

**Andhra Pradesh Food Processing Society**  
Government of Andhra Pradesh  
**REQUEST FOR PROPOSAL (RFP)**

Andhra Pradesh Food Processing Society (APFPS) through this Request for Proposal (RFP) is inviting Bids from Interested Agency(ies) for Operation & Maintenance (O&M) of below mentioned Four (04) Common Facility integrated production centers (includes Plant & Machinery) in Andhra Pradesh on LICENCE, OPERATE, VACATE MODEL for a Block Period of 15 Years as per the terms and conditions laid down in the RFP.

- Common Facility Integrated Production Center for Banana & Other Fruits at Pulivendula, YSR DISTRICT.
- Common Facility Integrated Production Center for Various Fruits and Vegetable Processing at Piluru, Rajampet, Annamayya District.
- Common Facility Integrated Production Center for Spices Processing At Nekarhallu, Narasaraopet, Palnadu District.
- Common Facility Integrated Production Center for Tomato Processing At Peapuly, Nandyal District

Interested Agencies are requested to access the RFP documents individually at the below mentioned link and send the bids on or before the due date as mentioned in the respective documents. The RFP document along with the Project information can be accessed from <https://tender.approcurement.gov.in or https://apps.ap.gov.in from 27-02-2023, 16:00 Hrs>. For queries, please write to: [fps-ap@nic.in, apfs@yahoo.com](mailto:fps-ap@nic.in, apfs@yahoo.com)

Contact: Mr. Bharat Kumar Thota, Ph: 6309501007 / Mr. Rahul Reddy, Ph: 9634506369  
Sd/- Chief Executive Officer, APFPS

**IDFC FIRST Bank Limited**  
(erstwhile Capital First Limited and amalgamated with IDFC Bank Limited)  
CIN : L65110TN2014PLC097792  
Registered Office: KMR Towers, 8<sup>th</sup> Floor, Harrington Road, Chetpet, Chennai-600031. TEL: +91 44 4564 4000 | FAX: +91 44 4564 4022.


**APPENDIX IV [Rule 8(1)]  
POSSESSION NOTICE (For immovable property)**

Whereas the undersigned being the authorised officer of the IDFC First Bank Limited (erstwhile Capital First Limited and amalgamated with IDFC Bank Limited) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 11.05.2019 calling upon the borrower, co-borrower, and guarantors 1. Javankaben Modi, 2. Nayabnaben Panchal, 3. Sandeepbhai Panchal, 4. Ashish Natvarlal Panchal, 5. Manjubaben Panchal, 6. Dipti Ashishkumar Panchal, 7. Urvish Natvarlal Panchal to repay the amount mentioned in the notice being Rs. 16,58,296.49/- (Rupees Sixteen Lakh Fifty Eight Thousand Two Hundred Ninety Six Paise Forty Nine Only) as on 10-May-19, within 60 days from the date of receipt of the said demand notice.

The borrowers having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken Physical Possession of the property described in the notice below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this 21<sup>st</sup> day of February 2023.

The borrowers in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the IDFC First Bank Limited (erstwhile Capital First Limited and amalgamated with IDFC Bank Limited) for an amount of Rs.16,58,296.49/- (Rupees Sixteen Lakh Fifty Eight Thousand Two Hundred Ninety Six Paise Forty Nine Only) and interest thereon.

The borrower's 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.

**Description of the Immovable properties**

All That Right, Title And Interest Of Property Bearing Plot No. 106/1 Admeasuring 90 Sq. Mtrs. And Construction Thereon Situated At Sector 14 Of Gandhinagar Township In Th District & Registration Sub District Of Gandhinagar. Bounded As Follows- East : Plot No. 106/2, West : Plot No. 105/2, North : 8 Mtrs. Road & Plot No. 108/2, South : Plot No. 102/2

Sd/-  
Authorised Officer  
IDFC First Bank Limited  
(erstwhile Capital First Limited and amalgamated with IDFC Bank Limited)

Date : 21<sup>st</sup> February 2023  
Place : Gandhinagar.  
Loan Account No : 787856.

Date : 25.02.2023

Sd/- Authorized Officer, Cholamandalam Investment and Finance Company Limited  
Sd/- Authorized Officer, Cholamandalam Investment and Finance Company Limited

**Union Bank of India**  
With a view to stop... A Government of India  
Bank  
Udhana/Surat Main Branch  
Le-Grand, Opp.Apple Hospital, Beside Rockford Business Centre,  
Udhana Darwaja, Surat.

**(Under Rule 8(1) of Security Interest (Enforcement) Rules, 2002  
Possession notice (for immovable property)**

Where As, The Undersigned Being The Authorized Officer Of Union Bank Of India Under The Securitization And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002 And In Exercise Of The Powers Conferred To Him Under Section 13(12) Read With Rule 3 Of The Security Interest (Enforcement) Rules, 2002 Issued A Demand Notice Dated 28/04/2021 Calling Upon The Borrower/Guarantor 1.M.S.VNR Enterprise – A Partnership Firm 2.Rameshbhai Miljbhai Asodariya (Partner) 3.Mr.Vinubhai Kalyanbhai Kadakia (Partner) 4.Mr. Pravinbhai Babubhai Alagiya (Partner) 5. Mr.Mahendrabhai Vinubhai Kadakia (Partner) 6.Mr.Kalpeshbhai Vinubhai Kadakia (Partner) 7.Mrs.Krishnaben Rameshbhai Asodariya (Partner) 8.R.Kanaiyalal Kalyanbhai Kadakia (Partner) 9.Mr.Ashvinbhai Babubhai Alagiya (Guarantor) To Repay The Amount Mentioned In The Notice Being Rs.10,56,16,770.12 (Rupees Ten Crore Forty-Six Lakhs Sixteen Thousand Seven Hundred Seventy And Twelve Paise Only) As On 31/03/2021+ Further Interest And Other Expenses Within 60 Days From The Date Of Receipt Of The Said Notice.

The Borrower/Guarantor Having Failed To Repay The Amount, Notice Is Herby Given To The Borrowers And The Guarantors And The Public In General That The Undersigned Has Taken Physical Possession Of The Property Described Herein Below In Exercise Of The Powers Conferred On Him Under Section 13(4) Of The Said Act Read With Rule 8 Of The Said Rules On 25/02/2023.

