

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 property/ies mortgaged to the Secured creditor. The physical possession of the property/ies has been taken by the Authorised Officer of Equitas Small Finance Bank Ltd. The said immovable property/ies will be sold on "AS IS WHERE IS" "AS IS WHAT IS" and "WHATEVER THERE IS" on **10.12.2024** for recovery of **Rs.61,17,186/- (Rupees Sixty One Lakhs Seventeen Thousand One Hundred Eighty Six Only)** due as on 13.11.2024 with further interest from 14.11.2024 due to Equitas Small Finance Bank Ltd., from

1) Mr. Dipak Mansukhbhai Poshiya S/o Sh. Mansukhbhai Poshiya

(Proprietor of Tirth Trading Co.- Borrower)

Office At : Plot No. 1898, GIDC-2, Near Damodar Protins, Dolatpara, Junagadh, Gujarat- 362001.

Also At : Flat No.104, 1st Floor, Shagun Apartment, Joshipara Shak Market Pase, Joshipura, Junagadh, Gujarat- 362001.

2) Mr. Mansukhbhai Bavanjibhai Poshiya S/o Sh. Bavanjibhai Narshibhai Poshiya

3) Mrs. Jagrutiben Dipakkumar Poshiya W/o Sh. Dipakbhai Poshiya

Both Residing at : Flat No.104, 1st Floor, Shagun Apartment, Joshipara Shak Market Pase, Joshipura, Junagadh, Gujarat- 362001

Also At : Flat No. 501, 5th Floor, Prabhu Palace, Near Om Shubheshwar Mahadev Temple, Joshipura, Junagadh, Gujarat- 362001.

(Hereinafter collectively referred to as the "Borrowers")

DESCRIPTION OF IMMOVABLE PROPERTY/IES:



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Equitas Small Finance Bank Limited
(Previously known as Equitas Finance Limited)

3886171

4th Floor, Phase II, Spencer Plaza, No.769, Mount Road, Anna Salai, Chennai, Tamil Nadu, India - 600 002

T: +91 44 4299 5000 | F: +91 44 4299 5050 | corporate@equitas.in | www.equitasbank.com | Toll Free: 1800 103 1222 | CIN No: L65191TN1993PLC025280

**Description of The Immovable Property Owned By Mr. Mansi Krishna
Bhavanjibhai Poshiya S/o Mr. Bhavanjibhai Narshibhai Poshiya**

Property No. 1- All that Pieces and Parcels of the Property bearing Flat No. 104, First Floor ad measuring 55.74 SQ. Mtrs. on plot No. 28 of Joshipura Gamtal, land measuring 324-40-68 Sq. Mtrs. Building known as "Shagun Apartment" situated at village Joshipura, Taluka- Junagadh, District - Junagadh, Gujarat- 362002 with all the present and future superstructure all easementary / mamool rights thereon.

Four Corners of said property- North- Parking and Open Land, South- Common Passage, Entrance and other Flats, East- Flat No. 105 & West- Road

Possession Status	: Physical Possession
Reserve Price (Property No. I)	: Rs.9,80,000/- (Rupees Nine Lakhs Eighty Thousand Only)
Earnest Money Deposit (Property No. I)	: Rs.98,000/- (Rupees Ninety Eight Thousand Only)
Multiplier Amount	: Rs.10,000/- (to improve the bid offer).
Date & Time of Inspection	: 20/11/2024 to 05/12/2024 - 10.00 AM to 04.00 PM. (Contact Nos: Mr. Thakrar Palak Dhirajbhai - 7405171509 & Mr. Manjeet Dahiya - 9999441820).
Last Date & Time for Submission of EMD along with requisite documents	: 07.12.2024 - 11 AM
Date & Time of E-Auction Sale	: 10.12.2024 - 11.00 AM to 12.00 PM
E-Auction Portal Name	: https://www.bankeauctions.com
Communication Address	: The Authorised Officer (MSME - LEGAL), Equitas Small Finance Bank Limited 707, 7th Floor, Abhishree Adroit, Near Sunrise Mall, Mansi Circle, Judges Bunglow Road, Bodakdev, Ahmedabad, Gujarat - 380015. Contact Person : Contact Nos: Mr. Thakrar Palak Dhirajbhai - 7405171509.



