

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 **06.06.2025** for recovery of Rs. **19,51,104.60/- (Rupees Nineteen Lakhs Fifty-One Thousand One Hundred Four and Sixty Paise Only)** due as on **13.05.2025** with further interest from **14.05.2025** due to Equitas Small Finance Bank Ltd., from

1. Mr. Vipulkumar Makwana S/o Mr. Satishbhai Makwana (Applicant /Borrower & Mortgagor) Having Address at: 136/1, Vankarvas, Nr. Sarvoday Blding, Koyali, Vadodara-391330. Also at: Ruhi Engineerings, Barot Valu Faliyu, Nr. Bhathuji Mandir, Rabari Vas, Koyali, Vadodara-391330. And : Flat No.A/105, 1st Floor, Omkar Residency, Tower-A, Koyali, Vadodara-391330.	2. Mrs. Kapilaben Makwana W/o Mr. Vipulkumar Makwana (Co- Applicant/ Co-Borrower & Mortgagor) Having Address at: 136/1, Vankarvas, Nr. Sarvoday Blding, Koyali, Vadodara-391330. Also at : Flat No. A/105, 1st Floor, Omkar Residency, Tower-A, B/s. Avadh Vihar, Koyali, Vadodara-391330.
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Possession Status	: Physical Possession
Reserve Price	: Rs.16,00,000/- (Rupees Sixteen Lakhs Only).
Earnest Money Deposit	: Rs.1,60,000/- (Rupees One Lakhs Sixty Thousand Only).
Multiplier Amount	: Rs.10,000/- (to improve the bid offer).
Date & Time of Inspection	: 26/05/2025 to 31/05/2025- 10.00 AM to 04.00 PM. (Contact Nos: Mr. Patel Samir - (+91) 8000517007.)
Last Date & Time for Submission of EMD along with requisite documents	: 05/06/2025 – 1 PM
Date & Time of E-Auction Sale	: 06/06/2025- 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.



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

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SCHEDULE OF THE SECURITY (S)
RESIDENTIAL PROPERTY OWNED BY VIPULKUMAR SATISHBHAI MAKWANA & KAPILABEN
VIPULKUMAR MAKWANA

All that pieces and parcels of immovable property bearing **Flat No. A-105**, on First Floor of Tower-A, Carpet area admeasuring 46.02 sq. mtrs. Balcony & Wash area admeasuring 3.29 Sq. Mtrs., undivided share in the land area admeasuring 26.21 Sq. Mtrs. in the scheme known as "**Omkar Residency**" situated at Revenue Survey No.503, area admeasuring 5853.00 Sq. Mtrs. paiki area admeasuring 2728.27 Sq. Mtrs., of Moje. Koyli, Registration Sub-District. Vadodara, District- Vadodara Four corners of said property:- North : Flat No.A-102, South : Lilak Vatika Tower-D, East : Flat No. A-104 & West : Flat No. A-106.

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@c1india.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 Mr. 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. by way of Demand Draft payable at par to all the branches.
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 1 PM on 05/06/2025. 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.
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.



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(Previously known as Equitas Finance Limited)

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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: 13.05.2025

For Equitas Small Finance Bank Ltd.,
Authorised Officer



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