The Borrowers/Guarantors In Particular And The Public In General Are Herby Cautioned Not To Deal With The Properties And Any Dealings With The Properties Will Be Subject To The Charge Of Union Bank Of India, Udhana/Surat Main Branch, For An Amount Rs.10,56,16,770.12 (Rupees Ten Crore Forty-Six Lakhs Sixteen Thousand Seven Hundred Seventy And Twelve Paise Only) As On 31/03/2021 And Future Interest & Expenses Thereon.

The Borrower's Attention Is Invited To The Provision Of Sub-Section (8) Of Section 13 Of The Act, In Respect Of Time Available, To Redeem The Secured Assets.

**Description of immovable property**

1 : All That Right Title And Interest In The Office No. 116 Admeasuring About 347 Sq. Fts. I.E. 32.24 Sq. Mts. Carpet On 1st Floor Of "Time Square" Together With Undivided Proportionate Land Underneath The Said Building Situates On The Land Bearing Revenue Survey No. 17/1, I.E. Block No. 15 Of Village Magob, Taluka City Survey Nondh No. 244 Of City Survey Ward Magob. The Said Whole Building Is Boundaries As Follows : East : Adj. Survey No. 17 Paiki 2 West : Adj. Survey No. 16 Paiki 2, North : Bardoli Road, South : Adj. Block No. 13

2 : All That Right Title And Interest In The Office No. 115 Admeasuring About 347 Sq. Fts. I.E. 32.24 Sq. Mts. Carpet On 1st Floor Of "Time Square" Together With Undivided Proportionate Land Underneath The Said Building Situates On The Land Bearing Revenue Survey No. 17/1, I.E. Block No. 15 Of Village Magob, Taluka City Survey Nondh No. 244 Of City Survey Ward Magob. The Said Whole Building Is Boundaries As Follows : East : Adj. Survey No. 17 Paiki 2 West : Adj. Survey No. 16 Paiki 2, North : Bardoli Road, South : Adj. Block No. 13

3. All That Right Title And Interest In The Office No. 119 Admeasuring About 435 Sq. Fts. I.E. 40.41 Sq. Mts. Carpet On 1st Floor Of "Time Square" together With Undivided Proportionate Land Underneath The Said Building Situates On The Land Bearing Revenue Survey No. 17/1, I.E. Block No. 15 Of Village Magob, Taluka City District Surat And Final Plot No. 29 Of Town 2. Description Of Property Planning Scheme No.64 And City Survey Nondh No. 244 Of City Survey Ward Magob. The Said Whole Building Is Boundaries As Follows : East : Adj. Survey No. 16 Paiki 2, West : Adj. Survey No. 16 Paiki 2, North : Bardoli Road, South : Adj. Block No. 13

4. All That Right Title And Interest In The Office No. 120 Admeasuring About 344 Sq. Fts. I.E. 31.96 Sq. Mts. Carpet On 1st Floor Of "Time Square" Together With Undivided Proportionate Land Underneath The Said Building Situates On The Land Bearing Revenue Survey No. 17/1, I.E. Block No. 15 Of Village Magob, Taluka City District Surat And Final Plot No. 29 Of Town 2. Description Of Property Planning Scheme No.64 And City Survey Nondh No. 244 Of City Survey Ward Magob. The Said Whole Building Is Boundaries As Follows : East : Adj. Survey No. 17 Paiki 2, West : Adj. Survey No. 16 Paiki 2, North : Bardoli Road, South : Adj. Block No. 13

5. All That Right Title And Interest In The Office No. 121 Admeasuring About 347 Sq. Fts. I.E. 32.24 Sq. Mts. Carpet On 1st Floor Of "Time Square" Together With Undivided Proportionate Land Underneath The Said Building Situates On The Land Bearing Revenue Survey No. 17/1, I.E. Block No. 15 Of Village Magob, Taluka City District Surat And Final Plot No. 29 Of Town 2. Description Of Property Planning Scheme No.64 And City Survey Nondh No. 244 Of City Survey Ward Magob. The Said Whole Building Is Boundaries As Follows : East : Adj. Survey No. 17 Paiki 2, West : Adj. Survey No. 16 Paiki 2, North : Bardoli Road, South : Adj. Block No. 13

6. All That Right Title And Interest In The Office No. 122 Admeasuring About 347 Sq. Fts. I.E. 32.24 Sq. Mts. Carpet On 1st Floor Of "Time Square" Together With Undivided Proportionate Land Underneath The Said Building Situates On The Land Bearing Revenue Survey No. 17/1, I.E. Block No. 15 Of Village Magob, Taluka City District Surat And Final Plot No. 29 Of Town 2. Description Of Property Planning Scheme No.64 And City Survey Nondh No. 244 Of City Survey Ward Magob. The Said Whole Building Is Boundaries As Follows : East : Adj. Survey No. 17 Paiki 2, West : Adj. Survey No. 16 Paiki 2, North : Bardoli Road, South : Adj. Block No. 13

7. All That Right Title And Interest In The Office No. 123 Admeasuring About 347 Sq. Fts. I.E. 32.24 Sq. Mts. Carpet On 1st Floor Of "Time Square" Together With Undivided Proportionate Land Underneath The Said Building Situates On The Land Bearing Revenue Survey No. 17/1, I.E. Block No. 15 Of Village Magob, Taluka City District Surat And Final Plot No. 29 Of Town 2. Description Of Property Planning Scheme No.64 And City Survey Nondh No. 244 Of City Survey Ward Magob. The Said Whole Building Is Boundaries As Follows : East : Adj. Survey No. 17 Paiki 2, West : Adj. Survey No. 16 Paiki 2, North : Bardoli Road, South : Adj. Block No. 13

8. All That Right Title And Interest In The Office No. 124 Admeasuring About 377 Sq. Fts. I.E. 35.02 Sq. Mts. Carpet On 1st Floor Of "Time Square" Together With Undivided Proportionate Land Underneath The Said Building Situates On The Land Bearing Revenue Survey No. 17/1, I.E. Block No. 15 Of Village Magob, Taluka City District Surat And Final Plot No. 29 Of Town 2. Description Of Property Planning Scheme No.64 And City Survey Nondh No. 244 Of City Survey Ward Magob. The Said Whole Building Is Boundaries As Follows : East : Adj. Survey No. 17 Paiki 2, West : Adj. Survey No. 16 Paiki 2, North : Bardoli Road, South : Adj. Block No. 13

