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 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 22-01-2026 respectively	Possession type and date	Date of Inspection	Type of Property	Earnest Money Deposit (EMD)
Borrower: 1.Mr/Mrs. ANISH K 2.Mr/Mrs. Smitha ANISH 3.Mr/Mrs. Shobhana KUTTAN	Loan Account Nos. LAP3KOT000099622 Cholamandalam Investment and Finance Company Limited	Arcil - Trust - 2026 - 013	Rs. 748350 (Rupees Seven Lakh and Forty Eight Thousand and Three Hundred and Fifty Only as on 22-01-2026 + further Interest thereon + Legal Expenses	SYMBOLIC POSSESSION on 26-05-2026	Will be arranged on request	RESIDENTIAL PROPERTY OF 1.67ARES OF LAND WITH 395 SQFT BUILDING	54731 Rupees Fifty Four Thousand and Seven Hundred and Thirty One Only

Description of the Secured Asset being auctioned:

The one half right of the subject residential property comprises of 1.67 ares of land with building no. Old 446 (4/184) new KP 7/81 and everything in Survey No. 615/3B (615/3B-18 as per revenue records), in Kallara Village/Kara, Kallara panchayath, Vaikom Taluk, Kaduthuruthy Sub District, Kottayam District as per settlement deed Number 1895/2015, in the name of Shobana.

BOUNDARIES OF THE PROPERTY AS PER TITLE DEED

NORTH : Panchayath Road
SOUTH : Property of Kurian Muthalupidiyil
EAST : Panchayath Road
WEST : Property of Thankamma Kothavarakkunna

BOUNDARIES OF THE PROPERTY AS PER LOCATION CERTIFICATE

NORTH : Panchayath Road
SOUTH : Property of Kurian
EAST : Kothavarakkunnu colony Road
WEST : Property of Thankamma Valiyaparambil

Pending Litigations known to ARCIL	NIL	Encumbrances/Dues known to ARCIL	NIL
Last Date for submission of Bid	One day before auction date	Bid Increment amount	As mentioned in the BID document
Demand Draft to be made in name of:	Arcil-Trust-2026-013	Payable at par	
RTGS details	Arcil-Trust-2026-013, Trust account No - 57500001796433, HDFC Bank limited, Branch: MUMBAI - KAMALA MILLS, IFSC Code: HDFC0000542		
Name of Contact person & number	Mr/Mrs.SUNIL S 6282470625 sunil.s@arcil.co.in Mr/Mrs.APARNA V DEVASIA 7025503251 aparnavd@chola.murugappa.com Mr/MS Wasim Sayed 022- 66581376 collections8@arcil.co.in		

Terms and Conditions:

1. The Auction Sale is being conducted through e-auction through the website https://xpertauction.com in and as per the Terms and Conditions of the Bid Document, and as per the procedure set out therein.
2. The Authorised Officer ("AO")/ ARCIL shall not be held responsible for internet connectivity, network problems, system crash down, power failure etc.
3. 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.
4. 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.
5. 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.
6. 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.
7. 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.

8. 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: KOTTAYAM

Sd/-
Authorized Officer

Date: 09-10-2026

Asset Reconstruction Company (India) Ltd.
(Trustee of Arcil-trust-2026-013))