

## 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", "WHATEVER THERE 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	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. Mr. Kishor Mahadev Alankar (Borrower / Mortgagor)  Mrs. Namrata Kishor Alankar (Guarantor)	1. Rs.15,51,420.50 (Including interest upto 24.02.2018 and future interest thereon etc.) For Housing Loan 2. Rs.13,13,081.85 (Including interest upto 24.02.2018 and future interest thereon etc.) For Housing Top up Loan	Flat No.4, Second floor, Building "Shakuntala Apartment", PCMC Milkat No 1020601349, Survey No 136/1, Alekh No 121, Chalta No 301 to 308, CTS No 4984, 4984/1 to 4984/8, Mohan Nagar, Mauje - Akurdi, Taluka-Haveli, Dist.Pune 411019. Adm. 636 Sq.Fts. Built Up (Inclusive the area of Balconies)	19.07.2023	On 07.07.2023 & 12.07.2023  Between 11.00 a.m. To 4.00 p.m.	On 20.07.2023  Between 11.00 a.m. To 2.00 p.m.  (Unlimited extension of 10 minutes each)	Rs. 21,00,000/-	Rs.2,10,000/-

### 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 "WHATEVER THERE 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. ARCA EMART 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, 7-1-28/1/A/1, PARK AVENUE 1, AMEERPET, Secunderabad Telangana 500016 IN**. Website at **www.auctionbazaar.com**. **Help Line No. 77990 14999, 8370969696 Email-ID:-contact@auctionbazaar.com, support@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. toward off such contingent situations the interested bidders are requested to ensure

■ **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



- that they are technically well-equipped with adequate power back-up etc., for successfully participating in the e-Auction event.
6. Earnest 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.
  7. 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)**.
  8. 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.
  9. If successful bidder fails to deposit sale price as stated above, all deposits including EMD shall be 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.
  10. The EMD amount of unsuccessful bidders will be returned without interest, after the closure of the E-auction as per process.
  11. 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.
  12. 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.
  13. 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.
  14. 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.
  15. For further details, contact **Ms. Anagha Ghag, Authorised Officer, Mobile No. 9619850491** and **Mr. Tushar Shelar, local officer, Mobile No. 8208359057** of Unity Small Finance Bank Limited at above mentioned address.
  16. 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).
  17. 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.
  18. 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 TO THE BORROWER/ GUARANTORS/ MORTGAGOR UNDER SARFAESI ACT AND RULES MADE THEREUNDER BEING SUBSEQUENT AUCTION / SALE.**

Place: Pune  
Date: 04/07/2023

Authorized Officer  
For Unity Small Finance Bank Limited

■ **UNITY SMALL FINANCE BANK LIMITED**  
CIN : U65990DL2021PLC385568  
Email : [info@unitybank.co.in](mailto:info@unitybank.co.in)

■ **REGISTERED OFFICE**  
40, Basant Lok,  
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