9. All That Right Title And Interest In The Office No. 125 Admeasuring About 377 Sq. Fts. I.E. 35.02 Sq. Mts. Carpet On 1st Floor Of "Time Square" Together With Undivided Proportionate Land Underneath The Said Building Situates On The Land Bearing Revenue Survey No. 17/1, I.E. Block No. 15 Of Village Magob, Taluka City District Surat And Final Plot No. 29 Of Town 2. Description Of Property Planning Scheme No.64 And City Survey Nondh No. 244 Of City Survey Ward Magob. The Said Whole Building Is Boundaries As Follows : East : Adj. Survey No. 17 Paiki 2, West : Adj. Survey No. 16 Paiki 2, North : Bardoli Road, South : Adj. Block No. 13

10. All That Right Title And Interest In The Office No. 126 Admeasuring About 377 Sq. Fts. I.E. 35.02 Sq. Mts. Carpet On 1st Floor Of "Time Square" Together With Undivided Proportionate Land Underneath The Said Building Situates On The Land Bearing Revenue Survey No. 17/1, I.E. Block No. 15 Of Village Magob, Taluka City District Surat And Final Plot No. 29 Of Town 2. Description Of Property Planning Scheme No.64 And City Survey Nondh No. 244 Of City Survey Ward Magob. The Said Whole Building Is Boundaries As Follows : East : Adj. Survey No. 17 Paiki 2, West : Adj. Survey No. 16 Paiki 2, North : Bardoli Road, South : Adj. Block No. 13

11. All That Right Title And Interest In The Office No. 127 Admeasuring About 377 Sq. Fts. I.E. 35.02 Sq. Mts. Carpet On 1st Floor Of "Time Square" Together With Undivided Proportionate Land Underneath The Said Building Situates On The Land Bearing Revenue Survey No. 17/1, I.E. Block No. 15 Of Village Magob, Taluka City District Surat And Final Plot No. 29 Of Town 2. Description Of Property Planning Scheme No.64 And City Survey Nondh No. 244 Of City Survey Ward Magob. The Said Whole Building Is Boundaries As Follows : East : Adj. Survey No. 17 Paiki 2, West : Adj. Survey No. 16 Paiki 2, North : Bardoli Road, South : Adj. Block No. 13

12. All That Right Title And Interest In The Office No. 128 Admeasuring About 377 Sq. Fts. I.E. 35.02 Sq. Mts. Carpet On 1st Floor Of "Time Square" Together With Undivided Proportionate Land Underneath The Said Building Situates On The Land Bearing Revenue Survey No. 17/1, I.E. Block No. 15 Of Village Magob, Taluka City District Surat And Final Plot No. 29 Of Town 2. Description Of Property Planning Scheme No.64 And City Survey Nondh No. 244 Of City Survey Ward Magob. The Said Whole Building Is Boundaries As Follows : East : Adj. Survey No. 17 Paiki 2, West : Adj. Survey No. 16 Paiki 2, North : Bardoli Road, South : Adj. Block No. 13

13. All That Right Title And Interest In The Office No. 129 Admeasuring About 377 Sq. Fts. I.E. 35.02 Sq. Mts. Carpet On 1st Floor Of "Time Square" Together With Undivided Proportionate Land Underneath The Said Building Situates On The Land Bearing Revenue Survey No. 17/1, I.E. Block No. 15 Of Village Magob, Taluka City District Surat And Final Plot No. 29 Of Town 2. Description Of Property Planning Scheme No.64 And City Survey Nondh No. 244 Of City Survey Ward Magob. The Said Whole Building Is Boundaries As Follows : East : Adj. Survey No. 17 Paiki 2, West : Adj. Survey No. 16 Paiki 2, North : Bardoli Road, South : Adj. Block No. 13

14. All That Right Title And Interest In The Office No. 130 Admeasuring About 377 Sq. Fts. I.E. 35.02 Sq. Mts. Carpet On 1st Floor Of "Time Square" Together With Undivided Proportionate Land Underneath The Said Building Situates On The Land Bearing Revenue Survey No. 17/1, I.E. Block No. 15 Of Village Magob, Taluka City District Surat And Final Plot No. 29 Of Town 2. Description Of Property Planning Scheme No.64 And City Survey Nondh No. 244 Of City Survey Ward Magob. The Said Whole Building Is Boundaries As Follows : East : Adj. Survey No. 17 Paiki 2, West : Adj. Survey No. 16 Paiki 2, North : Bardoli Road, South : Adj. Block No. 13

15. All That Right Title And Interest In The Office No. 131 Admeasuring About 377 Sq. Fts. I.E. 35.02 Sq. Mts. Carpet On 1st Floor Of "Time Square" Together With Undivided Proportionate Land Underneath The Said Building Situates On The Land Bearing Revenue Survey No. 17/1, I.E. Block No. 15 Of Village Magob, Taluka City District Surat And Final Plot No. 29 Of Town 2. Description Of Property Planning Scheme No.64 And City Survey Nondh No. 244 Of City Survey Ward Magob. The Said Whole Building Is Boundaries As Follows : East : Adj. Survey No. 17 Paiki 2, West : Adj. Survey No. 16 Paiki 2, North : Bardoli Road, South : Adj. Block No. 13

16. All That Right Title And Interest In The Office No. 132 Admeasuring About 377 Sq. Fts. I.E. 35.02 Sq. Mts. Carpet On 1st Floor Of "Time Square" Together With Undivided Proportionate Land Underneath The Said Building Situates On The Land Bearing Revenue Survey No. 17/1, I.E. Block No. 15 Of Village Magob, Taluka City District Surat And Final Plot No. 29 Of Town 2. Description Of Property Planning Scheme No.64 And City Survey Nondh No. 244 Of City Survey Ward Magob. The Said Whole Building Is Boundaries As Follows : East : Adj. Survey No. 17 Paiki 2, West : Adj. Survey No. 16 Paiki 2, North : Bardoli Road, South : Adj. Block No. 13

