



Asset Reconstruction Company (India) Ltd. (Arcil)

Acting in its capacity as Trustee of various Arcil Trusts

Arcil Office: The Ruby, 10th Floor, 29, Senapati Bapat Marg, Dadar (West) Mumbai-400028

Website: <https://auction.arcil.co.in>; CIN-U65999MH2002PLC134884

PUBLIC NOTICE FOR SALE THROUGH ONLINE E-AUCTION IN EXERCISE OF THE POWERS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (SARFAESI ACT) READ WITH RULES 6, 8 & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002

Notice is hereby given to the public in general and to the Borrower(s)/ Guarantor(s)/ Mortgagor(s), in particular, that the below described immovable property/ies mortgaged/ charged to the Asset Reconstruction Company (India) Limited, acting in its capacity as Trustee of various Arcil Trusts ("ARCIL") (pursuant to the assignment of financial asset vide registered Assignment Agreements), will be sold on "As is where is", "As is what is", "Whatever there is" and "Without recourse basis" by way of online e-auction, for recovery of outstanding dues of together with further interest, charges and costs etc., as detailed below in terms of the provisions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("Act") read with Rules 6, 8 and 9 of the Security Interest (Enforcement) Rules, 2002 ("Rules").

Name of the Borrower/ Co-Borrower/s/ Guarantor/s/ Mortgagor/s	LAN No. & Selling Bank	Trust Name	Outstanding amount as per SARFAESI Notice dated 16-04-2025	Possession type and date	Date of Inspection	Type of Property and Area	Earnest Money Deposit (EMD)	Reserve Price	Date & Time of E-Auction
Borrower: Vishal Shantaram Garade Co-Borrower: Shivanjali Malhari Bhor	45709610000467 & Jana Small Finance Bank Ltd.	Trustee of Arcil - Trust -2026 - 005	Rs.38,87,349.96/- (Rupees Thirty Eight Lakhs Eighty Seven Thousand Three Hundred Forty Nine & Ninety Six paisa Only)	Physical on 07-11-2025	As per request	Residential & 704 Sq Ft., I.E. 65.40 Sq Mtr., Terrace Area 53 Sq Ft., I.E. 4.92 Sq Mtr., & Car Parking No A-01 Having Area 100 Sq Ft., I.E. 9.29 Sq Mtr.	Rs. 2,70,200/- (Indian Rupees Two Lakhs Seventy Thousand and Two Hundred only)	Rs. 27,02,000/- (Indian Rupees Twenty Seven Lakhs and Two Thousand only)	On 12-06-2026 02:30 P.M.

Description of the Secured Asset being auctioned: All that piece and parcel of the property bearing village – somatne, tal: maval, dist: pune, gat nos. 169, 170, 252/1, 252/2, 320, 321, 322 & 323/1 on sanctioned layout plot no – g having area 30249.62 sq mtr., constructed on "daffodils avenue a-building co-op housing society ltd", flat no a - 1101, 11th floor, wing – a having carpet area 704 sq ft., i.e. 65.40 sq mtr., terrace area 53 sq ft., i.e. 4.92 sq mtr., & car parking no a-01 having area 100 sq ft., i.e. 9.29 sq mtr., having grampanchayat milkat no 1767/78. **Boundaries; on or towards- Towards east by:** 15 meter wide shirgaon road and thereafter by plot no – h of the layout, **Towards west by:** 15 meter wide somatane road, **Towards south by:** plot no – d of the layout, **Towards north by:** 15 meter wide shirgaon road and beyond that by adjoining gat no. 181 & 182.

Pending Litigations known to ARCIL: Nil	Demand Draft to be made in name of: Arcil-Trust-2026-005	RTGS details: Trust Account No: 57500001783971, Bank Name: HDFC Bank Limited, Branch: Kamala Mills Compound, IFSC Code: HDFC0000542
Encumbrances/Dues known to ARCIL: Nil	Bid Increment amount: As mentioned in the BID document	

Last Date for submission of Bid: Same day 2 hours before Auction Payable at Par Name of Contact person & number: Mr. Ajit Dal - 8799822469

Terms and Conditions:

- The Auction Sale is being conducted through e-auction through the website <https://auction.arcil.co.in> and as per the Terms and Conditions of the Bid Document, and as per the procedure set out therein.
1. The Authorised Officer ("AO")/ ARCIL shall not be held responsible for internet connectivity, network problems, system crash down, power failure etc.
 2. At any stage of the auction, the AO may accept/reject/modify/cancel the bid/offer or post-poned the Auction without assigning any reason thereof and without any prior notice.
 3. The successful purchaser/ bidder shall bear any statutory dues, taxes, fees payable, applicable GST on the purchase consideration, stamp duty, registration fees, etc. that is required to be paid in order to get the secured asset conveyed/ delivered in his/hers/its favour as per the applicable law.
 4. The intending bidders should make their own independent enquiries/ due diligence regarding encumbrances, title of secured asset and claims/rights/dues affecting the secured assets, including statutory dues, etc., prior to submitting their bid. The auction advertisement does not constitute and will not constitute any commitment or any representation of ARCIL. The Authorized Officer of ARCIL shall not be responsible in any way for any third-party claims/rights/dues.
 5. The particulars specified in the auction notice published in the newspaper have been stated to the best of the information of the undersigned; however undersigned shall not be responsible / liable for any error, misstatement or omission.
 6. The Borrower/ Guarantors/ Mortgagors, who are liable for the said outstanding dues, shall treat this Sale Notice as a notice under Rules 8 and 9 of the Security Interest (Enforcement) Rules, about the holding of the above mentioned auction sale.
 7. In the event, the auction scheduled hereinabove fails for any reason whatsoever, ARCIL has the right to sell the secured asset by any other methods under the provisions of Rule 8(5) of the Rules and the Act.

Place: Pune, Date: 27.04.2026

Sd/- Authorized Officer, Asset Reconstruction Company (India) Ltd.