



**Without Prejudice**

To,

- 1) M/s. Shree Salasar Kirana & General Store, ...(Borrower)  
Rep. by Mr. Sudeep Kumar Sharma  
Having its address at: Plot No. 72, Shiv Sagar Residency,  
Dastan Haldharu Road, Surat 394 310.
- 2) Mr. Sudeep K Sharma ... (Co Borrower No.1)  
654, Shiv Sagar Residency, Haldharu Road,  
Near Sarvottam Hotel, Haldharu, Surat, Gujrat- 394310.
- 3) Mrs. Kaushalya Sudeep Sharma...(Co Borrower No.2)  
654, Shiv Sagar Residency, Haldharu Road,  
Near Sarvottam Hotel, Haldharu, Surat, Gujrat- 394310.

*(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.

■ **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





Ref No./USFBL/ \_\_\_\_\_ Date \_\_\_\_\_

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 slump 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.7,15,101.19/-[Rupees Seven Lakhs Fifteen Thousand One Hundred and One and Paise Nineteen 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 **22<sup>nd</sup> day of January of the year 2023**.
4. We now hereby give you notice of thirty days that the mortgaged property mentioned in the annexure below shall be sold by the undersigned by way of E-auction on **28.03.2023** between **11.00 AM to 2.00 PM**



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Ref No./USFBL/

Date

DESCRIPTION OF THE PROPERTY	RESERVE PRICE
<p><b>All that piece and parcel at Surat District and Sub - District Palsana Mouje - Dastana, Revenue Survey No. 107, Block No. 105 admeasuring 30352 Sq Mts and Revenue Survey No. 140/2, Block No. 140 admeasuring 25597 Sq Mts Non Agricultural area, New Block No. 105, total Admeasuring 55949 Sq Mt. Residential property wherein Society is formed by the name of "654, Shiv Sagar Residency, Haldharu Road, Near Sarvottam Hotel, Haldharu, Surat, Gujarat - 394310" and which is bounded by:</b></p> <p><b>Boundaries as per sale deed:</b></p> <p><b>East: Internal Road.</b>  <b>West: Plot No. 655.</b>  <b>North: Plot No. 653.</b>  <b>South: Internal Road.</b></p>	<p><b>Rs. 9,60,000 /- (Rupees Nine Lakhs Sixty Thousand only)</b></p>

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 16.02.2023
7. Please refer portal <https://sarfaesi.auctiontiger.net> for other terms and condition of the E- Auction and also attached herewith.

Yours sincerely,

Date: 17.02.2023

Place: Mumbai



(Authorised Officer)

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