JAI BHAGWAN GARG(CO- BORROWER/Mort gager)		
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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](mailto:sharvanu.dutta@utkarsh.bank). And Ravinder Kumar Rathour - 8588852944, 8077707367 Email - [ravinder.kumar@utkarsh.bank](mailto:ravinder.kumar@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. 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 person Sharvanu Dutta - 98106213116, Email- [sharvanu.dutta@utkarsh.bank](mailto:sharvanu.dutta@utkarsh.bank), and to Ravinder Kumar Rathour - 8588852944, 8077707367 Email - [ravinder.kumar@utkarsh.bank](mailto:ravinder.kumar@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. Ravinder Kumar Rathore - 8588852944, 8077707367.
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.



**Utkarsh Small Finance Bank**

**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: - 26 -02-2026

Place: - Punjab and Haryana

Thanking you,

Authorised Officer

Utkarsh Small Finance Bank Limited.

