

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) 1. Mr. Balakrishna Mahalinga Madhur (Guarantor) 2. 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.	17/04/2023 till 4.00 pm	11/04/2023 Between 11.00am to 4.00pm	18.04.2023 Between 12.00 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)
2) 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)						
.3) A/cNo 103303501000006 1) Mr. Ranjan Sukhani (Borrower / Mortgagor) 2) Meenal Ranjan Sukhani (Co-borrower/ Mortgagor)	Rs. 23,52,229.00 (Rupees Twenty Three Lakhs Fifty Two Thousand Two Hundred Twenty Nine Only)	Flat No .7, 2nd Floor, Crescent Gold, Bldg, Next to Anthon's Village, Near, Mukta Hospital Village Katrang Khopoli, Taluka Khalapur Khopoli Maharashtra - 410203	17/04/2023 till - 4.00pm	12/04/2023 Between 11.00 am to 4.00 pm	18/04/2023 Between 12.00 a.m. To 2.00 p.m. (Unlimited extension of 10 minutes each)	Rs. 21,00,000/- (Rupees Twenty One Lakhs Only)	Rs. 2,10,000/- (Rupees Two Lakh Ten Thousand 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" 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.

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



4. 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}.
 5. 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, mallesha@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. toward 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.
 6. 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 : HDFC00000060**. 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 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. Anita Rupesh Koli** Authorised Officer, Mobile No. 9619850485 and **Mr. Jasbir Singh Matta** Mobile No. 9930368842 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 authorised 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.
- 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.

Date 27/03/2023

Place: Mumbai / Khopoli


Authorized Officer
Unity Small Finance Bank Ltd

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