

RG258315998IN IVR:8271258315998

RL SURENDRANAGAR HO <363001>

Counter No:2.26/04/2023.15:22

To:R C LAKUM.WADHWAN

PIN:363030. Wadhwancity SO

From:UNITY SMALL.155 FIRST FLOOR

Wt:55gms

Amt:35.00(Cash)

<Track on www.indiapost.gov.in>

<Dial 18002666868> <Wear Masks. Stay Safe>

भारतीय डाक



RG258316004IN IVR:8271258316004

RL SURENDRANAGAR HO <363001>

Counter No:2.26/04/2023.15:22

To:S R LAKUM.WADHWAN

PIN:363030. Wadhwancity SO

From:UNITY SMALL.155 FIRST FLOOR

Wt:55gms

Amt:35.00(Cash)

<Track on www.indiapost.gov.in>

<Dial 18002666868> <Wear Masks. Stay Safe>

भारतीय डाक



RG258316018IN IVR:8271258316018

RL SURENDRANAGAR HO <363001>

Counter No:2.26/04/2023.15:22

To:RAJESHWARI PAM.CENTER.WADHWAN

PIN:363030. Wadhwancity SO

From:UNITY SMALL.155 FIRST FLOOR

Wt:55gms

Amt:35.00(Cash)

<Track on www.indiapost.gov.in>

<Dial 18002666868> <Wear Masks. Stay Safe>

भारतीय डाक



RG258316021IN IVR:8271258316021

RL SURENDRANAGAR HO <363001>

Counter No:2.26/04/2023.15:22

To:V R LAKUM.WADHWAN

PIN:363030. Wadhwancity SO

From:UNITY SMALL.155 FIRST FLOOR

Wt:55gms

Amt:35.00(Cash)

<Track on www.indiapost.gov.in>

भारतीय डाक



Without Prejudice

Date - 26-04-2023

To,

1. Rajeshwari Pan Center(Borrower)
Siyani Ni Por Bahar, Satavara
Para. Chabutara Pase, At. & Tal:
Wadhwan, Dist. Surendra Nagar,
Gujarat, India - 363030.
Also At:
Jeram Para. Sheri No.4, Satavara Para,
At. & Tal. Wadhwan,
Dist. Surendra Nagar,
Gujarat, India - 363030.
2. Vasantben R Lakum.... (Co- Applicant 1)
Siyani Ni Por Bahar, Satavara
Para. Chabutara Pase, At. & Tal:
Wadhwan, Dist. Surendra Nagar,
Gujarat, India - 363030.
Also At:
Jeram Para. Sheri No.4, Satavara Para,
At. & Tal. Wadhwan,
Dist. Surendra Nagar,
Gujarat, India - 363030.
3. Ramesh Bhai C Lakum(Co- Applicant 2)
(Since deceased through his legal heirs)
Siyani Ni Por Bahar, Satavara
Para. Chabutara Pase, At. & Tal:
Wadhwan, Dist. Surendra Nagar,
Gujarat, India - 363030.



Page 1 of 4

■ **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, Kalina,
Santacruz (E), Mumbai 400098
Tel No. 022-42159000

Also At:

Jeram Para. Sheri No.4, Satavara Para,
At. & Tal. Wadhwan,
Dist. Surendra Nagar,
Gujarat, India - 363030.

4. Sanjay Bhai R Lakum(Co- Applicant 3)
Siyani Ni Por Bahar, Satavara
Para. Chabutara Pase, At. & Tal:
Wadhwan, Dist. Surendra Nagar,
Gujarat, India - 363030.

Also At;

Jeram Para. Sheri No.4, Satavara Para,
At. & Tal. Wadhwan,
Dist. Surendra Nagar,
Gujarat, India - 363030.

(Hereinafter collectively referred to as "the Borrowers")

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.



