

**Without Prejudice**

To,

**1. M/s. Swastik Enterprise**

Ground Floor, 1557/1 West Rohtesh Nagar, Shahdara,  
East Delhi, Delhi - 110032

**ALSO AT**

**M/s. Swastik Enterprise**

House No. 128, Gali No. 9, Near Jain Mandir, Gulab Vatika,  
Village Dehad Hajipur, Loni Dehat, Ghaziabad – UP - 201102

**2. Mr. Himanshu Jain**

House No. 128, Gali No. 9, Near Jain Mandir, Gulab Vatika,  
Village Dehad Hajipur, Loni Dehat, Ghaziabad – UP - 201102

**3. Mrs. Meenu Jain**

House No. 128, Gali No. 9, Near Jain Mandir, Gulab Vatika,  
Village Dehad Hajipur, Loni Dehat, Ghaziabad – UP - 201102

**4. Mr. Sanjay Kumar Jain**

House No. 128, Gali No. 9, Near Jain Mandir, Gulab Vatika,  
Village Dehad Hajipur, Loni Dehat, Ghaziabad – UP - 201102

*(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.
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 **15.04.2023** and called upon you to repay the entire outstanding amount aggregating to **Rs 12,54,671.54/- ( Twelve lac fifty four thousand six hundred seventy one Only)** as on **15.04.2023** 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 **29.09.2023**
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 **25.11.2023** between **11.00 AM to 1.00 PM**



DESCRIPTION OF THE PROPERTY	RESERVE PRICE
<p>All the piece and parcels of immoveable property bearing No. 128, area measuring 50 sq. yards, pertaining Khasra No. 821/2/1, situated at Gulab Vatika Hadbast Behta Hajipur Loni Tehsil &amp; District Ghaziabad – 201001 to Mrs. Menu Jain.</p> <p>BOUNDARIES AS PER SALE DEED:</p> <p>EAST: Plot No 129; WEST: Plot Rajiv Jain; NORTH: Road 20 Ft; SOUTH: Road 10 Ft</p>	<p>Rs. 35,00,000/- (Rs Thirty Five Lakhs only)</p>

5. attention is invited to provisions of sub-section (8) of section 13 of the SARFAESI Your 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 Financial Express and Jansatta newspaper as well on 19.10.2023
7. Please refer portal <https://sarfaesi.auctiontiger.net> for other terms and condition of the E- Auction and also attached herewith.

Yours sincerely,

Date: 19.10.2023  
Place: Delhi

For Unity Small Finance Bank Ltd.

  
Authorised Signatory

(Authorised Officer)