



"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(s) and Mortgagor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the Physical/Symbolic possession of which has been taken by the Authorised Officer of UTKARSH SMALL FINANCE BANK LIMITED, (herein after known as "the Secured Creditor"), 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 table below along with further interest, charges, cost and expenses being due to secured creditor. It is hereby informed you that we are going to conduct public E-auction through the Web Portal of M/S. C1 India Pvt. Ltd., <https://www.bankauctions.com>.

S. No.	Loan Account No. & Name of Borrower (s)/Mortgagor/ Guarantor	Date & amount under Demand Notice U/S 13(2) & Date of Physical /Symbolic 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. : 1570050000006005 Mr. Sonu Kumar (Borrower & Mortgagor) Mr. Ramsurat Santram Sharma, (Co-borrower & Co-Mortgagor)	Date - 28/01/2025 Amount As Per Demand Notice U/S 13(2) – Rs. 19,72,28,955/- Date of Symbolic Possession : 21/04/2025 Amount As On Date – 23,05,060,771/- (18/03/2026)	All that part and parcel of the property situated at Flat No. B-F-05, First Floor, "Vedashri Co-operative Housing Society, Ltd. Nashik", Building No. 05, Wing-B, S. No. 19/1/B/2/2, Near Rao Hotel, Chankayya Puri Society, Mahsul Link Road, Makhmalabad, Nashik, Maharashtra - 422003 East: By open Space, West: By Flat No. 6, North: By Flat No. 4, South: By Open Space & Wing No A	Reserve Price Rs. 13,45,000/- EMD Rs. 1,34,500/- Bid Increment Amount Rs. 10000	Auction Date and Time - 09 April 2026 & 11.00AM to 1.00 PM EMD Submission Last Date – 08 April 2026 Utkarsh Small Finance Bank Ltd., Shop No. 3, Plot No. 10 Siddhi Poja Trade Centre, Opp BYK College Nashik, MH- 422005 Inspection Date - 06 and 07 April 2026
2	Account No. – 16150500000006012 Mr. Sopan Dadarao Gore (Borrower & Mortgagor) Mrs. Laxmi Sopan Gore (Co-Borrower & Co-Mortgagor)	Date - 25/11/2024 Amount As Per Demand Notice U/S 13(2) – Rs. 14,14,811.20/- Date of Physical Possession – 22/07/2025 Amount As On Date – Rs. 17,41,742.01/- (18/03/2026)	All that part and parcel of the property situated at Flat No. E-22, 6th Floor, E-Building, Vishakha Apartment, Nakshtagan, Gul No. 102, At Nakshtrawadi, Taluka & District Aurangabad, Maharashtra-431002. East: Flat No. E-23, West: Sector A-06, North: Anuradha Building,	Reserve Price Rs. 10,20,000/- EMD Rs. 1,02,000/- Bid Increment Amount Rs. 10000	Auction Date and Time - 09 April 2026 & 11.00AM to 1.00 PM EMD Submission Last Date – 08 April 2026 Utkarsh Small Finance Bank Ltd., Shop No. 3, Plot No. 10 Siddhi Poja Trade Centre, Opp BYK College Nashik, MH- 422005 Inspection Date - 06 and 07 April 2026
3	Account No. – 15700600000006064 M/s Lambodar Bk Warehousing Through Its Partners (borrower & Mortgagor) Mr. Hemant Madhurshyam Roy (co-borrower) M/s Sae Impex International Pvt.Ltd Through Its Directors (co-borrower & Mortgagor) Mr. Shishec Madhurshyam Roy (co-borrower) Mr. Sharad Madhurshyam Roy (co-borrower)	Date - 30/04/2025 Amount As Per Demand Notice U/S 13(2) – Rs. 3,30,55,924.6/- Date of Symbolic Possession – 04/08/2025 Amount As On Date – 3,69,06,873.79/- (18/03/2026)	All that part and parcel of the property situated at Shop/Office No.101, First Floor, "Shree Kalika Plaza Apartment", S. No. 547/B/2B/3/1/2/3, CTS No. 7063/1A/1B/1C, Final Plot No. 82, Opposite Kalika Mata Mandir, Mumbai Naka, Nashik, Maharashtra-422002. East: By Passage & Shop No. 104, West: By Open Space, North: By Open Space, South: By Shop No. 102	Reserve Price Rs. 3,11,25,000/- EMD Rs.31,12,500/- Bid Increment Amount Rs. 10000	Auction Date and Time - 09 April 2026 & 11.00AM to 1.00 PM EMD Submission Last Date – 08 April 2026 Utkarsh Small Finance Bank Ltd., Shop No. 3, Plot No. 10 Siddhi Poja Trade Centre, Opp BYK College Nashik, MH- 422005 Inspection Date - 06 and 07 April 2026
4	Account No. – 15700600000006064 M/s Lambodar Bk Warehousing Through Its Partners (borrower & Mortgagor) Mr. Hemant Madhurshyam Roy (co-borrower) M/s Sae Impex International Pvt.Ltd Through Its Directors (co-borrower & Mortgagor) Mr. Shishec Madhurshyam Roy (co-borrower) Mr. Sharad Madhurshyam Roy (co-borrower)	Date - 25/04/2025 Amount As Per Demand Notice U/S 13(2) – Rs. 3,30,55,924.6/- Date of Symbolic Possession – 04/08/2025 Amount As On Date – 3,69,06,873.79/- (18/03/2026)	Property Description - 1	RESERVE PRICE - 1	Auction Date and Time -