Page 2 of 4

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Santacruz (E), Mumbai 400098
Tel No. 022-42159000

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 **08.08.2022** and called upon you to repay the entire outstanding amount aggregating to **Rs. 4,95,296.52p [Rupees Four Lakh Ninety Five Thousand Two Hundred and Ninety Six and Paise Fifty Two Only]** as on **08.08.2022** 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 **26th day of March of the year 2023**.
4. We now hereby give you notice of **30 days** that the mortgaged property mentioned in the annexure below shall be sold by the undersigned by way of E-auction on **30.05.2023** between **11.00 AM to 1.00 PM**

DESCRIPTION OF THE PROPERTY	RESERVE PRICE
<p>All that piece and Parcel of Property of Wadhawan City Survey Ward No. 2 , City Survey No. 5289 Paiki Eastern Side Property of House with Land Admeasuring 46.57 sq. mt situated at area known as Jeram Para Street No. 4 at Wadhawan , Ta: Wadhawan, Dist: Surendranagar within the municipal limits of Wadhawan municipality which is bounded by:</p> <p>Boundaries as per Rectification deed:</p> <p>North: Mt. 03.85 this side 6.10 Mt wide Road South: Mt. 03.85 this side 7.70 Mt wide Road East: Mt. 12.20 this side C.S. No. 5288 West: Mt.12.20 paiki property of Ambarambhai Chhaganbhai Dalvadi (Lakum)</p>	<p>Rs. 11,40,000 /- (Rupees Eleven Lakhs Forty Thousand only)</p>



Page 3 of 4

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 Centrum House, CST Road,
 Vidyanagari Marg, Kalina,
 Santacruz (E), Mumbai 400098
 Tel No. 022-42159000

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 **Financial Express (English & Gujarati Version)** newspaper as well on **26.04.2023**
7. Please refer portal **www.auctionbazaar.com** for other terms and condition of the E-Auction and also attached herewith.

Yours sincerely,

Date: 26.04.2023

Place: Surendranagar


(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 RECOURSE" 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) Rajeshwari Pan Centre - Borrower (2) Mrs. Vasantben R Lakum (3) Mr. Rameshbhai C Lakum (4) Mr. Sanjaybhai Rameshbhai Lakum	Demand Notice amount / Total Outstanding as on 08.08.2022 - Rs. 4,95,296.52/- (Rupees Four Lakh Ninety Five Thousand Two Hundred and Ninety Six and Paise Fifty Two Only).	All that piece and Parcel of Property of Wadhawan City Survey Ward No. 2, City Survey No. 5289 Paiki Eastern Side Property of House With Land Admeasuring 46.57 sq. mt situated at area known as Jeram Para Street No. 4 at Wadhawan, Ta: Wadhawan, Dist: Surendranagar	On 11.05.2023 & 18.05.2023 Between 2.00 p.m. To 5.30 p.m.	29.05.2023 Till 5.00 PM	On 30.05.2023 Between 11.00 a.m. To 1.00 p.m.	Rs. 11,40,000/-	Rs. 1,14,000/-

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" through Bank's Approved service provider M/s. Arca Emart Pvt.Ltd at the Web Portal - www.auctionbazaar.com.
- E-auction Tender Documents containing online e. auction bid form, Declaration, and General Terms and Conditions of online auction sale are available in 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. ARCAEMART PVT. LTD (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. Help Line No.8370969696 / 9581498999 / 9603716999, Email-ID:- contact@auctionbazaar.com, malleesh@auctionbazaar.com / shiva@auctionbazaar.com, Prior to the date of e-Auction. Neither the Authorised Officer/Bank nor M/s. ARCA EMART PRIVATE LIMITED(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. 026881300002122, 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. 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.
- 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. Chirag Dave, Authorised Officer, Mobile No. 9925155224, Mr Dakshrajsingh Zala, local officer, Mobile No. 9687655206 and Mr.Neelsh Bidwe, Mob No.8879770092** 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 Securitization 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 30 DAYS NOTICE TO THE BORROWER/ GUARANTORS/ MORTGAGOR UNDER SARFAESI ACT AND RULES MADE THEREUNDER.

Place: Mumbai Date: 26.04.2023

Authorised Officer, Unity Small Finance Bank Limited



