



Utkarsh Small Finance Bank
Aapki Ummeed Ka Khaata
(A Scheduled Commercial Bank)

Zonal Office / Branch: 9B, Pusa Road, Rajendra Place, New Delhi, Pincode - 110 060.
Registered Office: Utkarsh Tower, NH - 31 (Airport Road), Sehmalpur, Kazi Sarai, Harhua, Varanasi, U.P - 221 105.

"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) 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 constructive 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.bankeauctions.com>

Sr. No.	Loan Account No.	Name of the Borrower/Mortgagor Guarantor (Owner of the Property)	Amount & Date Demand Notice U/S 13(2)	Date & Type of Possession	Amount as on date	Reserve Price Earnest Money Deposit
1	156206000 0006060	M/S Malkit Engg Work Through Mr. Malkit Sing (Borrower) Malkit Singh S/O Shingara Singh (Mortgager/Co-Borrower) Mankinder Kaur W/O Malkit Singh (Co-Applicant/Borrower)	₹ 29,32,832/- 01/06/2023	29/01/2024 Physical	₹ 31,91,774/- 28/02/2024	₹ 54,44,000/- ₹ 5,44,400/-
Description of property/ies: All that part and parcel of the Private property situated at khata No. 857,858,860,859 Min, khata khatoni Ni. 2208/4311, 2125/4108,1880/3796 Private Plot No.23 – Sultanwind Urban Abadi, Sarabjeet Nagar Near New Shaheed Udham Singh Nagar, Tehsil Amritsar, District Amritsar Punjab 143001 admeasuring 146.28. Sq. Yard. East: Building of others West: Passage 20 Feet Wide North: Plot No.22 South: Plot No. 24.						
2	156206000 0006022	Mr. Amritpal Singh S/O Mr. Khatpan Singh (Borrower) Mrs. Sarabjit Kaur W/O Khatpan Singh (Co-Borrower/Mortgager)	₹ 7,91,968/- 17/04/2023	23/01/2024 Physical	₹ 9,36,801/- 28/02/2024	₹ 13,50,000/- ₹ 1,35,000/-
Description of property/ies: All the part and parcel Private Property Plot No. 13 min., Khasra No. 2254 min, Khewat Khatoni No. 1374/1938, Jamabandi Year 2015/2016, situated at Rakba Sultanwind Sub – Urban, Abadi East Gobind Nagar, Tehsil & District – Amritsar Four Boundaries as per deed 30 – 01-2020: East – Plot No. 13-A West – Remaining portion of property No. 13 min (Ownership of Sarbjit Singh) North – Bazar 18 Feet wide South - Property of Amarjit Singh/ Prop of Sodhi.						
EMD Submission Last Date		21-03-2024	Place of Submission Bids & Documents		Branch Office: Ground Floor, 29 court road, Kennedy Avenue Amritsar Punjab - 143001.	
Bid Increment Amount		₹ 10,000/-	E-Auction Date & Time: 22-03-2024 at 11am - 1pm		Inspection Date & Time: 15-03-2024 & 16-03-2024	

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. Sudhir Kumar Sharma Mob.7889086755 Email: sudhir.sharma1@utkarsh.bank**

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

Terms & Conditions: 1. 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. 2. 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 1375200000000003 IFSC UTKS0001375 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: sharvanu.dutta@utkarsh.bank, Contact Number-91-98106-21311 and sudhir.sharma1@utkarsh.bank Contact Number-7889086755.

3. 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: 02/03/2024
Place: Punjab

Sd/-
(Authorized Officer)
Utkarsh Small Finance Bank Ltd.



PEGASUS ASSETS RECONSTRUCTION PRIVATE LIMITED
55-56,5th Floor Free Press House Nariman Point, Mumbai - 400021 Tel:- 022-61884700
Email: sys@pegasus-arc.com URL: www.pegasus-arc.com

PUBLIC NOTICE FOR E-AUCTION SALE

Sale of Immovable secured assets under the Securitization 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 and Guarantors that the below described secured asset charged to the Secured Creditor, being **Pegasus Assets Reconstruction Private Limited (Herein after referred as "Pegasus")** acting in its capacity as Trustee of Pegasus Group Three Trust III, having being assigned the dues of the below mentioned borrower along with underlying securities, interest by Indian Bank (erstwhile Allahabad Bank, vide Assignment Agreement dated 27/09/2013 under the provisions of SARFAESI Act,2002.

