

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 and Guarantors that the below described immovable property/ies mortgaged to the Secured creditor, the possession of which has been taken by the Authorised Officer of Equitas Small Finance Bank Ltd., will be sold on "AS IS WHERE IS" "AS IS WHAT IS CONDITION" on **02.12.2025** for recovery of Rs. 1,14,88,591/- (Rupees One Crore Fourteen Lakhs Eighty-Eight Thousand Five Hundred and Ninety-One Only) due as on 25.10.2025 with further interest from 26.10.2025 due to Equitas Small Finance Bank Ltd., From,

1. M/s Multani Oil Mills (Borrower) Through Its Authorized Partner Mr. Ganesh Munjal at: Lumba Petrol Pump, Sanour Road, Patiala, Punjab- 147001	2. Mr. Ganesh Munjaal S/o Mr. Satpal (Partner, Guarantor & Mortgagor) Residing at: House No. 3419/2, Sanouri Road, Sanouri Gate, Patiala Punjab- 1470016
3. Mrs. Suman Munjaal W/o Mr. Ganesh Munjaal (Partner & Guarantor) Residing at: House No. 3419/2, Sanouri Road, Sanouri Gate, Patiala Punjab-147001	
(Hereinafter collectively referred to as the "Borrowers")	

PROPERTY NO. I

Commercial Property owned by Mr. Ganesh Munjaal S/o Mr. Satpal

All the Piece and Parcel of Property Shop No. 1, 3, 4, 5, 6 (MC No 3419/2), measuring 61.69 sq. yards, situated at Sanori Adda, Sanori Gate, Patiala, Punjab-147001, with all present and future structures thereon. Bounded by: -

Four Corners of the said Property (As per TSR of area 10. Sq. yards)- North: House Mahesh Chand, South: Road, East: Shop No. 4, West: Staircase
Four Corners of the said Property (As per TSR of area 18. Sq. yards)- North: House Mahesh Chand, South: Road, East: Property Ram Sarup, West: Shop No. 3

Possession Status	Physical Possession
Reserve Price (Property No. I)	Rs. 1,10,00,000/- (Rupees One Crore Ten Lakhs Only)
Earnest Money Deposit	Rs. 11,00,000/- (Rupees Eleven Lakh Only)
Multiplier Amount	Rs. 10,000/- (To improve the bid offer)



Date & Time of Inspection	24/11/2025 to 29/11/2025 -10.00 AM to 04.00 PM. (Contact Nos: Mr. Ankur Arora – 6239915556 & Mr. Amandeep – 9878644113)
Last Date & Time for Submission of EMD along with requisite documents	01.12.2025 – 1 PM
Date & Time of E-Auction Sale	02.12.2025 - 01.00 PM to 02.00 PM
E-Auction Portal Name	https://www.bankeauctions.com
Communication Address	The Authorised Officer (MSME – LEGAL), Equitas Small Finance Bank Limited, S. C. O-2421-2422 Sector 22/C Chandigarh pincode-160017 Contact Person : Mr. Vishal Mehta-9891510226

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, 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 the date as mentioned in the above tables."
8. A copy of the bid form along with Online Transfer Details shall be handed over to the Authorized Officer, Equitas Small Finance Bank Limited, S. C. O-2421-2422 Sector 22/C Chandigarh pincode-160017 on or before the date 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) for the property.
10. The property/ies 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. In case of more than 1 bid, the highest amount mentioned bid will be accepted.
12. The successful bidder shall have to pay 25% of the purchase amount (including Earnest Money, already paid), immediately on closure of the sale proceedings on the same day or next working day of the sale in the same mode as stipulated in 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, the bank is at liberty to forfeit the amount deposited by the successful bidder without any notice.
13. 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.



14. The EMD of the unsuccessful participants/bidders will be returned within 10 working days from the closure of the sale proceedings without any interest.
15. The sale is subject to confirmation of the Bank. If the borrowers/co-borrowers/guarantor 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 participants/bidders should make discreet enquiries as regards any claim, legal case, 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 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.
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 property. 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



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BEYOND BANKING

When you bank with us, you contribute towards a better society.

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

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(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 : *28/10/25*

For Equitas Small Finance Bank Ltd.

Authorised Officer