4	Account No. - 15700600000006062 M/s Sae Impex International Pvt. Ltd (through Its Proprietor Mr. Hemant Madhurshyam Roy (borrower) Mr. Hemant Madhurshyam Roy (co-borrower & Mortgagor) Mrs. Brijukumari Madhur Roy (co-borrower & Mortgagor) Mr. Shisher Madhurshyam Roy (co-borrower & Mortgagor) Mr. Sharad Madhurshyam Roy (co-borrower & Mortgagor)	Date - 25/04/2025 Amount As Per Demand Notice U/S 13(2) - Rs. 1,13,04,057.64/- Date of Symbolic Possession - 04/08/2025 Amount As On Date - 1,27,29,951.05/- (18/03/2026)	Property Description - All that part and parcel of the property situated at Flat No. 304, Town Square-2, 3rd Floor, SR No. 744/A/2/1/2/2, Plot No. 10, Opposite City Center Mall, Nashik Maharashtra-422002. Property bounded by- East: Flat No. 301, West: Side Margin, North: Side Margin, South: Flat No. 303. Space, Property Description -2 All that part and parcel of the property situated at Shed No. 14/5, Gat No. 158/1, Mouje Jaulike (Dindori), Near Mahindra & Mahindra Company, Dindori Road, Tal. Dindori, District Nashik, Maharashtra-422006. Property bounded by- East: Shed No. 6, West: Shed No. 4, North: Marginal Space, South: 9 Mtr. Road	RESERVE PRICE - 1 Rs. 58,95,000/- EMD Rs. 5,89,500/- RESERVE PRICE - 2 Rs. 34,87,500/- EMD Rs. 3,48,750/- Bid Increment Amount Rs. 10000	Auction Date and Time - 09 April 2026 & 11.00AM to 1.00 PM EMD Submission Last Date - 08 April 2026 Utkarsh Small Finance Bank Ltd., Shop No. 3, Plot No. 10 Siddhi Pooja Trade Centre, Opp BYK College Nashik, MH- 422005 Inspection Date - 06 and 07 April 2026
5	Account No. - 15700600000006047 Shital Dipak Bharati (Borrower) Dipak Gorakh Bharati (Co-Borrower & Mortgagor)	Date - 03/07/2025 Amount As Per Demand Notice U/S 13 (2) - Rs. 12,29,089.1/- Date of Symbolic Possession - 24/10/2025 Amount As On Date - 14,06,453.75/- (18/03/2026)	All that part and parcel of the property situated at Flat No. 02, 1st Floor, Yashanand Plaza, Plot No. 1, Sr. No. 511/3, GP Milkat No. 5671, Samarhi Nagar, Unambarked Road, Pimpalgaon Baswant, Nashik, Maharashtra-422009. East: Flat No. 07, West: Marginal Space, North: Flat No. 03, South: Marginal Space.	Reserve Price Rs. 16,60,000/- EMD Rs. 1,66,000/- Bid Increment Amount Rs. 10000	Auction Date and Time - 09 April 2026 & 11.00AM to 1.00 PM EMD Submission Last Date - 08 April 2026 Utkarsh Small Finance Bank Ltd., Shop No. 3, Plot No. 10 Siddhi Pooja Trade Centre, Opp BYK College Nashik, MH- 422005 Inspection Date - 06 and 07 April 2026
6	Account No. - 15700600000006082 Mr. Bhavarlal Mangilal Choudhari (Borrower & Mortgagor) Mrs. Kamla Bhavarlal Choudhari (Co-borrower)	Date - 29/08/2025 Amount As Per Demand Notice U/S 13(2) - Rs. 60,47,802.77/- Date of Symbolic Possession - 02/12/2025 Amount As On Date - 64,91,992.65/- (18/03/2026)	All that part and parcel of the property situated at Hall No. H-1, First Floor, Jayram Business Centre, S. No. 157/3, Plot No. 43, Near Hanuman Mandir, Lamkhede Mala, Tarwala Nagar, Nashik, Maharashtra-422004. Property bounded by- East: Common Passage & Hall No. 02, West: Marginal Space, North: Adj. Hall Shop, South: By Marginal Space.	Reserve Price Rs. 67,80,000/- EMD Rs. 6,78,000/- Bid Increment Amount Rs. 10000	Auction Date and Time - 09 April 2026 & 11.00AM to 1.00 PM EMD Submission Last Date - 08 April 2026 Utkarsh Small Finance Bank Ltd., Shop No. 3, Plot No. 10 Siddhi Pooja Trade Centre, Opp BYK College Nashik, MH- 422005 Inspection Date - 06 and 07 April 2026
7	Account No. - 15700600000006006 Mr. Yogeshwar Sunil Sanap (Borrower & Mortgagor) Mrs. Aditi Yogeshwar Sanap (Co-Borrower & Co-Mortgagor)	Date - 28/01/2025 Amount As Per Demand Notice U/S 13 (2) - Rs. 13,20,749.82/- Date of Symbolic Possession - 28/04/2025 Amount As On Date - Rs. 14,26,499.81/- (18/03/2026)	All that part and parcel of the property situated at Residential Property Bearing Grampanchayat Milkat No. 13(1) bearing Built Up Area Adms. 1560.00 Sq. Ft. Lying & being Situated at Village- Lalpadi, Taluka- Niphad & District Nashik, Maharashtra-422003, within the limit of Grampanchayat Lalpadi. Property bounded by- East: Grampanchayat Road, West: Open Space, North: Grampanchayat Milkat No. 12 (Sagar Sudam Sanap), South: 14 A (Dhondiram Vithoba Sanap)	Reserve Price Rs. 21,06,000/- EMD Rs. 2,10,600/- Bid Increment Amount Rs. 10000	Auction Date and Time - 09 April 2026 & 11.00AM to 1.00 PM EMD Submission Last Date - 08 April 2026 Utkarsh Small Finance Bank Ltd., Shop No. 3, Plot No. 10 Siddhi Pooja Trade Centre, Opp BYK College Nashik, MH- 422005 Inspection Date - 06 and 07 April 2026

