

FINANCIAL EXPRESS
UNITY SMALL FINANCE BANK LIMITED
Registered Office : Basant Lok, Vasant Vihar, New Delhi - 110057
Corporate Office : Centrum House, Vidyanagar Marg, Kalina, Santacruz (E), Mumbai - 400 098
DEMAND NOTICE
U/s. 13 (2)**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 (2) of the Act read with 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.

| Sr. | Loan Account Details | Secured Assets |
|-----|---|--|
| 1. | Borrower(s) Name: 1) FAST CABS (BORROWER) 2) FAISAL RAFIQ SAYYAD (CO-BORROWER & MORTGAGOR) 3) RAFIY MOHAMMAD ZAKIR KHANMIY (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/- NPA: NPA Date: 08/11/2025 Demand Notice Date: 12-11-2025 (Sent on 14-11-2025) Demand Notice Amount: Rs. 38,12,896.22/- (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/- (Authorised Officer) Place: MAHARASHTRA Date : 25.11.2025 |

| Sr. | Loan Account Details | Secured Assets |
|-----|---|--|
| 1. | Borrower(s) Name: 1) FAST CABS (BORROWER) 2) FAISAL RAFIQ SAYYAD (CO-BORROWER & MORTGAGOR) 3) RAFIY MOHAMMAD ZAKIR KHANMIY (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/- NPA: NPA Date: 08/11/2025 Demand Notice Date: 12-11-2025 (Sent on 14-11-2025) Demand Notice Amount: Rs. 38,12,896.22/- (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 |
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| | | Sd/- (Authorised Officer) Place: MAHARASHTRA Date : 25.11.2025 |

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 read with Rule 3 issued Demand Notice(s) 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 Borrower/s & Co-Borrower/s | Loan Amt. | Dt. of Demand Notice & O/S Amt. | Description of the Property / Secured Asset |
|---------|--|-----------------|---|--|
| 1. | Mr/Ms. Bhaskar Vishnu Bornek 2. Mr/Ms. Shilvani Bhaskar Bornek Add:- H. No. 240 Gurav Galli, Gurav Galli, Gurav Galli, Kolhapur, Maharashtra - 416209, Also At: Milak No. 240, Gurav Galli, Na, Banme, Bhandugad, Kolhapur, Nr Gp Off. CS No.13, Kolhapur, Maharashtra - 416209. | Rs. 19,47,000/- | 17.11.2025 Rs. 20,43,216/- (Rupees Twenty Lakh 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 Bhudhargad Dist. Kolhapur which is Bounded as under East: Land of Bhaskar Bornek, West: Grampanchayat Road, North: Land of Krishna Bornek, South: Land of Kishor Chougule. |
| 2. | Mr/Ms. Rajeshkumar Shivaji Shivedas 2. Mr/Ms. Kavita Rajeshkumar Shivedas Add:- Shiva Chowk Karad Chiplun Road, Patan Dist. Satara Maharashtra - 415206, Nr Zenda Chowk, Satara, Maharashtra - 415206. Also At: Milak No. 755/1, Karad Koyana Road, Patan, Zenda Chowk, Cts Nos. 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 Patan Tal Patan Dist. Satara which is Bounded as under: East: Property of Subhadra Ramchandra Mane, West: Property of Amrut Pandurang Shivedas, North: Karad Chiplun Road, South: Property of Ramchandra Laxman Gurav. |

The borrowers(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, bonus 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 asset(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 asset(s) before enforcing the right to sale or transfer. Subsequent to the Sale of the secured asset(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/-
(Authorized Officer)
Place : Kolhapur / Satara, Maharashtra
Date : 17.11.2025
For Cholamandalam Investment and Finance Company Limited

RELIGARE FINVEST LIMITED
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, Okhla Phase-III, Okhla 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/> 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. 1,02,06,119.15/- (Rupees One Crore Two Lakhs Six Thousand One Hundred Nineteen And Paise Fifteen Only) for LAN No. XOHLPNU0043366 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 XMOPNU00043363 amounting to Rs. 71,06,692.14/- (Rupees Seventy One Lakhs Six Thousand Six Hundred Twenty Two Lakhs Ninety 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 Digambhar And Sangam Steel 3) Kalyani Pandurang Patil 4) Sangam Marbles & 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) 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 Santkupa Apartment, Constructed On Survey No. 7/2, Plot No. 3, Situated At Sangvi, Taluk Havelli, Pune Maharashtra. **Bounded as:** East: By Remaining Land Of Plot No. 3, South: 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>.

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 him at his e-mail id: ramesh.singh@religare.com and Mr. Vinod Singh on his Mobile no. 9821577551 or contact him at his e-mail id: singh.vinod2@religare.com.

Authorised Officer - Religare Finvest Limited
Vinod Singh, VP Legal Litigation EMP.ID.63073
Dated : 20/11/2025

Authorised Officer - Religare Finvest Limited
Vinod Singh, VP Legal Litigation EMP.ID.63073
Dated: 24/11/2025

Authorised Officer - Religare Finvest Limited
Vinod Singh, VP Legal Litigation EMP.ID.63073
Dated: 24/11/2025

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Authorised Officer - Religare Finvest Limited
Vinod Singh, VP Legal Litigation EMP.ID.63073
Dated: 24/11/2025