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**Description Of The Immovable Property Owned By Mrs. Jagrut Ben
Dipakkumar Poshiya W/o Mr. Dipak Manasukhbhai Poshiya**

Property No. 2- All that pieces and parcels of the Property bearing Revenue Survey No. 43 Paiki, Plot No 119 & 120 constructed their on a multi storied Building known as "Prabhu Palace" 5th Floor, Flat No. 501, built up area ad measuring 41-48 Sq. Mtr. Situated at village Joshipura, Taluk & District- Junagadh, Gujarat- 362002 with all the present and future superstructure all easementary / mamool rights thereon.

Four Corners of said property- North- Flat No. 502 Adj. wall, South- Build Land & Plot No. 118 & Road, East- Common Passage, stairs and Main Door & West- Build Land & Plot No. 121

Possession Status	: Physical Possession
Reserve Price (Property No. II)	: Rs.12,90,000/- (Rupees Twelve Lakhs Ninety Thousand Only)
Earnest Money Deposit (Property No. II)	: Rs.1,29,000/- (Rupees One Lakh Twenty Nine Thousand Only)
Multiplier Amount	: Rs.10,000/- (to improve the bid offer).
Date & Time of Inspection	: 20/11/2024 to 05/12/2024 - 10.00 AM to 04.00 PM. (Contact Nos: Contact Nos: Mr. Thakrar Palak Dhirajbhai -7405171509 & Mr. Manjeet Dahiya - 9999441820).
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Date & Time of E-Auction Sale	: 10.12.2024 - 11.00 AM to 12.00 PM
E-Auction Portal Name	: https://www.bankeauctions.com
Communication Address	: The Authorised Officer (MSME - LEGAL), Equitas Small Finance Bank Limited 707, 7th Floor, Abhishree Adroit, Near Sunrise Mall, Mansi Circle, Judges Bunglow Road, Bodakdev, Ahmedabad, Gujarat - 380015. Contact Person : Contact Nos: Mr. Thakrar Palak Dhirajbhai -7405171509.



TERMS & CONDITIONS:

1. The interested buyers are advised to go through bank's website www.equitasbank.com for detailed terms and conditions. The present notice is also uploaded on the Bank's official website at <https://www.equitasbank.com/important-notices/>.
2. The auction sale will be 'On line E-Auction' Bidding through website <https://www.bankeauctions.com>
3. Intending bidders shall hold a valid digital signature certificate and email address, for details with regard to digital signature, please contact our Authorised M/S C1 India Pvt Ltd through their contact person Prabakaran M having support Help Desk No.+917291981124 /25 /26 Mobile no. +91-7418281709 and e-mail ID's tn@clindia.com & support@bankeauctions.com;
4. Bidders are advised to go through the website <https://www.bankeauctions.com> for detailed Terms and Conditions of Auction sale before submitting their bids and taking part in the E-auction sale proceedings.
5. Prospective bidders may avail online training on e-auction from our Authorised e-Auction Service Provider, M/S C1 India PVT LTD through their contact person Prabakaran M having support Help Desk No. +917291981124 /25 /26 Mobile no. +91-7418281709 and e-mail ID's tn@clindia.com & support@bankeauctions.com
6. Bids shall be submitted through online procedure only in the prescribed format with relevant details.
7. Earnest Money Deposit (EMD) shall be deposited in favour of Equitas Small Finance Bank Ltd., through Electronic mode (RTGS/NEFT) to credit of Account No.**200000807725**, Equitas Small Finance Bank Ltd, No. 769, Phase II, 4th Floor, Spencer Plaza, Anna Salai, Chennai, Tamil Nadu, India- 600002, IFSC Code: **ESFB0000002**, before submitting the bids online on or before **11.00 AM** on **07.12.2024** or by way of RTGS or Demand Draft drawn in favor of Equitas Small Finance Bank Ltd by mentioning the remarks "**EMD/Sarfaesi Acct -Sale**".
8. A copy of the bid form along with Online Transfer Details shall be handed over to the Authorized Officer, Legal Department, Equitas Small Finance Bank Limited 707, 7th Floor, Abhishree Adroit, Near Sunrise Mall, Mansi Circle, Judges Bungalow Road, Bodakdev, Ahmedabad, Gujarat – 380015 before **11.00 AM** on **07.12.2024**. The interested buyer/s may contact the Authorized Officer in the above said address.