All interested participants/bidders are requested to visit <https://www.bankeauctions.com> and <https://www.utkarsh.bank> for further details including term & conditions, to take part in e-auction proceeding and also advised to contact Mr. Mayurkumar Subhashbhai Battise Mob. 7016155165 E-mail mayurbattise@utkarsh.bank for Nashik Property.

THIS IS ALSO A STATUTORY 15 DAYS SALE NOTICE UNDER RULE 8(6) & 9 (1) OF SECURITY INTEREST (ENFORCEMENT) RULES, 2022. STATUTORY 15 DAYS SALE NOTICE TO THE BORROWER(S)/MORTGAGOR AND GUARANTOR (S)

Term & Conditions

- The E-auction of secured assets 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 and to the best of knowledge and information of the Authorised Officer, there is no encumbrance on said property/ies. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.
- For participating in e-auction sale, Bid documents, copies of PAN card, Board resolution in case of company, photo ID and address proof are required to be submitted along with EMD which is payable through NEFT/ RTGS in name of "Authorised officer Utkarsh Small Finance Bank Limited" Current Account No 1375200000000031FSCUTKS0001375 Address UTKARSH SMALL FINANCE BANK LIMITED, D37/37 Badadev, Spice KCM Varanasi-221002, BRANCH GODWALIA. 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 Email- mayurbattise@utkarsh.bank for Nashik Property.
- Only buyers holding valid User ID/ Password and confirmed payment of EMD through NEFT/ RTGS shall be eligible for participating in the e-auction process.

Date- 25-03-2026
Place - Maharashtra

Authorized officer
Utkarsh Small Finance Bank Ltd