The Authorized Officer of Pegasus has taken the physical possession of the below mentioned property, under the provisions of the SARFAESI Act and SARFAESI Rules. In view of the aforesaid the below mentioned secured assets will be sold on "As is where is", "As is what is", and "Whatever there is" basis with all known and unknown liabilities on 21/03/2024, for recovery of Rs. 9,25,96,231.27/-Rupees Nine Crores Twenty-Five Lakhs Ninety Six Thousand Two Hundred Thirty One and Twenty Seven Paise Only) as on 30/09/2011 plus further interest w.e.f. 01/10/2011 at the contractual rate and costs, charges and expenses thereon due to the Pegasus, from **M/s.Jaldhara Cotspin Pvt Ltd, Mr. Raman Kumar Garg, Mr. Briljal Garg, Mrs Seema Gupta, Mrs. Sangeeta Gupta, Mr. Vinod Garg.**

The reserve price will be Rs.3,34,00,000/- (Thirty-Three Lakhs Forty Thousand Only). and the earnest money deposit will be Rs.33,40,000/- (Thirty-Three Lakhs Forty Thousand Only).


Name of the Borrower/Guarantor:	M/s. Jaldhara Cotspin Pvt Ltd, Mr. Raman Kumar Garg S/o Mr. Vinod Kumar Garg, Mr. Briljal Garg S/o Mr. Nandlal, Mrs Seema Gupta W/o Mr. Vinod Kumar, Mrs Sangeeta Gupta W/o Mr. Jagmohan Garg and Mr. Vinod Garg S/o Mr Briljal.
Description of Immovable Property:	Factory Land and Building, land admeasuring 12 Kanals – 0 Marlas i.e 7260 Sq Yards situated at Village Budhewal, Sub Tehsil Koom Kalan, Tehsil and District, Ludhiana Punjab. 6 K-OM Comprised in Khasra No. 45/122-132-142-18-19, Khata No- 184237 as per jamabandi 2003-2004, H.B.No-187, Village Budhewal, Sub Tehsil Koom Kalan, Tehsil and District, Ludhiana registered vide sale deed No.1931 dated 28/03/2007. & 6-K-OM comprise in Khasra No. 45/121/1,45/122/2, 45/112/2, 13/2,14/2-18-19/23/1 khata no.-182/235,184/237,185/238 as per Jamabandi for the year 2003-2004, H.B.No.- 187 Registered vide sale deed No 1930 dated 28/03/2007, bounded as under : East: International Engineering Pvt. Ltd. West: Reliance Communication Godown, North: Vacant Land 272'6", South: Paharuwal Road 199'6" Rs.3,34,00,000/-
Reserve Price below which the Secured Asset will not be sold (in Rs.):	Rs.33,40,000/-
Earnest Money Deposit (10% of Reserve Price)	Rs.33,40,000/-
Description of Movable Property:	NIL
Claims, if any, which have been put forward against the property and any other dues known to Secured creditor and value.	Income Tax Dues of Rs. 2,78,36,325/-
CERSAI ID	Security ID-400008362856 Asset ID-200008350908
Inspection of Property	15/03/2024 between 12.00 Noon. to 3.00 pm. Contact Persons: Mr. Ramakant Pandey (Authorised Officer)- 9087788888 Mr. Himansu Singh - 7376358678
Last date for submission of Bid/Bid:	19/03/2024 till 4:00 PM
Time and Venue of Bid Opening	E-Auction/Bidding through website (https://sarfaesi.auction-tiger.net) on 21/03/2024 From 11.00 AM to 1:00 PM.

This publication is also a Fifteen days' notice to the afore mentioned borrowers/guarantors under Rule 8(6) and 9(1) of The Security Interest (Enforcement) Rules, 2002. The Borrowers/guarantors may close the loan accounts and redeem the secured assets by making payment total outstanding dues of Rs. 9,25,96,231.27/-(Rupees Nine Crores Twenty-Five Lakhs Ninety-Six Thousand Two Hundred Thirty One and Twenty Seven Paise Only) as on 30/09/2011 together with further interest, cost and charge w.e.f. 01/10/2011 any time before the effective sale of the secured assets.

