

Unity Small Finance Bank Limited is an assignee and a secured creditor of below mentioned borrower by virtue of Business Transfer Agreement dated 26.10.2021 executed with Centrum Financial Services Limited. The undersigned in exercise of powers conferred under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and 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.

Sr. No.	Name of the Borrower & A/c No.	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)	Bid incremental amount
1	1. GURUNANAK DISTRIBUTORS (BORROWER) 2. MADHURI YOGESH SHERKI (CO-BORROWER) 3. YOGESH SANTOSHRAO SHERKI (CO-BORROWER & MORTGAGOR) Account No. USFB108 LOAN000005015857	Demand Notice amount / Total Outstanding as on Rs. 1,62,13,267.74/- (Rupees One Crore Sixty Two Lakh Thirteen Thousand Two Hundred Sixty Seven And Seventy Four Paise Only) as on 09/05/2025	ALL THAT PIECE AND PARCEL OF IMMOVABLE PROPERTY SITUATED AT THE LAND BEARING PLOT, NO. 34 BLOCK E ADMEASURING ABOUT 139.3540 SQ.,MTRS. I.E. 1500 SQ. FTS. IN THE SMRUTI GRUH, NIRMAN SAHKARI SANSTHA MARYADIT NAGPUR OF KHASRA. NO. 16,17 MOUZA DIGHORI PH. NO. 34, SHEET NO. 357/3, 363/11. 362/12 CITY SURVEY NO.,39 CORPORATION HOUSE NO. 2708/G/34 WARD NO.,21 MOUZA NO. 193 THAK NO. 172 WHICH IS WITHIN THE LIMITS OF THE NAGPUR IMPROVEMENT, TRUST AND THE NAGPUR MUNICIPAL CORPORATION, TAHASIL AND DISTRICT NAGPUR: BOUNDARIES (AS PER MORTGAGE DOCUMENT): EAST: PLOT MO, 35, WEST: PLOT MO, 33, NORTH: OPEN LAND, SOUTH: 25 FT WIDE ROAD	26.03.2026 Till 5.00 PM	On 04.03.2026 & 11.03.2026 (12.00 p.m. To 02.00 p.m)	On 27.03.2026 Between 11.00 a.m. To 12.30 p.m.	Rs. 85,00,000/-	Rs. 8,50,000/-	Rs. 50,000/-

TERMS AND CONDITIONS OF E-AUCTION SALE

1. 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". 2. 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. 3. 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. 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, Flat 1405 , C Block , MPM Santha Sriram Pinnacle, Yella Reddy Guda , Ameerpet, Hyderabad - 500073 IN. Website at www.auctionbazaar.com. Helpline No +91-8370 969696, +91- 7207941010 Email ID :- contact@auctionbazaar.com, support@auctionbazaar.com to the date of e-Auction. Neither the Authorized 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. to ward 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/DD/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 bids as per above table amount. 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 Mr. Neelesh Bidwe Mobile No.88797700092, Mr. Chinmay Mulay Mobile No. 9890078020, Authorised Officer 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. 18. 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.

Place : Maharashtra, Date : 24.02.2026

Authorized Officer
For Unity Small Finance Bank Limited