

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

Under SARFAESI act, 2002, r/w rule 8(6) & 9 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 mortgaged to the Secured creditor. The physical possession of the properties 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 **18.12.2025 for recovery of Rs. 14,51,516.00/- (Rupees Fourteen Lakhs Fifty-One Thousand Five Hundred Sixteen Only) due as on 18.11.2025. With further interest from 19.11.2025** due to Equitas Small Finance Bank Ltd., From

1. Mr. Mukeshbhai Vitthalbhai Ghinaiya S/o Mr. Vitthalbhai (Applicant /Borrower & Mortgagor) Having address at: 51, Hare Krishna Soc, Nr. Borda Farm, Punagam, Surat-395010. Also at : Plot No. 5, Satadhar Society,B/s. Patel Samaj Ni Wadi, Punagam, Surat-395010. And : Plot No. 287, Vraj Nandini Residency, Vibhag-2,Opp. Krishna Park, Nansad Road, Nansad, Surat-394180.	2. Mrs. Hetalben Mukeshbhai Ghinaiya W/o Mr. Mukeshbhai (Co- Applicant/ Co-Borrower & Mortgagor) Having address at: 51, Hare Krishna Soc., Nr. Borda Farm, Punagam, Surat-395010. Also at : Plot No. 287, Vraj Nandini Residency, Vibhag-2,Opp. Krishna Park, Nansad Road, Nansad, Surat-394180.
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Possession Status	Physical Possession
Reserve Price	Rs. 6,70,000/- (Rupees Six Lakh Seventy Thousand Only).
Earnest Money Deposit	Rs.67,000/- (Rupees Sixty Seven Thousand Only).
Multiplier Amount	Rs.10,000/- (to improve the bid offer).
Date & Time of Inspection	03/12/2025 to 10/12/2025- 10.00 AM to 04.00 PM. (Contact No: Mr. Rajjan Kailashbhai Sharma- 9979378887.
Last Date & Time for Submission of EMD along with requisite documents	17/12/2025 - 01.00 PM
Date & Time of E-Auction Sale	18/12/2025- 01.00 PM to 02.00 PM
Communication Address	Equitas Small Finance Bank Ltd., 305-306, 3rd Floor, Abhishree Adroit, Near Sunrise Mall, Mansi Circle, Judges Bungalow Road, Bodakdev, Ahmedabad-380015. Contact Person: Mr. Mahipalsinh Sisodiya - 9979880888, & Mr. Jayesh Desai -99178989094.
<u>SCHEDULE OF THE SECURITY (S)</u>	<u>RESIDENTIAL PROPERTY OWNED BY HETALBEN MUKESHBHAI GHINAIYA & MUKESHBHAI VITTHALBHA GHINAIYA</u> All That Pieces And Parcels Of Land Bearing Plot No.287 (After K.J.P It Was Given Block No.81/1/287), Area Admeasuring About 43.35 Sq. Mtrs. Together With Undivided Proportionate Share In Road And Cop Admeasuring 15.58 Sq. Mtrs. In The Scheme Known As " Vraj Nandini Residency Part-II " Organized On Land Bearing Block No. 81/1, Area Admeasuring About 19008 Sq. Mtrs. (After Promulgation Given New Block No.832 Admeasuring 43.00 Sq. Mtrs.) Of Moje Village : Nansad, Taluka : Kamrej, District : Surat And Bounded By: Four Corners Of Said Property:- North : Adj. Society Limit, South : Adj. Society Internal Road, East: Adj. Plot No.288 & West : Adj. Plot No.286.



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

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**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://BidDeal.in>.
3. Intending bidders, please contact our Authorised M/S ValueTrust Capital Services Private Limited having support Help Desk No. + 91 92 666 0 4643 and e-mail ID's Auction.Manager@BidDeal.in;
4. Bidders are advised to go through the website <https://BidDeal.in> 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 ValueTrust Capital Services Private Limited having support Help Desk No. + 91 92 666 0 4643 and e-mail ID's Auction.Manager@BidDeal.in.
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., by way of Demand Draft or payable at par to all the branches or through Electronic mode (RTGS/NEFT) to credit in 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 the date as mentioned in the above tables.
8. A copy of the bid form along with payment details shall be handed over to the Authorized Officer, Equitas Small Finance Bank Ltd., 305-306, 3rd Floor, Abhishree Adroit, Near Sunrise Mall, Mansi Circle, Judges Bungalow Road, Bodakdev, Ahmedabad-380015., on or before as mentioned in the above table. 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.10, 000/- (Rupees Ten Thousand Only).
10. The property is 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 1 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.
14. On failure to make the payment of above said 25% including EMD amount already remitted, the bank will be entitled and reserve its right to deduct 50% of the EMD amount remitted along with bid form.
15. 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.
16. The EMD of the unsuccessful bidder/ participants will be returned within 10 working days from the closure of the sale proceedings without any interest.

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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



17. 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.
18. The property is sold in "as is where is basis and as is what is condition" and the intending participants/bidders 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.
19. The property particulars specified in the schedule 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.
20. 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.
21. 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. The sale certificate will be issued only in the name of the successful bidder.
22. 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.
23. 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 to pay the sum as mentioned above before the date fixed for sale failing which the property 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 : 28.11.2025



For Equitas Small Finance Bank Ltd.,
Authorised Officer.



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