For detailed terms & conditions of the sale, please refer to the link provided in Secured Creditor website i.e <http://www.pegasus-arc.com/assets-to-auction.html> for detailed terms & conditions of e-auction/sale of respective property and other details before submitting their bids for taking part in the e-auction. Bidders may also visit the website <https://sarfaesi.auctiontiger.net> or contact service provider M/s. E Procurement Technologies Ltd. Auction Tiger, Bidder Support: 079-68136805/68136837, Mr. Ramprasad- Mo.- +91 9978591888 & 8000023297, Email: ramprasad@auctiontiger.net & support@auctiontiger.net

Place: Ludhiana
Date: 02.03.2024

Pegasus Assets Reconstruction Private Limited
(Trustee of Pegasus Group Three Trust III)



Kotak Mahindra Bank Limited

Registered Office: 27 BKC, C 27, G-Block, Bandra Kurla Complex, Bandra (E), Mumbai- 400051 Branch Office: Kotak Mahindra Bank Ltd. S.C.O 120, 6th Floor, Feroze Gandhi Market, Ferozepur Road, Bhai Wala Chowk, Ludhiana, 141 001

Whereas, The Undersigned Being The Authorized Officer Of Kotak Mahindra Bank Ltd., Under The Securitization And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act,2002 (54 Of 2002) And In Exercise Of Powers Conferred Under Section 13(12) Read With Rule 9(1) Of The Security Interest (Enforcement) Rules 2002 Issued Demand Notices To The Borrowers As Detailed Hereunder, Calling Upon The Respective Borrowers To Repay The Amount Mentioned In The Said Notices With All Costs, Charges And Expenses Till Actual Date Of Payment Within 60 Days From The Date Of Receipt Of The Same. The Said Borrower(S) (Co Borrower(S)) Having Failed To Repay The Amount/ Notice Is Hereby Given To The Borrower(S) Co-Borrowers And The Public In General That The Undersigned Has Taken Possession Of The Property Described Hereunder In Exercise Of Powers Conferred On Him Under Section 13(4) Of The Said Act/R/W Rule 8 Of The Said Rules On The Dates Mentioned Along-With. The Borrowers In Particular And Public In General Are Hereby Cautioned Not To Deal With The Properties And Any Dealings With The Properties Will Be Subject To The Charge Of Kotak Mahindra Bank Ltd., For The Amount Specified Therein With Future Interest, Costs And Charges From The Respective Dates. The Borrowers Attention Is Invited To Provisions Of Sub Section (8) Of Section 13 Of The Act, In Respect Of Time Available To Redeem The Secured Assets. Details Of The Borrowers, Scheduled Property, Outstanding Dues, Demand Notices Sent Under Section 13(2) And Amounts Claimed There Under, Date Of Possession Is Given Herein Below:

Name And Address Of The Borrower, Co-Borrower Loan Account No., Loan Amount	Details Of The Immovable Property	1. Date Of Possession	2. Type of Possession	3. Demand Notice	4. Amount Due in Rs.
Mrs. Amandeep Kaur (Wife And Legal Heir Of Borrower Late Kamaljit Singh) & Mr. Gurinder Singh (Son And Legal Heir Of Borrower Late Mr. Kamaljit Singh) & Mr. Ravinder Singh (Son And Legal Heir Of Borrower Late Mr. Kamaljit Singh) All At: H.No. 67/10/6, St No.9, Ward No.73, Maha Singh Naga, Daba Lohara Road, Old & (H.No.- 60/35P/36*A, New), Ludhiana-141003	All That Piece And Parcel Of Immovable Property H.No-67/10/6, St. No.9, Maha Singh Naga, Daba Lohara Road, H.No-57/10/6 Old & (H.No. 60/35p/36*A New) Ludhiana 141003, Measuring 100 Sq Yards Comprised Under Khasra No.269,Khewat No.152 Situated In Village Daba Mohan Nagar, Tehsil & District-Ludhiana Boundary As Follows: East: Dassham Singh 40', West: Chamveer Singh 40' Neighbour, North: Neighbour 22/4, South: Street 22'6" Name of the Mortgagor: Mr. Kamaljit Singh (since Deceased)	1.26.02.2024	2. S y m b o l i c Possession	3. 14.12.2023	4. Rs 17,64,663/- (Rupees Seventeen Lakh Sixty Four Thousand Six hundred Sixty Three Only) due and payable as of 14.12.2023 with applicable interest from 15.12.2023 until payment in full.
Mr. Sandeep Kumar S/O Mr. Sham Kumar & Mr. Sham Kumar S/O Mr. Surya Nath & Mrs. Subhadra Devi W/O Mr. Sham Kumar All At: House No.178/2, Street No.07, Dhir Colony, Kokevali Road, Kokevali Ludhiana (Punjab) – 141007	Property Of Plot Measuring 85 Sq. Yds. Comprise Under Khasra No. 15/11-19/2-20-30 Khatta No.54/54 As Per Jamabandi For Year 2005-06 Situated At Village Kakowal, H.B.No. 80, Abaddi Known As Near Vishal Nagar The & District Ludhiana (Punjab). Boundaries As Under: East: Neighbourer Admeasuring 17' Street, Admeasuring 17', North: Neighbourer, Admeasuring 45', South: Neighbourer, Admeasuring 45' Name Of The Mortgagor: Mrs. Subhadra Devi W/o Mr. Sham Kumar	1.26.02.2024	2. S y m b o l i c Possession	3. 14.12.2022	4. Rs 12,57,21/- (Rupees Twelve Lakh Thirteen Thousand Five Hundred Seventy Only) due and payable as of 14.12.2022 with applicable interest from 15.12.2022 until payment in full.
Mr. Mohan Singh Malhi S/O Sh. Mast Singh At: Working As Post Of Central Co-Operative Bank Assistant Manager, Brach Rajpur Tibba, City Nawanshahar, Districts Sbs Nagar, Punjab & Mrs. Tarjinder Kaur W/O Mr. Mohan Singh Malhi Both At: Vpo, Mazaran Kalan, Post, Jada, Near Gurudwara, Tehsil: Nawanshahar, Districts Sbs Nagar-144514, Punjab	All That Piece And Parcel Of Property Measuring 18 Marlas, Comprised In Khata/ Khatouni No. 5187/52/88.53/89, 65/101, 102, 66/103,67/104,68/105,Khasra No. 3/1/1 (20-18), (18 Marlas) I.E. 1/8 Share Out Of Total Area 14 Kanal Comprised In Khata No. 517/87, 52/88, 53/89, 65/102, 66/103, 67/104, 68/105, Khasra No 3/20/1(2-7), 3/20/1(2-8), 3/20/1(1-9), 3/20/2(1-9), 3/194/1(0-13), 3/19/5(0-8), 3/5/7(0-7), 3/19/2(4-1), 3/19/2(4-1), 3/19/2(4-1), Situated At Rakba Majara Kalan, Tehsil & Distt. Nawas Shehar (Punjab). As Per Sale Deed Dated 9.12.1994	1.27.02.2024	2. S y m b o l i c Possession	3. 18.07.2016	4. Rs 6,22,996/- (Rupees Six Lakh Twenty Nine Thousand Nine Hundred Ninety Six Only) due and payable as of 18.07.2016 with applicable interest from 19.07.2016 until payment in full.
Amount Sanctioned: Rs. 4,00,000/- (Rupees Four Lakh Only).	1992-93 Name of the Mortgagor: Mr. Mohan Singh Malhi S/o Sh. Mast Singh				
Mr. Satnam Singh S/O Mr. Mohan Singh & Mrs. Ranjit Kaur W/O Mr. Satnam Singh Both At: House No.-362 Near Golden Avenue, Baba Panj Peer Near S.S.Kenderi School Amritsar, Punjab-143001	All That Piece And Parcel Of Property Measuring Total Area 102 Sq. Yards, 51 Feet 6" By 18 Feet) Bearing Khasra No. 1826 Min Situated At Rakba Tung Pal Suburban Avenue, Krishna Nagar Gali No.- 3, Tehsil & Distt. Amritsar, Bounded As East Side House Of Head Constable Prilam Singh, North Side Road, West Side House Of Others And South Side House Of Harbans Chand Etc. Which Is Bounded By: East By : House Of Head Constable Prilam Singh West By: House Of Others, North By : Street, South By : House Of Harbans Chand.	1.28.02.2024	2. S y m b o l i c Possession	3. 05.11.2019	4. Rs 15,21,378/- (Rupees Sixteen Lakh Twenty Three Thousand Eight Only) due and payable as of 05.11.2019 with applicable interest from 06.11.2019 until payment in full.
Both Also At: Gali No. 3, Khasra No. 1826 Min, Vakia Rakba, Tungpal Sub Urban Abadi Krishna Nagar, Tehsil And District Amritsar	Constable Prilam Singh West By: House Of Others, North By : Street, South By : House Of Harbans Chand.				
Loan Account Number: L.S.A.L.0000000090	Loan Amount Sanctioned: Rs. 7,00,000/- (Rupees Seven Lakh Only).				
Mr. Gurvinder Singh S/O Mr. Surjan Singh & Mrs. Baljinder Kaur W/O Mr. Gurvinder Singh Both At: House No. 848, Mohalla Abadi Bakkar Masset, Near Government Primary School, Kapurthala Punjab- 144601	All That Piece And Parcel Of Property Bearing Khewat No. 850/1362, Khasra No. 267/3-7, 267/4-3-0, 267/6-1-1, 267/7-1-0, 267/8-5-3 As Per Jamabandi For The Year 2005-06, Admeasuring 0- Marla Being 5/271 Share Of Total Land Measuring 13 Kanal 11 Marlas, Abadi Bakkar Khana Masset, and Kapurthala. Bounded As: East : Road, West : Other, North : Other, South : Other Name of the Mortgagor: Mr. Gurvinder Singh S/o Mr. Surjan Singh	1.27.02.2024	2. Symbolic Possession	3. 19.10.2023	4. Rs 23,92,832.60/- (Rupees Twenty Three Lakh Ninety Two Thousand Eight Hundred Thirty Two and Sixty Paise Only) due and payable as of 19.10.2023 with applicable interest from 20.10.2023 until payment in full.
Both Also At: H.No. 271, Guru Teg Bhadr Nagar, Kapurthala Punjab-144601	Loan Account Number: PR00401888				
Sanctioned: Rs. 12,00,000/- (Rupees Twelve Lakh Only)	Loan Amount Sanctioned: Rs. 12,00,000/- (Rupees Twelve Lakh Only)				