17. All That Right Title And Interest In The Office No. 133 Admeasuring About 377 Sq. Fts. I.E. 35.02 Sq. Mts. Carpet On 1st Floor Of "Time Square" Together With Undivided Proportionate Land Underneath The Said Building Situates On The Land Bearing Revenue Survey No. 17/1, I.E. Block No. 15 Of Village Magob, Taluka City District Surat And Final Plot No. 29 Of Town 2. Description Of Property Planning Scheme No.64 And City Survey Nondh No. 244 Of City Survey Ward Magob. The Said Whole Building Is Boundaries As Follows : East : Adj. Survey No. 17 Paiki 2, West : Adj. Survey No. 16 Paiki 2, North : Bardoli Road, South : Adj. Block No. 13

18. All That Right Title And Interest In The Office No. 134 Admeasuring About 377 Sq. Fts. I.E. 35.02 Sq. Mts. Carpet On 1st Floor Of "Time Square" Together With Undivided Proportionate Land Underneath The Said Building Situates On The Land Bearing Revenue Survey No. 17/1, I.E. Block No. 15 Of Village Magob, Taluka City District Surat And Final Plot No. 29 Of Town 2. Description Of Property Planning Scheme No.64 And City Survey Nondh No. 244 Of City Survey Ward Magob. The Said Whole Building Is Boundaries As Follows : East : Adj. Survey No. 17 Paiki 2, West : Adj. Survey No. 16 Paiki 2, North : Bardoli Road, South : Adj. Block No. 13

19. All That Right Title And Interest In The Office No. 135 Admeasuring About 377 Sq. Fts. I.E. 35.02 Sq. Mts. Carpet On 1st Floor Of "Time Square" Together With Undivided Proportionate Land Underneath The Said Building Situates On The Land Bearing Revenue Survey No. 17/1, I.E. Block No. 15 Of Village Magob, Taluka City District Surat And Final Plot No. 29 Of Town 2. Description Of Property Planning Scheme No.64 And City Survey Nondh No. 244 Of City Survey Ward Magob. The Said Whole Building Is Boundaries As Follows : East : Adj. Survey No. 17 Paiki 2, West : Adj. Survey No. 16 Paiki 2, North : Bardoli Road, South : Adj. Block No. 13

20. All That Right Title And Interest In The Office No. 136 Admeasuring About 377 Sq. Fts. I.E. 35.02 Sq. Mts. Carpet On 1st Floor Of "Time Square" Together With Undivided Proportionate Land Underneath The Said Building Situates On The Land Bearing Revenue Survey No. 17/1, I.E. Block No. 15 Of Village Magob, Taluka City District Surat And Final Plot No. 29 Of Town 2. Description Of Property Planning Scheme No.64 And City Survey Nondh No. 244 Of City Survey Ward Magob. The Said Whole Building Is Boundaries As Follows : East : Adj. Survey No. 17 Paiki 2, West : Adj. Survey No. 16 Paiki 2, North : Bardoli Road, South : Adj. Block No. 13

21. All That Right Title And Interest In The Office No. 137 Admeasuring About 377 Sq. Fts. I.E. 35.02 Sq. Mts. Carpet On 1st Floor Of "Time Square" Together With Undivided Proportionate Land Underneath The Said Building Situates On The Land Bearing Revenue Survey No. 17/1, I.E. Block No. 15 Of Village Magob, Taluka City District Surat And Final Plot No. 29 Of Town 2. Description Of Property Planning Scheme No.64 And City Survey Nondh No. 244 Of City Survey Ward Magob. The Said Whole Building Is Boundaries As Follows : East : Adj. Survey No. 17 Paiki 2, West : Adj. Survey No. 16 Paiki 2, North : Bardoli Road, South : Adj. Block No. 13



**Without Prejudice**

To,

**1. Vardhman Marbles**

Through its Proprietor and/or Authorised Signatory

Pramod Kothari

Having address at-

19, Mahida Shopping Center,

Kamrej Char Rasta,

Surat, Gujarat-394185.

**2. Pramod Kothari - Proprietor and/or Authorised Signatory  
Of Vardhman Marbles.**

**3. Chandraprakash Jain (Co-Borrower).**

**4. Lokesh Kothari (Co-Borrower).**

**5. Vimlaben Kothari (Co-Borrower).**

All Also Available At Address :

19, Mahida Shopping Center,

Kamrej Char Rasta,

Surat, Gujarat-394185

All Also Available At Address :

Vardhaman Bath Collection

Near Balaji Mandir, Near Krishna Hospital

Deogarh - Kamlighat Road,

Dist - Rajsamand, Rajasthan

Deogarh - 313331.

All Also Available At Address :

Flat No. A-37 & A-38, Shanti Nagar Society,  
Beside Dharam Arcade, Opp Kamrej Bus Station,  
Surat-Kamrej Road, Navagam Village,  
Sub-District:Kamrej, Dist:Surat,  
Gujarat -394 185.

(Hereinafter collectively referred to as "the Borrowers")



■ **UNITY SMALL FINANCE BANK LIMITED**  
 CIN : U65990DL2021PLC385568  
 Email : info@unitybank.co.in

■ **REGISTERED OFFICE**  
 40, Basant Lok,  
 Vasant Vihar,  
 New Delhi 110057  
 Tel No. 011-47414100

■ **CORPORATE OFFICE**  
 Centrum House, CST Road,  
 Vidyanagari Marg, KalPage 1 of 7  
 Santacruz (E), Mumbai 400098  
 Tel No. 022-42159000

Sir/Madam,

**NOTICE UNDER THE PROVISION OF SARFAESI ACT READ WITH RULE 8(5) (C), 8(6) AND 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002**

The undersigned is an Authorised Officer of Unity Small Finance Bank Limited duly appointed under the provision of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) and empowered to issue this notice.

