

**UNITY SMALL FINANCE BANK LIMITED**  
Registered Office : Basant Lok, Vasant Vihar, New Delhi - 110057  
Corporate Office : Centrum House, Vidyangari Marg, Kalina, Santacruz (E), Mumbai - 400 098  
UNDER THE PROVISIONS OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("the Act") AND THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("the Rules")  
The undersigned being the Authorized Officer of Unity Small Finance Bank Limited ("Bank") under the Act and in exercise of powers conferred under Section 13 (12) of the Act read with the Rule 3, issued Demand Notice(s) under Section 13(2) of the Act, calling upon the following Borrower(s) to repay the amount mentioned in the respective notice(s) within 60 days from the date of receipt of the said notice. As some of the notice(s) are not served as per postal remarks, hence said notice(s) are being served upon the Borrower(s) by way of alternative mode of service i.e. through publication in News Papers.

Loan Account Details		Secured Assets
1. Borrower(s) Name: 1) FAST CABS (BORROWER) 2) FAISAL RAFIQ SAYYAD (CO-BORROWER & MORTGAGOR) 3) RAJIV MOHAMMAD ZAKIR KHANMIYA (CO-BORROWER) 4) RABIYA SAYYAD (CO-BORROWER) 5) TOHID SAYYAD (GUARANTOR) Sanction Date: 01/06/2024 Loan Account No: USFBPUNISMSME00001461 Loan Amount: Rs. 38,12,326.00/- NPA Date: 08/11/2025 Demand Notice Date: 12-11-2025 (Sent on 14-11-2025) Demand Notice Amount: Rs. 38,59,896.22/- (Thirty-eight Lakh Fifty Nine Thousand Eight Hundred And Ninety Six Rupees And Twenty Two Paisa Only) As On 12/11/2025	ALL THAT PIECE AND PARCEL OF PROPERTY BEARING FLAT/ APARTMENT NO. 302 AREA ADMEASURING 803 SQ. FT. I, E 74. 63 SQ. MTRS. ON THIRD FLOOR IN BUILDING KNOWN AS SADGURU ANAND, CONSTRUCTED ON THE LAND BEARING SURVEY NO. 36 HISSA NO. 3- A/ 1/ 3/ 23 SITUATED AT VILLAGE KATRAJ, TAL. HAVELI, DIST. PUNE, WITHIN JURISDICTION OF SUB-REGISTRAR, HAVELI PUNE. BOUNDARIES (AS PER TECHNICAL REPORT): EAST - ENTRANCE, WEST : OPENTO SKY, NORTH: OPENTO SKY SOUTH. FLATNO. 301	

In case of failure to repay the aforesaid dues within a period of 60 (sixty) days, the undersigned shall be constrained to enforce the above Secured Assets under the provisions of the Act. Please note that as per section 13(13) of the Act, you are restrained from dealing with or transferring any of the secured assets referred to herewith, whether by way of sale, lease or otherwise. Any contravention of this provision is an offence and punishable under the Act.

The copy of demand notice is available with the undersigned and the Borrower(s) may, if they so desire, can collect the same from the undersigned on any working day during normal office hours.

Sd/-  
Place: MAHARASHTRA  
Date : 25.11.2025  
(Authorised Officer)  
Unity Small Finance Bank Limited

**GODREJ FINANCE LIMITED**  
Registered Office: Godrej One, Pirojshanagar, Eastern Express Highway, Vikhroli (East) Mumbai- 400079  
Branch Address: Godrej Finance Limited, Third floor, Gulmohar Plaza, ITI Road, Aundh, Pune-411007  
NAME OF BORROWER(S) / GUARANTOR(S)

- M/s. Aditi Irrigation Technologies Private Limited  
Office No 101 Lotus Court, Pune Satara Road, Parvati Pune, Near Panchami Hotel, Pune-411009, Maharashtra
- Mr. Pramod Arvind Ballal, C-503, 9 Green Park Apartment, Sahakar Nagar, Pune, Maharashtra-411009
- Mrs. Aditi Pramod Ballal, C-503, 9 Green Park Apartment, Sahakar Nagar, Pune, Maharashtra-411009  
(Hereinafter collectively referred to as "Borrowers")

#### E-AUCTION SALE NOTICE FOR THE SALE OF IMMOVABLE PROPERTY

Under SARFAESI Act, 2002, r/w/rule 8(6) & (9) (1) of Security Interest (Enforcement) Rules, 2002.  
Notice is hereby given to the public in general and in particular to the Borrowers, Co-borrowers, Guarantors AND Mortgagor that the below described immovable properties are mortgaged to the Secured creditor. The physical possession of the property has been taken by the Authorised Officer of Godrej Finance Limited. The said immovable property will be sold on "AS IS WHERE IS" - "AS IS WHAT IS" and "WHATEVER THERE IS" on 11.12.2025 for recovery of Rs. 3,38,42,066/- (Rupees Three Crores Thirty-Eight Lakhs Forty-Two Thousand Sixty-Six Only) due as on 18.11.2025 with further interest from 19.11.2025 due to Godrej Finance Limited

