

PUBLIC NOTICE FOR E-AUCTION SALE OF SECURED ASSETS

The undersigned being the Authorised Officer of Unity Small Finance Bank Ltd (the erstwhile Punjab & Maharashtra Co-Operative Bank Ltd., since amalgamated with and named as Unity Small Finance Bank Ltd in accordance with the notification issued by the Government of India dated 25.01.2022) 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 3) of the 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 RECOURSE**" basis apart from other terms mentioned below.

A/C No / Name of the Borrower	Amount of Secured Debt as per Demand Notice (Amt. in Rupees)	Description of Property	Last Date for submission of Bid	Date & Time of Inspection	Date & time of E - Auction of Property	Reserve Price (Amt. in Rupees)	Earnest Money Deposit (Amt. in Rupees)
1) A/c-No 002301100000117 Mr.Konoora Paulo Devassy (Borrower/Mortgagor) 2) Mr.Balakrishna Mahalinga Madhur (Guarantor) 3).Mr .Balraj Narayan Prasad Dubey (Guarantor)	Rs.28,45,700.00 (Rupees Twenty Eight Lakhs Forty Five Thousand and Seven Hundred Only)	All that part and parcel of the property bearing Block No 68/1(Front Side) , C.T.S. No 175 of Mulund (West) , Ward "T"Assessment No T-0503130090000, Behind Police Chowki, Hindustan Chowk , Mulund Colony , Mulund West , Taluka Kurla , Mumbai Suburban District , Mumbai-400082, Maharashtra , admeasuring 132.28 Sq Mtrs Built up area , Owned by Mr.Konooran Paulo Devassy.	20/02/2023	24/01/2023 And 15/02/2023 Between 11.00am to 4.00pm	21.02.2023 Between 11.00 a.m. To 2.00 p.m. (Unlimited extension of 10 minutes each)	Rs.71,15,000 (Rupees Seventy One Lakh Fifteen Thousand Only)	Rs.7,11,500.00 (Rupees Seven Lakh Eleven Thousand Five Hundred Only)
1)A/c No 002301100000120 1) Mr.KonooraPaulo Devassy (Borrower/Mortgagor) 2) Mr.Balakrishna Mahalinga Madhur (Guarantor) 3) Mr.Balraj Narayan Prasad Dubey (Guarantor)	Rs. 38,89,563.91 (Rupees Thirty Eight Lakhs Eighty Nine Thousand Five Hundred Sixty Three and Paise Ninety One Only)						

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 WHERE IS**" and "**AS IS WHAT IS**" and "**NO RECOURSE BASIS**".
- E-auction will be conducted "online" on Web portal of M/s. E-Procurement Technologies Limited (Service Provider).
- Before participating in E- auction, the intending bidders should hold a valid e-mail id and register their names at portal <https://sarfaesi.auctiontiger.net> and get their User ID and password from M/s. E-Procurement Technologies Limited.
- The intending bidder has to upload his/her/their KYC documents or submitted offline line along with bid form at our office. Prospective bidders may avail online training on E-Auction from M/s. E-Procurement Technologies Limited (Auction Tiger) [Help line Nos Landline – 079 61200594/598/568/587/538 Phone No: 9978591888/9265562821; Contact Persons: Mr.Ram Sharma Email id:ramprasad@auctiontigr.net / support@auctiontiger.net .
- Earnest Money Deposit (EMD) shall be deposited through **RTGS/NEFT** fund transfer to **Current Account No. 00600380001827, Name of the Bank: HDFC Bank Limited, Branch: Fort, Mumbai, Name of the Beneficiary: Unity Small Finance Bank Limited, IFSC Code : HDFC0000060** 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. 10000/- (Rupees Ten 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.

11. 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.
12. 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.
13. 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.
14. For further details, contact **Ms. Anita Rupesh Koli, Authorised Officer, Mobile No. 9619850485** and **Mr. Jasbir Singh Matta Manager Mobile No. 9930368842** of Unity Small Finance Bank Limited at above mentioned address.
15. 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 Authorized Officer. Further, the sale certificate in the name of the purchaser(s) only and will not be issued in any other name(s).
16. 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 Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
17. Auction Notice can be viewed on Bank's website- <https://theunitybank.com/regulatory-disclosures.html>

THIS NOTICE WILL ALSO SERVE AS STATUTORY 30 DAYS NOTICE TO THE BORROWER/ GUARANTORS/ MORTGAGOR UNDER SARFAESI ACT AND RULES MADE THEREUNDER BEING SUBSEQUENT AUCTION / SALE.

Date 18/01/2023

Place: Mumbai

Authorized Officer
Unity Small Finance Bank Ltd

