

Acting in its capacity as Trustee of various ArcilTrusts

Arcil office : The Ruby, 10th floor, 29, Senapati Bapat Marg, Dadar (West) Mumbai - 400 028.

Branch Office: Room No. 1001, 10th Floor, Signet Tower, DN 2, Sector V, Salt Lake, Kolkata-700 091, West Bengal. Tel: 03348226608.

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 "Arcil-Trust-2026C-009" (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").

Sr. No	Name of the Borrower / Co-Borrower/s / Guarantor/s / Mortgager/s	LAN No. & Selling Bank	Trust Name	Outstanding amount as per SARFAESI Notice dated 9th December 2024	Possession type and date	Date & Time of Inspection	Type of Property and Area	Earnest Money Deposit (EMD)	Reserve Price	Date & Time of E-Auction
1	Borrower: Rajkumar Yadav Co-borrower Rita Yadav Co-borrower Munna Yadav	HF0264H19100097 (Grihum Housing Finance Limited)	Arcil-Trust-2026C-009	Rs. 19,05,491/- (Rupees Nineteen Lac Five Thousand Four Hundred Ninety one only), as on 9th Dec 2024+ further Interest thereon + Legal Expenses	Physical on 29th Aug 2025	Will be arranged on request	freehold Flat No. 203 on the Second Floor measuring about 855 Sq. Ft. (approx.)	Rs. 1,05,200/- (Indian Rupees One Lakh Five Thousand Two Hundred Only)	Rs. 10,52,000/- (Indian Rupees Ten Lakh Fifty Two Thousand Only)	12th October 2026 02:00 PM.

Description of the Secured Asset being auctioned: Property owned by Rita Yadav & Rajkumar Yadav

All that piece and parcel of one Flat No. 203 on the Second Floor measuring about 855 Sq. Ft. (approx.) including super built up be the same a little more or less together with undivided proportionate share of land and common facilities, common service area available in the four storied building Block-"B" named as "Chowdhury Tower" as would be constructed on the piece or parcel of land comprised within or situated at Dag No. (R.S. 107) L. R. 115, Khatian No. (R.S. 15) L.R. 691, Mouza Thanamakua, JL No. 40, Andul Road, Police Station Sankrail, District Howrah, ADSRO Ranihati, DSRO Howrah, within Howrah Municipal Corporation Ward No. 45, with right of common user, passage and easements and appurtenances.

The said property is butted and bounded as follows: North: Open to sky South: Flat No.202 East: Flat No. 204 & Staircase West: Open to Sky

Pending Litigations known to ARCIL	Nil	Encumbrances/Dues known to ARCIL	Not Known to Arcil
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-2026C-009	Payable at par	
RTGS details	Account Name : Arcil-Trust-2026C-009 Trust; A/C No : 57500001804553; IFSC Code : HDFC0000542; Maintained with : HDFC		
Name of Contact person & number	Iqbal Alam – 9958195453 (iqbal.alam@arcil.co.in); Koushik Dutta- 9674757441 (koushik.dutta@arcil.co.in)		

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 : Kolkata

Date : 10.09.2026

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