#### DESCRIPTION OF IMMOVABLE PROPERTY:

All those Piece and Parcel of property bearing Office No. 101, First Floor, Area oadmeasuring 2600 Sq. Ft. (built up) Lotus Court, Final Plot No. 477, T.P. Scheme No. 3, C.T.S. No. 4618, S. No: 42/3/2A, Parvati, Tq. Haveli, Dist. Pune. (State of Maharashtra) is bounded as under: East - By Pune Satara Road, West - By Property Bearing Final Plot No. 631/2, North - By T.P. Scheme Road, South - By Jokat Naka and Property of Parvati Industrial Estate.

#### Possession Status : Physical Possession

Reserve Price : Rs. 2,55,88,000/- (Rupees Two Crores Fifty-Five Lakhs Eighty-Eight Thousand Only).

Ernest Money Deposit: Rs. 25,58,800/- (Rupees Twenty Five Lakhs Fifty-Eight Thousand Eight Hundred Only)

Multiplier Amount : Rs. 10,000/- (to improve the bid offer).

Date & Time of Inspection : 25.11.2025 to 10.12.2025 - 10:00 AM to 04:00 PM.  
(Contact Nos: Mr. Sagar Karnik - 9930088906).

Last Date & Time for Submission of EMD along with requisite documents 10.12.2025 04:00 PM

Date & Time of E-Auction Sale: 11.12.2025 - 11:00 AM to 01:00 PM

E-Auction Portal Name : [www.auctionbazaar.com](http://www.auctionbazaar.com)

Communication Address : The Authorised Officer, Godrej Finance Limited, Third Floor, Gulmohar Plaza, ITI Road, Aundh, Pune- 411007. Contact Persons: Mr. Rahul Bhure- 7350911355

1. The interested buyers are advised to go through the company's website [www.godrejcapital.com](http://www.godrejcapital.com) for detailed terms and conditions. The present notice is also uploaded on the Company's official website at [finance.godrejcapital.com/gf/information-and-policies](http://finance.godrejcapital.com/gf/information-and-policies).

2. The auction sale will be 'Online E-Auction' Bidding through website [www.auctionbazaar.com](http://www.auctionbazaar.com)

Date : November 25, 2025. Authorized Officer Godrej Finance Limited

Place: Pune

**CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED**  
Corporate Office : Chola Crest, Super B, C54 & C55, 4, Thiru Vi Ka Industrial Estate, Guindy, Chennai-600 032, T.N.

#### DEMAND NOTICE

UNDER THE PROVISIONS OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("the Act") AND THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("the Rules")

The undersigned being the Authorized Officer of Cholamandalam Investment and Finance Company Ltd. (the Secured Creditor) under the Act and in exercise of the powers conferred under Sec. 13(2) of the Act, calling upon the following borrower(s) to repay the amount mentioned in the respective notice(s) within 60 days from the date of receipt of the said notice. The undersigned reasonably believes that borrower(s) is / are avoiding the service of the Demand Notice(s), therefore the service of notice is being affected by affixation and publication as per Rules. The contents of Demand Notice(s) are extracted herein below :-

Sr. No.	Name & Address of the Borrowers/ & Co-Borrower/s	Loan Amt.	Dt. of Demand Notice & O/S Amt.	Description of the Property / Secured Asset
1.	1. Mr/Ms. Bhaskar Vishnu Borkar 2. Mr/Ms. Shilvani Bhaskar Borkar 3. Add- : H. No. 240 Gurav Galli, Gurav Galli, Gurav Galli, Kolhapur, Maharashtra - 416209, Also At: Milak No. 240, Gurav Galli, Na, Banme, Bhudhagad, Kolhapur, Nr Gp Off. CS No.13, Kolhapur, Maharashtra - 416209.	Rs. 19,47,000/-	17.11.2025 Rs. 20,43,216/- (Rupees Twenty Lakhs Forty Three Thousand Two Hundred and Sixteen Only) as on 17.11.2025	All the piece and parcel of land area admeasuring 3809 Sq Ft i.e 354 Sq mtrs bearing CTS No. 13 and constructed house there upon bearing House No. 261 construction area 546 Sq ft, situated at Gurav Galli Bumane Bamte Tal Bhudhagad Dist. Kolhapur which is Bounded as under: East: Land of Bhaskar Borkar, West: Grampanchayat Road, North: Land of Krishna Borkar, South: Land of Kishor Chougule.
2.	1. Mr/Ms. Zenda Chowk Karad Chiplun Pataan Dist. Satara Maharashtra - 415206, Nr Nanda Chowk, Satara, Maharashtra - 415206, Also At: Milak No. 755/1, Karad Koyana Road, Pataan, Zenda Chowk, Cts No. 697 And 698 Patan, Satara, Maharashtra - 415206.	Rs. 26,00,000/-	17.11.2025 Rs. 27,35,596/- (Rupees Twenty Seven Lakhs Thirty Five Thousand Five Hundred and Ninety Six Only) as on 17.11.2025	All the piece and parcel of land of CTS No. 697 and CTS No. 698 Milak No. 755/1 Area admeasuring total land area 2121.65 Sq ft i.e 197.18 Sq mtrs and built up area Ground floor 2147.06 Sq ft there on situated at Pataan Pataan Dist. Satara which is Bounded as under: East: Property of Subhadra Ramchandra Mane, West: Property of Amrut Pandurang Shivdas, North: Karad Chiplun Road, South: Property of Ramchandra Laxman Gurav.