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9. The bid price to be submitted shall be above the Reserve Price and bidders shall improve their further offers in multiples of Rs.10,000/- (Rupees Ten Thousand Only) for each property.

10. The properties are being sold with all the existing and future encumbrances, whether known or unknown to the bank. The Authorised Officer/Secured Creditor shall not be responsible in any manner whatsoever for any third party claims/rights/dues. The purchaser shall not be entitled to make any claim against the Authorised Officer/Secured Creditor on a later date.

11. If any participant/bidder intends to bid for more than one property under sale proceedings/auction. Then, the participant/bidder has to submit a separate bid for each of the property by following the process as mentioned above. The bid amount submitted shall be above the Reserve Price.

12. In case of more than 1 bid, the highest amount mentioned bid will be accepted.

13. The successful bidder shall have to pay 25% of the purchase amount (including Earnest Money, already paid), immediately on closure of the e-auction sale proceedings on the same day or next working day of the sale in the same mode as stipulated above. The balance of the purchase price shall have to be paid within 15 days of acceptance & confirmation of sale conveyed to them failing which, Bank is at liberty to forfeit the amount deposited by the successful bidder without any notice.

14. The EMD of the unsuccessful bidder/ participants will be returned within 10 working days from the closure of the sale proceedings without any interest.

15. The sale is subject to confirmation by the Bank. If the borrowers/co-borrowers/ guarantor/mortgagor pay the amount due to the bank in full before date of sale, no sale will be conducted.

16. The properties are sold in "as is where is basis and as is what is condition" and the intending bidder/ participants should make discreet enquiries as regards any claim, charges on the properties of any authority, besides the Bank's charges and should satisfy themselves about the title extent, quality and quantity of the property before submitting their bid. No claim of whatsoever nature regarding the properties put for sale, charges/encumbrances over the property/ies or on any other matter, etc., will be entertained after submission of the tender/bid.

17. The property particulars specified in the schedules hereinabove have been stated to the best of the information of the Authorised Officer. But, the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation.

18. The undersigned has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale/modify any terms and conditions of the sale without any prior notice and assigning any reason.



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19. The purchaser shall bear the stamp duties, charges including those of sale certificates, registration charges, all statutory dues payable to government, taxes and rates and outgoings, both existing and future relating to the property/ies. The sale certificate will be issued only in the name of the successful bidder.

20. The sale is subject to the conditions prescribed in the SARFAESI Act, 2002 and The Security Interest (Enforcement) Rules 2002 amended w.e.f: 04.11.2016.

21. Neither the Bank nor the service provider will be responsible for the any network connectivity issue, system error and electricity problem occurs while submitting the online bids/participating in the auction sale.

SALE NOTICE TO BORROWERS/CO-BORROWERS/GUARANTORS
(Under Rule 8(6) of The Security Interest (Enforcement) Rules, 2002).

Notice is hereby given to you that the date fixed for sale of the property/ies and will be sold under SARFAESI Act, 2002. You are also at liberty to participate in the sale to be held on the terms and conditions thereof including deposit of earnest money or may bring suitable buyers.



Place: Ahmedabad
Date: 16.11.2024

For Equitas Small Finance Bank Ltd.,
Authorised Officer.