

PUBLIC NOTICE FOR E-AUCTION SALE OF SECURED ASSETS						
<p>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.</p> <p>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.</p>						
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. 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.	22.05.2023	On 23.05.2023 Between 11.00 a.m. To 1.00 p.m. (Unlimited extension of 10 minutes each)	Rs. 1,86,30,000/- (Rupees One Crore Eighty Six Lakh Thirty Thousand Only)	Rs. 18,63,000/- (Rupees Eighteen Lakh Sixty Three Thousand Only)
(1) M/s. Autocreates India Pvt Ltd, (2) Mr. Gurvindersingh Arora (Director / Guarantor), (3) Mrs. Tarvinderkaur G. Arora (Director / Guarantor) and (4) Mr. Harvindersingh Walia (Director / Guarantor)	Rs.21,67,43,187.18 (Rupees Twenty One Crore Sixty Seven Lakhs Forty Three Thousand One Hundred Eighty Seven and Paise Eighteen Only. (Including interest upto 31/08/2020 and further interest thereon)	Plot No. 180, Hissa No. 2, Admeasuring 1H-11R -Op, situated at Village Poyanje, Taluka Panvel, Dist. Raigad, Maharashtra mortgaged by Mr. Gurinder Singh Arora	12.06.2023	On 13.06.2023 Between 11.00 a.m. To 1.00 p.m. (Unlimited extension of 10 minutes each)	Rs. 11,46,00,000/- (Rupees Eleven Crore Forty Six Lakh Only)	Rs. 1,14,60,000/- (Rupees One Crore Fourteen Lakh Sixty Thousand Only)
(1) Mr. Gurinder Singh Arora (Borrower), (2) Mrs. Tarvinderkaur G. Arora (Guarantor)	Rs. 27,25,894.26 Rupees Twenty Seven Lakhs Twenty Five Thousand Eight Hundred Ninety Four and Paise Twenty Six Only (Including Interest upto 31/08/2020 and further interest thereon)	Flat No. 003, Ground Floor, A-Wing, Siddhivinayak Residency, S. No.50, Hissa No.5, Village Wadavli, Ghodbunder Road, Thane West, Thane, Maharashtra - 400615 mortgaged by Mr. Gurvinder Singh Arora.	12.06.2023	On 13.06.2023 Between 11.00 a.m. To 1.00 p.m. (Unlimited extension of 10 minutes each)	Rs. 49,50,000/- (Rupees Forty Nine Lakhs Fifty Thousand Only)	Rs. 4,95,000/- (Rupees Four Lakh Ninety Five Thousand Only)
TERMS AND CONDITIONS OF E-AUCTION SALE						
<ol style="list-style-type: none"> 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 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 15 DAYS NOTICE IN HARMAN ENTERPRISES AND 30 DAYS NOTICE IN AUTOCREATES INDIA PVT LTD AND MR. GURINDER SINGH ARORA TO THE BORROWER/ GUARANTORS/ MORTGAGOR UNDER SARFAESI ACT AND RULES MADE THEREUNDER BEING SUBSEQUENT AUCTION / SALE.						
Place: Mumbai		Date: 20.04.2023		Authorised Officer , Unity Small Finance Bank Limited		