The borrower(s) are hereby advised to comply with the Demand Notice(s) and to pay the demand amount mentioned therein and hereinabove within 60 days from the date of this publication together with applicable interest, bundle charges, cost and expenses till the date of realization of payment. The borrower(s) may note that Cholamandalam Investment and Finance Company Ltd. is a secured creditor and the loan facility availed by the Borrower(s) is a secured debt against the immovable property / properties being the secured asset(s) mortgaged by the borrower(s). In the event borrower(s) are failed to discharge their liabilities in full within the stipulated time, The Secured Creditor shall be entitled to exercise all the rights U/s. 13(4) of the Act to take possession of the secured assets(s) including but not limited to transfer the same by way of sale or by invoking any other remedy available under the Act and the Rules thereunder and realize payment. The Secured Creditor is also empowered to ATTACH AND / OR SEAL the secured assets(s) before enforcing the right to sale or transfer. Subsequent to the sale of the secured assets(s), the Secured Creditor also has a right to initiate separate legal proceedings to recover the balance dues, in case the value of the mortgaged properties is insufficient to cover the dues payable to the Secured Creditor. This remedy is in addition and independent of all the other remedies available to the Secured Creditor under any other law.

The attention of the borrower(s) is invited to Section 13(8) of the Act, in respect of time available, to redeem the secured assets and further to Section 13(13) of the Act, whereby the borrower(s) are restrained / prohibited from disposing of or dealing with the secured asset(s) or transferring by way of sale, lease or otherwise (other than in the ordinary course of business) any of the secured asset(s), without prior written consent of the Secured Creditor and non-compliance with the above is an offence punishable under Section 29 of the said Act. The copy of the Demand Notice is available with the undersigned and the borrower(s) may, if they so desire, can collect the same from the undersigned on any working day during normal office hours.

Sd/-  
Place : Kolhapur / Satara, Maharashtra  
Date : 17.11.2025  
Authorized Officer  
For Cholamandalam Investment and Finance Company Limited

#### CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

Corporate office address: Chola Crest, Super B, C54 & C55, 4, Thiru Vi Ka Industrial Estate, Guindy, Chennai - 600 032

1. The interested buyers are advised to go through the company's website [www.godrejcapital.com](http://www.godrejcapital.com) for detailed terms and conditions. The present notice is also uploaded on the Company's official website at [finance.godrejcapital.com/gf/information-and-policies](http://finance.godrejcapital.com/gf/information-and-policies).

2. The auction sale will be 'Online E-Auction' Bidding through website [www.auctionbazaar.com](http://www.auctionbazaar.com)

Date : November 25, 2025. Authorized Officer Godrej Finance Limited

Place: Pune

**RELIGARE FINVEST LIMITED**  
SME LOANS  
CIN: U74999DL1995PLC064132  
Registered Office: First Floor, Office No. 101, 2E/23, Jhandewalan Extn, New Delhi-110055  
Corporate Office: Max House, 7th Floor, Block A, Dr. Jha Marg, Okha Phase-III, Okha Industrial Estate, New Delhi 110020  
Branch Office: Office No. 406, 407, 4th Floor, So Lucky Corner, Chakala, Andheri Kurla Road, Andheri East Mumbai-400099

