

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 ("Bank") 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.

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 E - Auction of Property	Reserve Price (Amt. in Rupees)	Earnest Money Deposit (Amt in Rupees)
(1) M/s. Shivom Tradelink (Proprietor – Mr. Ajay Bhimsen Gupta), (2) Mr. Ajay Bhimsen Gupta, (3) Mrs. Sunita Ajay	Rs. 2,75,91,668.54 Rupees Two Crore Seventy Five Lakh Ninety One Thousand Six Hundred Sixty Eight and Paise Fifty Four Only. (Including interest upto 05.03.2020 and further interest thereon)	Flat No. 804 A & 804 B, (Amalgamated), 8th Floor, Silver Birch CHS Ltd., Vasant Garden, Mulund West, Mumbai-400080 admeasuring 1352 sq. ft. super built up area owned by Mr. Ajay Gupta and Ms. Sunita Ajay Gupta. The land on which building is situated is bounded as under.	23.03.2023	On 24.03.2023 Between 11.00 a.m. To 1.00 p.m. (Unlimited extension of 10 minutes each)	Rs. 2,45,00,000/- (Rupees Two Crore Forty Five Lakh Only)	Rs. 24,50,000/- (Rupees Twenty Four Lakh Fifty
(1) M/s. Harman Enterprises (Proprietor- Mr.Harpreet Singh Gandhi), (2) Harpreet Singh Gandhi, (3) Mr. Jaspreet Gandhi and Ms. Sangeet Gandhi (Legal heir of Late Gurmeet Singh Gandhi - Mortgagor / Guarantor)	Rs. 2,05,34,271.00 Rupees Two Crore Five Lakh Thirty Four Thousand Two Hundred And Seventy One Only (Including Interest upto 29/09/2004)	Office No.104 & 105, First Floor, Kedia Chambers, S.V. Road, Malad (W), Mumabi-400064.	23.03.2023	On 24.03.2023 Between 11.00 a.m. To 1.00 p.m. (Unlimited extension of 10 minutes each)	Rs. 2,07,00,000/- (Rupees Two Crore Seven Lakh Only)	Rs. 20,70,000/- (Rupees Twenty Lakh Seventy

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@auctiontiger.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. 2,00,000/- (Rupees Two Lakh 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.
- The intending purchasers can inspect the property in Harman Enterprises and for inspection of property, please contact Mr. Ashokkumar Manda, Mobile no. 9892294841.
- For further details, contact **Ms. Anjali Parab, Authorised Officer, Mobile No. 9930368818 and Mr. Ashokkumar Manda, Mobile No. 9892294841 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 Authorized Officer. Further, the sale certificate will be issued 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 and the conditions mentioned above
- Neither the Bank nor the Service Provider will be responsible for any network connectivity issue, system error and/or electricity problem and/or any other issues that may occur while submitting online bids/participating in the auction sale and/or if the bids are not received by the Bank due to such issues.
- 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.