Date: 02.03.2024, Place: Ludhiana, Pattalia

For Kotak Mahindra Bank Ltd., Authorized Officer For any query please Contact Mr. Nandhan Nara (+ 9191463227690) & Mr. Neeraj J. K (+ 919115996497) between 10.00 AM to 7.00 PM



RESERVE BANK OF INDIA
www.rbi.org.in

Redressal of complaints against entities regulated by RBI

Reserve Bank - Integrated Ombudsman Scheme (RB-IOS)

➤ The Reserve Bank has mandated all its regulated entities (REs) to have a mechanism at their end to resolve the complaints received by them from their customers, which is considered as the Internal Grievance Redress Mechanism of REs.

➤ The Reserve Bank has also put in place an expeditious and cost-free Alternate Grievance Redress Mechanism for resolution of customer complaints relating to deficiencies in services rendered by its REs through the Reserve Bank – Integrated Ombudsman Scheme, 2021 (RB-IOS).

➤ Banks, Non-Banking Financial Companies, Payment System Participants and Credit Information Companies are considered as REs under the Grievance Redress Mechanism.

➤ The RB-IOS adopts a “One Nation One Ombudsman” approach for all complaints against any RE. It is therefore no longer necessary for a complainant to identify under which Ombudsman scheme/office, he/she should file a complaint with the Ombudsman.

➤ The complaints against REs not covered under the RB-IOS, 2021 are handled at Consumer Education and Protection Cells (CEPCs) for resolution.

➤ The list of REs covered under the ambit of RB-IOS and CEPC can be accessed by visiting <https://cms.rbi.org.in>

What to do if you have a complaint?

Complainant must approach the concerned RE with the details of the grievance for redress.

When to approach the RBI Ombudsman?

You can approach the RBI Ombudsman, in case of:

- No reply is received within 30 days - Anytime **within one year and 30 days from the date of your complaint to RE.**
- Unsatisfactory Reply - Anytime **within one year of receipt of reply from the concerned RE.**

Note:

- The complaint should contain all requisite details / information as mentioned in the RB-IOS.
- The complaint should not have been dealt with / pending with any other forum (like Courts) or dealt earlier by the RBI Ombudsman.

How to lodge a complaint?

Complaint against the RE can be filed through any of the following modes:

- Online through the Complaint Management System (CMS) portal of RBI at <https://cms.rbi.org.in> → File a complaint
- Physical complaint (letter / post) in the form as specified in Annexure in the RB-IOS, 2021 to “Centralized Receipt and Processing Centre, 4th floor, Reserve bank of India Sector-17, Central Vista, Chandigarh – 160017”

How to know more about lodging a complaint with RBI?

- Any person can approach the Contact Centre of RBI for information / clarification on the grievance redress mechanism of RBI and to seek guidance in filing of a complaint / track the status of already lodged complaints.
- Contact Centre personnel are available on all working days from 8:00 am to 10:00 pm for Hindi and English and from 9:30 am to 5:15 pm in ten regional languages (Assamese, Bengali, Gujarati, Kannada, Marathi, Malayalam, Odia, Punjabi, Telugu and Tamil).
- Toll free number (14448) is also available 24x7x365 through Interactive Voice Response System facility.

For more information

PLEASE VISIT:
FAQs on RB- IOS, 2021 - https://www.rbi.org.in/scripts/FS_FAQs.aspx?fn=2745
Or
CMS Portal - <https://cms.rbi.org.in/>