#### APPENDIX-IV-A

#### AUCTION-CUM-SALE NOTICE

Auction-cum-Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act (SARFAESI Act), 2002 read with proviso to Rule 8(6) & Rule 9(1) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower(s)/ Guarantor(s)/Mortgagor(s) for conducting the auction-cum-Sale of the below described immovable property (in short 'property') mortgaged/charged to the Secured Creditor (i.e., M/s Religare Finvest Ltd., in short 'RFL') The undersigned are offers for Sale at "Reserve price" as mentioned below on "As is where is", "As is what is", "Whatever there is" and "No recourse" basis through E-Auction. The E-Auction shall be conducted only through "Online Electronic Bidding" through website [https://www.bankeauctions.com/](http://www.bankeauctions.com/) from 02.30 PM to 03.30 PM of 17/12/2025 (Scheduled Auction / Sale Date) with unlimited extensions of 5 minutes duration each for recovery of Rs. 1,02,06,119.5/- (Rupees One Crore Two Lakhs Six Thousand One Hundred Nineteen And Paise Fifteen Only) for LAN No. XOHLPUN0043366 amounting to Rs. 30,99,427.01/- (Rupees Thirty Lakhs Ninety Nine Thousand Four Hundred Twenty Seven And Paise One Only) and for LAN No XMOPUN0043363 amounting to Rs. 71,06,692.14/- (Rupees Seventy One Lakhs Six Thousand Six Hundred Ninety Two And Paise Fourteen Only) as on 06.10.2020 along with up to date, interest, costs and charges due to the RFL from the Borrower(s)/ Guarantor(s) / Mortgagor(s) namely, 1) Pandurang Bhaskar Patil 2) Shree Digambar And Sangam Steel 3) Kalyani Pandurang Patil 4) Sangam Marbles and Stone Company as the said above mentioned Borrower(s)/ Guarantor(s) / Mortgagor(s) have failed to repay the loan amounts of the Secured Creditors within 60 days from the date of notice dated 07/10/2020 issued by its authorized officer under section 13(2) of the SARFAESI Act 2002.

Whereas the Secured Creditor has taken the Actual Physical Possession of the mortgaged property as mentioned below pursuant to the powers vested in it through its authorized officer on 18/07/2024 under the provisions of Section 13(4) of the SARFAESI Act, 2002 read with Rule 8(1) of 'The Security Interest (Enforcement) Rules, 2002' and in exercise of powers conferred there under. Notice regarding taking of such possession under the provisions of section 13(4) of the SARFAESI Act, 2002 was published in the **Financial Express (English) & Loksatta (Marathi)** editions newspapers on 22/07/2024 under Rule 8(2) of 'The Security Interest (Enforcement) Rules 2002'.

And whereas even thereafter the borrower(s)/ Guarantor(s) / Mortgagor(s) failed to repay the aforesaid loan to the RFL. Accordingly, the authorized officer of the Secured Creditor has decided to sell the said scheduled property.

The reserve price for the auction of said property will be Rs. 14,64,000/- (Rupees Fourteen Lakhs Sixty Four Thousand Only) and the Earnest Money Deposit (EMD) will be Rs. 1,46,400/- (Rupees One Lakh Forty Six Thousand Four Hundred Only). i.e. 10% of the reserve price which shall be required to be submitted by way of DD/PO in favor of "Religare Finvest Limited" along with the Bid by the intended bidder(s)/purchaser(s) RFL's Branch Office "Office No. 406, 407, 4th Floor, So Lucky Corner, Chakala, Andheri Kurla Road, Andheri East Mumbai-400099 on or before 5:00 PM of 16/12/2025 (last date for bid submission). The successful bidder/purchaser shall pay a deposit of at least 25% of the Sale Consideration [inclusive of EMD amt. paid with the Bid] either on the same day of Sale Confirmation or not later than next working day. Balance sale consideration shall be required to be deposited within 15 days from Sale confirmation date.

**SHORT DESCRIPTION OF THE IMMOVABLE PROPERTY**  
All that piece and parcel of property bearing Flat No. 04, On 2nd Floor, Area Admeasuring 413 Sq. Ft, i.e. 38.38 Sq. Mtrs in Santkupra Apartment, Constructed On Survey No. 2/2, Plot No. 3, Situated At Sangvi, Taluka Havelli, Pune Maharashtra. Bounded as: East: By Remaining Land Of Plot No. 3, South: By Plot No. 2, West: By Plot No. 5, North: By Road.

**Nature of Secured Asset : Free Hold  
Known Encumbrances**

RFL is not aware about any other legal encumbrances on the secured asset to be sold except itself. Interested parties should make their own assessment of the secured asset to their satisfaction. Secured Creditor (RFL) does not in any way guarantee or makes any representation with regard to the fitness/title of the aforesaid secured asset.

For detailed terms and conditions of the sale, please refer to the link/URL provided in RFL (Secured Creditor's) website i.e., [https://www.religarefinvest.com/auction-notices](http://www.religarefinvest.com/auction-notices).

For details about E-Auction, the intending bidders may contact M/s. C1 India Pvt. Ltd through Mr. Dharni Krishna Tel. No.: +91 7291971124,25,26 and Mobile +91-9948182222; email id andhra@c1india.com

For any other information, please contact Mr. Ramesh Singh on his Mobile No. 9981508001 or contact him at his e-mail id: ramesh.singh@religare.com and Mr. Vinod Singh on his Mobile no. 9821577