1. That you the borrower & guarantors had availed various credit facilities from Centrum Financial Services Limited ("The original lender") after executing various financing / security documents in favor of the said company. As you failed maintain the financial discipline to repay the loan, your loan account was classified as non-performing asset as per guidelines issued by Reserve Bank of India from time to time.
2. That, Centrum Financial Services Limited ("The original lender") by virtue of a Business Transfer Agreement dated 26.10.2021 has entered into an agreement with Unity Small Finance Bank Limited ("The new lender") pursuant to which the new lender has acquired the entire business of original lender as a going concern by way of a slum sale. By virtue of the said assignment, Unity Small Finance Bank Limited has become secured creditor and lawfully entitled to recover the entire contractual dues. Unity Small Finance Bank Limited under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(2) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued demand notice dated **12.04.2022** and called upon you to repay the entire outstanding amount aggregating to **Rs.3,26,87,247/- (Rupees Three Crore Twenty Six Lakh Eighty Seven Thousand Two Hundred and Forty Seven Only)** as on **12.04.2022** together with future interest thereon till the date of entire payment within a period of sixty (60) days from the date of the said demand notice.
3. As you have failed to comply with statutory demand notice, the Authorised officer of Unity Small Finance Bank Limited duly empowered under section 13 (4) read with section 14 of the SARFAESI Act, 2002 taken physical possession of the following secured property on **21<sup>st</sup> September 2022**.
4. We now hereby give you notice of **15 days (Being Subsequent Sale)** that the mortgaged property mentioned in the annexure below shall be sold by the undersigned by way of E-auction on **17.03.2023** between **11.00 AM to 2.00 PM**



■ **UNITY SMALL FINANCE BANK LIMITED**  
 CIN : U65990DL2021PLC385568  
 Email : info@unitybank.co.in

■ **REGISTERED OFFICE**  
 40, Basant Lok,  
 Vasant Vihar,  
 New Delhi 110057  
 Tel No. 011-47414100

■ **CORPORATE OFFICE**  
 Centrum House, CST Road,  
 Vidyanagari Marg, KalPage 2 of 7  
 Santacruz (E), Mumbai 400098  
 Tel No. 022-42159000

DESCRIPTION OF THE PROPERTY	RESERVE PRICE
<p><b>Flat No. 109 on the First Floor admeasuring 1173 Sq.ft. i.e 109.01 Sq.mts Built up Area, Along with 19.713 Sq mts undivided share in the Land of " Happy Residency of Vanraj Residency", Situate at Block No. 147 totally Admeasuring 6373 sq.mts, Paiki Plot No. 34 Revenue Record Plot No. 147/34 and Plot No. 35 Revenue Record Plot No. 147/35 and Plot No. 36 Revenue Record Plot No. 147/36 of Moje Village Nanded. Ta. Jalapore, Dist: Navsari- 396 436</b></p> <p><b>Boundaries as per sale deed:</b></p> <p>North: Society Road.          South: Flat No. 108          East: Flat No. 110          West: Open Land</p>	Rs. 8,95,000 /-(Rupees Eight Lakhs Ninty Five Thousand only)

DESCRIPTION OF THE PROPERTY	RESERVE PRICE
<p><b>Flat No. 207 on the Second Floor admeasuring 1038 Sq.ft. i.e 96.46 Sq.mts Built up Area, Along with 19.713 Sq mts undivided share in the Land of " Happy Residency of Vanraj Residency", Situate at Block No. 147 totally Admeasuring 6373 sq.mts, Paiki Plot No. 34 Revenue Record Plot No. 147/34 and Plot No. 35 Revenue Record Plot No. 147/35 and Plot No. 36 Revenue Record Plot No. 147/36 of Moje Village Nanded. Ta. Jalapore, Dist: Navsari-396 436</b></p>	Rs. 7,95,000 /-(Rupees Seven Lakhs Ninty Five Thousand only)



DESCRIPTION OF THE PROPERTY	RESERVE PRICE
<p>Flat No. 301 on the Third Floor admeasuring 1002 Sq.ft. i.e 93.122 Sq.mts Built up Area, Along with 19.713 Sq mts undivided share in the Land of " Happy Residency of Vanraj Residency", Situate at Block No. 147 totally Admeasuring 6373 sq.mts, Paiki Plot No. 34 Revenue Record Plot No. 147/34 and Plot No. 35 Revenue Record Plot No. 147/35 and Plot No. 36 Revenue Record Plot No. 147/36 of Moje Village Nanded. Ta. Jalapore, Dist: Navsari-396 436.</p> <p>Boundaries as per sale deed:</p> <p>North: Society Road South: Passage &amp; Flat No. 304 East: Flat No. 302 West: Stairs/Flat No. 310</p>	Rs. 7,92,000 /- (Rupees Seven Lakhs Ninty Two Thousand only)

DESCRIPTION OF THE PROPERTY	RESERVE PRICE
<p>Flat No. 302 on the Third Floor admeasuring 1128 Sq.ft. i.e 104.83 Sq.mts Built up Area, Along with 19.713 Sq mts undivided share in the Land of "Happy Residency of Vanraj Residency", Situate at Block No. 147 totally Admeasuring 6373 sq.mts, Paiki Plot No. 34 Revenue Record Plot No. 147/34 and Plot No. 35 Revenue Record Plot No. 147/35 and Plot No. 36 Revenue Record Plot No. 147/36 of Moje Village Nanded. Ta. Jalapore, Dist: Navsari- 396 436.</p> <p>Boundaries as per sale deed:</p> <p>North: Society Road. South: Flat No. 303. East: Society Road West: Flat No. 301</p>	Rs. 8,97,000 /- (Rupees Eight Lakhs Ninty Seven only)



DESCRIPTION OF THE PROPERTY	RESERVE PRICE
<p><b>Flat No. 303 on the Third Floor admeasuring 1490 Sq.ft. i.e 138.47 Sq.mts Built up Area, Along with 19.713 Sq mts undivided share in the Land of " Happy Residency of Vanraj Residency", Situate at Block No. 147 totally Admeasuring 6373 sq.mts, Paiki Plot No. 34 Revenue Record Plot No. 147/34 and Plot No. 35 Revenue Record Plot No. 147/35 and Plot No. 36 Revenue Record Plot No. 147/36 of Moje Village Nanded. Ta. Jalapore, Dist: Navsari- 396 436.</b></p> <p><b>Boundaries as per sale deed:</b></p> <p><b>North: Flat No.302</b>  <b>South: Ubhrat Main Road</b>  <b>East: Society Road</b>  <b>West: Flat No.304.</b></p>	<p><b>Rs. 11,85,000 /-(Rupees Eleven Lakhs Eighty Five Thousand only)</b></p>

