

**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 - 400 028.
 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 / Mortgager/s	LAN No. & Selling Bank	Trust Name	Outstanding Amount As Per SARFAESI Notice Dated (02.11.2021 & 30.11.2021), 10.06.2021, 31.01.2022 and 27.08.2021 respectively	Possession Type and Date	Date of Inspection	Type of Property and Area	Earnest Money Deposit (EMD)	Reserve Price	Date & Time of E-Auction
Borrower : 1. KARTIKEY S BHALERAO 2. KRUTIKA KARTIKEY BHALERAO	Loan Account Nos. HHEBAD00409870 and HHLBAD00404368 Sammaan Capital Limited ("SCL") (Formerly known as Indiabulls Housing Finance Ltd.)	Arcil - Trust - 2025-015	Rs. 1,65,402.33/- (Rupees One Lakh Sixty Five Thousand Four Hundred Two and Paise Thirty Three only) as on 31.10.2021 + further Interest thereon + Legal Expenses and Rs. 17,02,344.88/- (Rupees Seventeen Lakh Two Thousand Three Hundred Forty Four and Paise Eighty Eight only) as on 26.11.2021 + further Interest thereon + Legal Expenses	Physical possession on 19.12.2024	Will be arranged on request	Free Hold - 41.88 sq. metres (built - up area)	Rs. 1,79,000/- (Rupees One Lakh Seventy Nine Thousand only)	Rs. 17,90,000/- (Rupees Seventeen Lakh Ninety Thousand only)	On 02.06.2026 at 12:30 P.M.

Description of the Secured Asset being auctioned :
 FLAT NO. 404, ADMEASURING 41.88 SQ. MTRS., 4TH FLOOR, WING - C, TULSI ANAND, SURVEY NO. 72, HISSA NO. 2, LYING AND SITUATED AT VILLAGE ERANJAD, BADLAPUR (WEST), TALUKA AMBERNATH, DISTRICT THANE - 421503, MAHARASHTRA.

Borrower : 1. AJAY V OJHA 2. RESHMA AJAY OJHA	Loan Account No. HHLGRN00324731 Sammaan Capital Limited ("SCL") (Formerly known as Indiabulls Housing Finance Ltd.)	Arcil - Trust - 2025-015	Rs. 15,47,051.23/- (Rupees Fifteen Lakh Forty Seven Thousand Fifty One and Paise Twenty Three only) as on 03.06.2021 + further Interest thereon + Legal Expenses	Physical possession on 28.11.2024	Will be arranged on request	Free Hold - 34.25 SQ. MTRS. (CARPET AFREA)	Rs. 1,46,500/- (Rupees One Lakh Forty Six Thousand Five Hundred only)	Rs. 14,65,000/- (Rupees Fourteen Lakh Sixty Five Thousand only)	On 02.06.2026 at 04:30 P.M.
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Description of the Secured Asset being auctioned :
 FLAT NO. 002, GROUND FLOOR, WING 'A' IN THE BUILDING NAMED AS "SHUBH JYOT", ADMEASURING 34.25 SQ. MTRS. (CARPET AREA), VILLAGE JOVELI, S. NO. 5/11 A & B, BADLAPUR EAST, THANE - 421503, MAHARASHTRA.

Borrower : 1. MAYUR VILAS KAMBLI 2. VILAS KOYAR KAMBLI 3. ANITA VILAS KAMBLI	Loan Account No. HHLBOR00340729 Sammaan Capital Limited ("SCL") (Formerly known as Indiabulls Housing Finance Ltd.)	Arcil - Trust - 2025-015	Rs. 19,24,534.36/- (Rupees Nineteen Lakh Twenty Four Thousand Five Hundred Thirty Four and Paise Thirty Six only) as on 13.05.2022 + further Interest thereon + Legal Expenses	Physical possession on 05.05.2025	Will be arranged on request	Free Hold - 39.59 SQ. MTRS.	Rs. 3,09,200/- (Rupees Three Lakh Nine Thousand Two Hundred only)	Rs. 30,92,000/- (Rupees Thirty Lakh Ninety Two Thousand only)	On 02.06.2026 at 05:00 P.M.
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Description of the Secured Asset being auctioned :
 FLAT NO. 902, C WING, 9TH FLOOR, HAVING CARPET AREA 426 SQ. FT., EQUIVALENT TO 39.59 SQ. MTRS., IN THE BUILDING KNOWN AS "CASA ADRIANA", WITH ONE CAR PARKING SPACE DOWNTOWN, NEAR PAGADYACHA PADA, TALOJA BYPASS ROAD, SITUATED AT KHONI VILLAGE, IN CLUSTER NO. 2.06 & SY. NO. 37/1A, 37/2A, 40/2, KALYAN SHILL ROAD, DOMBIVALI EAST, THANE - 421301, MAHARASHTRA.

Borrower: 1. VARSHA ANIL SAKHALE 2. ANITA ANIL SAKHALE	Loan Account No. HHLBAD00410422 Sammaan Capital Limited ("SCL") (Formerly known as Indiabulls Housing Finance Ltd.)	Arcil - Trust - 2025-015	Rs. 25,33,901/- (Rupees Twenty Five Lakh Thirty Three Thousand Nine Hundred One only) as on 26.06.2021 + further Interest thereon + Legal Expenses	Physical possession on 15.10.2024	Will be arranged on request	Free Hold - 420 sq. ft. (super built - up area)	Rs. 1,70,100/- (Rupees One Lakh Seventy Thousand One Hundred only)	Rs. 17,01,000/- (Rupees Seventeen Lakh One Thousand only)	On 03.06.2026 at 12:00 P.M.
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Description of the Secured Asset being auctioned :
 FLAT NO. 1205, 12TH FLOOR, R4 WING TYPE C PANVELKAR ESTATE STANFORD, MANKIVALI, NEAR FIRE BRIGADE OFFICE, KULGAON, BADLAPUR EAST, THANE, MAHARASHTRA - 421503.

Pending Litigations known to ARCIL	Nil	Encumbrances / Dues known to ARCIL	Nil
Last Date for submission of Bid	Same day 2 hours before Auction	Bid Increment amount :	As mentioned in the BID document
Demand Draft to be made in name of :	ARCIL - TRUST - 2025-015	Payable at par	
RTGS details	ARCIL - TRUST - 2025-015, Trust Account No. - 57500001702225, HDFC Bank Limited, Branch : Kamla Mill, Mumbai, IFSC Code : HDFC0000542.		
Name of Contact person & number	Santosh Khopade - 0124-6910910; +91 70654 51024 (auctionhelpline@sammaancapital.com).		

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.
- The Authorised Officer ("AO") / ARCIL shall not be held responsible for internet connectivity, network problems, system crash down, power failure etc.
- At any stage of the auction, the "AO" may accept / reject / modify / cancel the bid / offer or post - pone the Auction without assigning any reason thereof and without any prior notice.
- 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 / her / its favour as per the applicable law.
- 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.
- 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.
- 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.
- 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 : THANE
 Date : 24.04.2026

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