

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 has been taken by the Authorised Officer of Equitas Small Finance Bank Ltd. The said immovable property will be sold on "AS IS WHERE IS" "AS IS WHAT IS" and "WHATEVER THERE IS" on **20.06.2024** for recovery of Rs. 4,61,50,382/- (Rupees Four Crores Sixty One Lakhs Fifty Thousand Three Hundred Eighty Two only) due as on 06.05.2024 with further interest from 07.05.2024 due to Equitas Small Finance Bank Ltd., from

1) M/s. Gurbax Traders (Borrower)

Through Its Proprietor Mr. Gurbax Singh

At : Shop No.12 , New Mandi Kalanwali, Sirsa, Haryana-125201

2) Mr. Gurbax Singh S/o Mr. Daljeet Singh (Proprietor & Guarantor)

At : House No. 357, New Anaj Mandi, Ward No.11,

Near Telephone Exchange, Kalanwali Sirsa, Haryana-125201.

3) Mr. Daljeet Singh S/o Mr. Joginder Singh (Guarantor & Mortgagor)

At : House No. 62, Ward No.11,Near Telephone Exchange,

New Anaj Mandi, Kalanwali,,Sirsa, Haryana-125201

4) M/s. Joginder Singh & Co. (Borrower)

Through Its Proprietor Mr. Daljeet Singh



BEYOND BANKING

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

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

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At : Shop No.12 New Mandi, Kalanwali, Sirsa, Haryana-125201

5) Mr. Daljeet Singh S/o Mr. Joginder Singh (Guarantor & Mortgagor)

At : House No. 62, Ward No.11, Near Telephone Exchange,
New Anaj Mandi, Kalanwali, Sirsa, Haryana-125201

6) Mr. Gurbax Singh S/o Mr. Daljeet Singh (Guarantor)

House No. 357, New Anaj Mandi, Ward No.11, Near Telephone Exchange,
Kalanwali, Sirsa, Haryana-125201

(Hereinafter collectively referred to as the **“Borrowers”**)

DESCRIPTION OF MORTGAGED PROPERTY OWNED BY MR. DALJEET SINGH S/O SH. JOGINDER SINGH

All that part and parcel of Residential Cum Commercial Property bearing Shop No. 12, Bearing House Tax Unit No. 2943 measuring 20’ x 85’ Situated at Anaj Mandi Kalanwali, within Municipal Limit of Kalanwali, Distt- Sirsa Haryana, 125201 with all present and future superstructure thereon.

Four Corners of property - North- Mandi Road, South- Street, East- Shop No. 13 of Nranjan Lal & Sons, West- Shop No. 11 of Om Parkash

Possession Status	: Physical Possession
Reserve Price	: Rs.2,00,00,000 (Rupees Two Crores Only)
Earnest Money Deposit	: Rs. 20,00,000/- (Rupees Twenty Lakhs only)
Multiplier Amount	: Rs.25,000/- (to improve the bid offer).
Date & Time of Inspection	: 15/05/2024 to 15/06/2024 - 10.00 AM to 04.00 PM. (Contact Nos: Mr. Sikander Singh - 9992157216, Mr. Anand Nautiyal – 9555579360 & Mr. Manjeet Dahiya – 9999441820).



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Last Date & Time for Submission of EMD along with requisite documents	: 17/06/2024 – 11.00 AM
Date & Time of E-Auction Sale	: 20.06.2024 - 11.00 AM to 01.00 PM
E-Auction Portal Name	: https://www.bankeauctions.com
Communication Address	: The Authorised Officer (MSME – LEGAL), Equitas Small Finance Bank Ltd, BP-8, First Floor, Kaushalya Tower, Main Road, West Patel Nagar, New Delhi – 110008. Contact Person : Mr. Manjeet Dahiya – 9999441820

List of Known Litigation & Encumbrances: -

- Case (SA) – 1622/2023, against case pending before the Hon'ble Debts Recovery Tribunal Chandigarh (DRT 2) – Case Title - Daljeet Singh Versus Equitas Small Finance Bank Ltd.,
- Case (SA)– 1623/2023, against case pending before the Hon'ble Debts Recovery Tribunal Chandigarh (DRT 2) – Case Title - Davinder Kaur Versus Equitas Small Finance Bank Ltd.,

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 www.equitasbank.com/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@c1india.com & support@bankeauctions.com;



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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@c1india.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 **17/06/2024** 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 Ltd, BP-8, First Floor, Kaushalya Tower, Main Road, West Patel Nagar, New Delhi – 110008 before **11.00 AM on 17/06/2024**. The interested buyer/s may contact the Authorized Officer in the above said address.
9. The bid price to be submitted shall be above the Reserve Price and bidders shall improve their further offers in multiples of Rs. 25,000/- (Rupees Twenty Five Thousand Only) for the 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 property is 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 property 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 property put for sale, charges/encumbrances over the property 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.
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 properties. 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.



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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 properties 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: Delhi

Date: 13.05.2024

For Equitas Small Finance Bank Ltd.,



Authorised Officer.



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