DESCRIPTION OF THE PROPERTY	RESERVE PRICE
<p><b>Flat No. 309 on the Third Floor admeasuring 1172 Sq.ft. i.e. 108.92 Sq.mts Built up Area, Along with 19.713 Sq mts undivided share in the Land of "Happy Residency of Vanraj Residency", Situate at Block No. 147 totally Admeasuring 6373 sq.mts, Paiki Plot No. 34 Revenue Record Plot No. 147/34 and Plot No. 35 Revenue Record Plot No. 147/35 and Plot No. 36 Revenue Record Plot No. 147/36 of Moje Village Nanded. Ta. Jalapore, Dist: Navsari-396 436.</b></p> <p><b>Boundaries as per sale deed:</b></p> <p><b>North: Society Gate</b>  <b>South: Flat No.308</b>  <b>East: Flat No.310</b>  <b>West: Open Land</b></p>	<p><b>Rs. 9,36,000 /-(Rupees Nine Lakhs Thirty Six Thousand only)</b></p>



DESCRIPTION OF THE PROPERTY	RESERVE PRICE
<p>All that Piece and Parcel of Land/ All that property of Registration District &amp; Sub District Ankleshwar, District Mauje: Ankleshwar, R S no. 274/2 of NA Land. Admeasuring 4451.00. Sq Mtrs. Known as "BHAVYA RESIDENCY" Building D 1, Seventh Floor, Pin Code 393001 (1) Flat No. 703, built up area 54.46 Sq.ft and Flat no. 704 built up area 54.46 Sq. ft total area admeasuring to 108.92 Sq ft.</p> <p><b>Boundaries of the Property:</b></p> <p>East: Open Land      West: Open Land      North: Open Land and Internal Road      South: Common Passage and Stairs</p>	Rs. 20,30,000 /-(Rupees Twenty Lakhs Thirty Thousand only)

DESCRIPTION OF THE PROPERTY	RESERVE PRICE
Flat No. A-37 & A-38, Shanti Nagar, Beside Dharam Arcade, Opp. Kamrej Bus Station, Surat - Kamrej Road, Navagam Village, Sub Dist. Kamrej, Dist. Surat. 394185.	Rs. 16,50,000 /-(Rupees Sixteen Lakhs Fifty Thousand only)

DESCRIPTION OF THE PROPERTY	RESERVE PRICE
<p>Plot No. 162 As per KJP, Block/ Survey No. 765 admeasuring 203/12 sq. mts. As per site Plot/ Bungalow No. C/48, Alongwith 98.68 Sq. mts Construction &amp; 144.612 Sq mts, Undivided Share in the land of Road and COP, in "Green Paradise", Situate at Block / Survey No. 26 admeasuring 9513 Sq.mtrs and Survey / Block No. 27 Admeasuring 7848 Sq mts&amp; Block / Survey No 28 admeasuring 19145 Sq.mtes and Block /Survey No. 255 Admeasuring 33178 Sq mts and Block Survey No. 26 totally Admeasuring 93865 Sq.mts. of Moje Village Parujan, Ta. Jalapore. Dist: Navsari- 396 436</p>	Rs. 29,35,000 /-(Rupees Twenty Nine Lakhs Thirty Five Thousand only)



DESCRIPTION OF THE PROPERTY	RESERVE PRICE
Shop No. 06, Ground Floor, "Sundaram Residency" Behind Police Chowki (Bhadkodra), Bhadkodra Circle, Ankleshwar-Valia Road, Village: Bhadkodra, Sub Dist. Ankleshwar, Dist. Bharuch, 393001.	Rs. 9,40,000 /-(Rupees Nine Lakhs Forty Thousand only)
Shop No. 15 and 30, on the Ground Floor, Totally Admeasuring 50.18 Sq.mts Built up area alongwith undivided share in the land of "Aeron Plaza", Situate at Revenue Survey No. 209 Paiki Commercial Plot No. C/6/1 admeasuring 1928.7- Sq mts of moje Village Piraman. Ta. Ankleshwar. Dist Bharuch 393002.  Boundaries as per sale deed:  East: Margin Passage West: Margin Passage North: Shop No. G-15 and G-16 South: Margin Passage	Rs. 20,00,000 /-(Rupees Twenty Lakhs only)

5. Your attention is invited to provisions of sub-section (8) of section 13 of the SARFAESI Act, in respect of time available, to redeem the secured assets. Hence, you may redeem your aforesaid secured property by repaying the entire aforesaid dues before the date of auction.
6. The E- Auction Notice is being published in Business Standard and Gujarat Guardian newspaper as well on 27.02.2023.
7. Please refer portal [www.auctionbazaar.com](http://www.auctionbazaar.com) for other terms and condition of the E-Auction and also attached herewith.

Yours sincerely,

Date: 27.02.2023

Place: Mumbai



(Authorised Officer)





**PUBLIC NOTICE FOR E-AUCTION SALE OF SECURED ASSETS**

Unity Small Finance Bank Limited is an assignee and a secured creditor of below mentioned borrower by virtue of Business Transfer Agreement dated 26.10.2021 executed with Centrum Financial Services Limited. The undersigned in exercise of powers conferred under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and Security Interest (Enforcement) Rules, 2002 hereby give notice to public in general that the below mentioned property shall be sold by way of "online e-auction" for recovery of dues.

The property shall be sold strictly on "AS IS WHERE IS", "AS IS WHAT IS" and "NO RE COURSE BASIS" basis apart from other terms mentioned below.

