



STATE BANK OF INDIA, FATEHGARH BRANCH (01033)

TALAIYA LANE FATEHGARH, FARRUKHABAD - 209601

Email: sbi.01033@sbi.co.in

Tel: (D) - 9838512200

Fax - 05692-223086

e-mail- sbi.01033@sbi.co.in

SBI/01033/26-27/DBM/

Date: 17.10.2026

To,

Mr. Utkarsh Gupta S/o Mr. Shiv Dutt Gupta

Address: 5/201, Boora Wali Gali,

Kaimganj, Farrukhabad,

Uttar Pradesh

Subject: Notice regarding Public Auction of Vehicle No. UP 76 AU 1170 pledged against Auto Loan Account

Dear Sir,

This is to formally bring to your attention the Auto Loan facility granted to you against the hypothecation of vehicle UP 76 AU 1170 has remained continuously in default. Consequently, your loan account was classified as a Non-Performing Asset (NPA) on 18/11/2025 in accordance with regulatory guidelines and loan agreement terms.

Despite repeated reminders and notices, you have failed to clear the outstanding dues and regularize/settle the account.

Please take notice that in exercise of our legal rights under the loan agreement and applicable laws, the hypothecated vehicle (Vehicle No.: UP 76 AU 1170) is scheduled to be sold/auctioned by way of Public Auction on 30/10/2026.

You are hereby provided with a final opportunity to clear the total outstanding dues, along with applicable interest, late fees, and repossessed/storage charges, on or before 29/10/2026 to prevent the auction and redeem your vehicle.

In the event of failure to pay the full outstanding amount prior to the auction date:

1. The vehicle will be auctioned on 30/10/2026 to the highest bidder.
2. If the proceeds realized from the auction fall short of your total outstanding dues, appropriate legal proceedings will be initiated against you for the recovery of the remaining balance amount at your sole risk and cost.

Treat this as a formal and final notice.

Yours faithfully,

SBI Fatehgarh.