Name of the Borrower	Amount of Secured Debt as per Demand Notice (Amt. in Rupees)	Description of Property	Date & Time of Inspection	Last Date for submission of Bid	Date & time of E-Auction of Property	Reserve Price (Amt. in Rupees)	Earnest Money Deposit (Amt. In Rupees)
(1) M/s. Vardhaman Marbles (Through its Proprietor and / or Authorised Signatory Mr.Pramod Kothari,	Demand Notice amount / Total Outstanding as on 14.02.2024-- Rs.3,26,87,247/- (Rupees Three Crore Twenty Six Lakh Eighty Seven Thousand Two Hundred and Forty Seven Only), together with applicable interest, additional interest, bounce charges, cost and expenses thereon till realization of	Flat No. A-37 & A-38, Shanti Nagar, Beside Dharam Arcade, Opp. Kamraj Bus Station, Surat - Kamraj Road, Navrang Village, Sub Dist. Kamraj, Dist. Surat, 394185 (Adm.1080 sq.ft build up)	On 03.03.2023 & 14.03.2023 Between 2.00 p.m. To 5.30 p.m.	16.03.2023 Till 5.30 PM	On 17.03.2023 Between 11.00 a.m. To 2.00 p.m.	Rs. 16,50,000/-	Rs. 1,65,000/-
(2) Mr. Pramod Kothari		Shop No. 06, Ground Floor, "Sundaram Residency" Behind Police Chowki (Bhadkoda), Bhadkoda Circle, Ankleshwar-Valla Road, Village: Bhadkoda, Sub Dist. Ankleshwar, Dist. Bharuch, 393001.(Adm.247.57 sq.ft build up)	On 06.03.2023 Between 11.00 a.m. To 2.00 p.m.	16.03.2023 Till 5.30 PM	On 17.03.2023 Between 11.00 a.m. To 2.00 p.m.	Rs. 9,40,000/-	Rs. 94,000/-
(3) Mr. Chandraprakash Jain		Shop No. 15 & 30, Ground floor, "Aeron Plaza", Near Valla Chokdi, NH 48, Village: Piraman, Sub. Dist. Ankleshwar, Dist.: Bharuch 393002. (Adm.540.13 sq.ft build up i.e. 50.18 Sq.Mts.)	On 06.03.2023 & 10.03.2023 Between 3.30 p.m. To 5.30 p.m.	16.03.2023 Till 5.30 PM	On 17.03.2023 Between 11.00 a.m. To 2.00 p.m.	Rs. 20,00,000/-	Rs. 2,00,000/-
(4) Mr. Lokesh Kothari		Flat No. 703 & 704, 7th Floor, Building No. D, "Bhayya Residency", Besides Tulsi Residency, Near Purushottam Garden, N.H. 64, Village: Ankleshwar, Sub. Dist. Ankleshwar, Dist. Bharuch-393001. Adm. (108.92 Sq. mtr. Built-up area along with 38. Sq. mtr. Undivided Share) (1172 Sq Ft Built Up Area)	On 10.03.2023 Between 11.00 a.m. To 2.00 p.m.	16.03.2023 Till 5.30 PM	On 17.03.2023 Between 11.00 a.m. To 2.00 p.m.	Rs. 20,30,000/-	Rs. 2,03,000/-
(5) Mrs. Vimlaaben Kothari		Plot No.C-48(As per Site) Plot No.162C type) (As per Plan), Green Paradise, Near Sai Baba Temple & Parjwan Lake, Maroli-Uhrat Road, Village: Panjan, Sub. Dist. Jalalpore, Dist. Navsari-396436. Adm. (1062 Sq Ft - Farm House + 1556.59 Sq Ft - Vacate Land) - I Plot No. 162 As per KJP Block Survey No. 765 admeasuring 203/12 sq. mts. As per site Plot Bungalow No. C48, Alongwith 98.68 Sq. mts Construction & 144.612 Sq mts. Undivided Share in the land of Road and COP, in "Green Paradise", Situate at Block / Survey No. 26 admeasuring 9513 Sq.mtrs and Survey / Block No. 27 Admeasuring 7948 Sq mts & Block / Survey No. 28 admeasuring 19145 Sq.mtrs and Block / Survey No. 255 Admeasuring 33178 Sq mts and Block Survey No. 26 totally Admeasuring 93865 Sq.mtrs)	On 04.03.2023 & 11.03.2023 & 13.03.2023 Between 11.00 a.m. To 3.00 p.m.	16.03.2023 Till 5.30 PM	On 17.03.2023 Between 11.00 a.m. To 2.00 p.m.	Rs. 29,35,000/-	Rs. 2,93,500/-
		Flat No. 109 "Happy Residency", Beside Sai Villa, Near Manish Packaging, Maroli -Uhrat Road,Naddo, Taluka : Jalalpore, District : Navsari - 396 436. Adm. (1173 Sq.ft. i.e 109.01 Sq.mts Built up Area.)	On 09.03.2023 & 13.03.2023 Between 3.30 p.m. To 5.30 p.m.	16.03.2023 Till 5.30 PM	On 17.03.2023 Between 11.00 a.m. To 2.00 p.m.	Rs. 8,95,000/-	Rs. 89,500/-
		Flat No. 207 "Happy Residency", Beside Sai Villa, Near Manish Packaging, Maroli -Uhrat Road,Naddo, Taluka : Jalalpore, District : Navsari - 396 436. Adm. (1038 Sq.ft. i.e 96.46 Sq.mts Built up Area)	On 09.03.2023 & 13.03.2023 Between 3.30 p.m. To 5.30 p.m.	16.03.2023 Till 5.30 PM	On 17.03.2023 Between 11.00 a.m. To 2.00 p.m.	Rs. 7,95,000/-	Rs. 79,500/-
		Flat No. 301 "Happy Residency", Beside Sai Villa, Near Manish Packaging, Maroli -Uhrat Road,Naddo, Taluka : Jalalpore, District : Navsari - 396 436. Adm. (1002 Sq.ft. i.e 93.122 Sq.mts Built up Area)	On 09.03.2023 & 13.03.2023 Between 3.30 p.m. To 5.30 p.m.	16.03.2023 Till 5.30 PM	On 17.03.2023 Between 11.00 a.m. To 2.00 p.m.	Rs. 7,92,000/-	Rs. 79,200/-
		Flat No. 302 "Happy Residency", Beside Sai Villa, Near Manish Packaging, Maroli -Uhrat Road,Naddo, Taluka : Jalalpore, District : Navsari - 396 436. Adm. (1128 Sq.Ft. Build up Area i.e 104.83 Sq.Mts)	On 09.03.2023 & 13.03.2023 Between 3.30 p.m. To 5.30 p.m.	16.03.2023 Till 5.30 PM	On 17.03.2023 Between 11.00 a.m. To 2.00 p.m.	Rs. 8,97,000/-	Rs. 89,700/-
		Flat No. 303 "Happy Residency", Beside Sai Villa, Near Manish Packaging, Maroli -Uhrat Road,Naddo, Taluka : Jalalpore, District : Navsari - 396 436. Adm. (1490 Sq.ft. i.e 138.47 Sq.mts Built up Area)	On 09.03.2023 & 13.03.2023 Between 3.30 p.m. To 5.30 p.m.	16.03.2023 Till 5.30 PM	On 17.03.2023 Between 11.00 a.m. To 2.00 p.m.	Rs. 11,85,000/-	Rs. 1,18,500/-
		Flat No. 309 "Happy Residency", Beside Sai Villa, Near Manish Packaging, Maroli -Uhrat Road,Naddo, Taluka : Jalalpore, District : Navsari - 396 436 Adm.(1172 Sq.ft. i.e. 108.92 Sq.mts Built up Area)	On 09.03.2023 & 13.03.2023 Between 3.30 p.m. To 5.30 p.m.	16.03.2023 Till 5.30 PM	On 17.03.2023 Between 11.00 a.m. To 2.00 p.m.	Rs. 9,36,000/-	Rs. 93,600/-

**TERMS AND CONDITIONS OF E-AUCTION SALE**

- The property shall not be sold below the reserve price and sale is subject to the confirmation by Unity Small Finance Bank Limited as secured creditor. The property shall be sold strictly on "AS IS WHEREIS" and "AS IS WHAT IS" and "NO RE COURSE BASIS".
- E-auction will be conducted "online" through Bank's Approved service provider M/s. Arca Emart Pvt.Ltd at the Web Portal - [www.auctionbazaar.com](http://www.auctionbazaar.com).
- E-auction Tender Documents containing online e\_auction bid form, Declaration, and General Terms and Conditions of online auction sales are available in [www.auctionbazaar.com](http://www.auctionbazaar.com).
- Bidders shall hold a valid email ID, (e-mail ID is necessary for the intending bidder as all the relevant information and allotment of ID & Password by M/s. ARCA EMART PVT. LTD ([Auctionbazaar.com](http://Auctionbazaar.com)) may be conveyed through e-mail).
- The prospective qualified bidders may avail of online training on e-Auction from M/s. ARCA EMART PVT LTD, AWFIS Co-Working Spaces, 3rd Floor, OASIS Business Centre, Green Lands, Begumpet, Hyderabad -500016 IN, Above Malabar Gold, Website at [www.auctionbazaar.com](http://www.auctionbazaar.com). Help Line No.8370969696 / 051498999 / 9603716999, Email-ID: [contact@auctionbazaar.com](mailto:contact@auctionbazaar.com), [malleesh@auctionbazaar.com](mailto:malleesh@auctionbazaar.com), [shiva@auctionbazaar.com](mailto:shiva@auctionbazaar.com). Prior to the date of e-Auction, Neither the Authorised Officer/ Bank nor M/s. ARCA EMART PRIVATE LIMITED([Auctionbazaar.com](http://Auctionbazaar.com)) will be held responsible for any Internet Network problem/Power failure/any other technical lapses/failure etc. To ward off such contingent situations the interested bidders are requested to ensure that they are technically well-equipped with adequate power back-up etc., for successfully participating in the e-Auction event.
- Money Deposit (EMD) shall be deposited through RTGS/NEFT fund transfer to Current Account No. 02688130002122, Name of the Bank: Yes Bank Limited, Branch: Kalanagar, Greater Mumbai, Name of the Beneficiary: Unity Small Finance Bank Limited, IFSC Code\_ YESB0000268. Please note that the Cheque/Demand Draft shall not be accepted towards EMD.
- The Bids below reserve price and/or without EMD amount shall not be accepted. Bidders may improve their further bid amount in multiple of Rs. 25000/- (Rupees Twenty Five Thousand Only).
- The successful bidder shall pay 25% of the bid amount sale price (including earnest money already paid) immediately after declaration of successful bidder. The successful bidder will deposit balance 75% of the bid amount sale price within 15 days from declaration of successful bidder, subject to TDS as may be applicable.
- If successful bidder fails to deposit sale price as stated above, all deposits including EMD shall deemed to be forfeited without any further notice. However extension of further reasonable period for making payment of balance 75% may be allowed and shall be at the sole discretion of authorized officer.
- The EMD amount of unsuccessful bidders will be returned without interest, after the closure of the E-auction as per process.
- The particulars given by the Authorized officer are stated to the best of his / her knowledge, belief and records. Authorized officer shall not be responsible for any error, mis-statement or omission etc.
- The undersigned being Authorized Officer has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale or modify any terms and conditions of the sale without any prior notice or assigning any reasons.
- The bidders should make discreet enquiries as regards charges/encumbrances on the property and should satisfy themselves about the title, extent, quality of the property before submitting their bid. No claim of whatsoever nature regarding charges, encumbrances over the property and any other matter etc., shall be entertained after submission of the online bid.
- Any arrears, dues, taxes, charges whether statutory or otherwise including stamp duty/registration fees on sale of property shall be borne by the purchaser only.
- For further details, contact Mr. Neelash Bidwe, Authorised Officer, Mobile No. 8789770092 and Mr. Dilip Maurya, local officer, Mobile No. 8306871397 of Unity Small Finance Bank Limited at above mentioned address.
- The Sale Certificate will be issued post realization of entire sale proceeds and the possession of the immovable asset(s) will be delivered post 15 days thereof along with registration of sale certificate (if required any) with prior appointment and post confirmation of the authorised officer. Further, the sale certificate in the name of the purchaser(s) only and will not be issued in any other name(s).
- The Borrower(s)/Guarantor(s) are hereby given Statutory Sale Notice under Rule 8 and 9 of the SARFAESI Rules, 2002 and the sale shall be subject to rules/conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
- Auction Notice can be viewed on Bank's website - <https://theunitybank.com/regulatory-disclosures.html>

**THIS NOTICE WILL ALSO SERVE AS STATUTORY 15 DAYS NOTICE ( BEING SUBSEQUENT SALE ) TO THE BORROWER/ GUARANTORS/ MORTGAGOR UNDER SARFAESI ACT AND RULES MADE THEREUNDER.**

Place: Mumbai  
Date: 27.02.2023

Authorised Officer  
For Unity Small Finance Bank Limited

