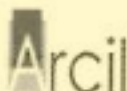


Asset Reconstruction Company (India) Ltd. (Arcil)

Acting in its capacity as Trustee of Arcil - Trust -2026 - 010 set up in respect
of financial assets relating to **IIFL - HFL**



Arcil office: The Ruby, 10th floor, 29, Senapati Bapat Marg, Dadar (West) Mumbai-400 028
Website: www.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 **Arcil - Trust -2026- 010 ("ARCIL")** (pursuant to the assignment of financial asset by IIFL - HFL to ARCIL 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 read with Rules 6, 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

Borrower(s) / Co-Borrower(s) / Guarantor(s)	Demand Notice Date and Amount	Description of the Immovable property/ Secured Asset	Date of Physical Possession	Reserve Price	Date of Inspection of property
MR. UTTAM MOHAN GARUD MRS. JAYSHREE UTTAM GARUD (Prospect No- IL10137553)	20/03/2025 Rs. 1862279.00 (Rupees Eighteen Lakh Sixty Two Thousand Two Hundred and Seventy Nine Only)	All that part and parcel of the property bearing: Flat No. 302, Floor No. 3, Wing B, Enrich Eva Serena, S No 21/8 21/9 21/11 21/12 21/13 VILLAGE NADGAON, TAL-SHAHAPUR, THANE, MH, 421601 AREA ADMEASURING (IN SQ. FT.): Property Type: Saleable_Area, Carpet_Area Property Area: 519.00, 330.00	19/05/2026 Total Outstanding As On Date 15/06/2026	Rs.158800 0.0/- (Rupees Fifteen Lakh Eighty Eight Thousand Only) Earnest Money Deposit (EMD) Rs.158800 .00/- (Rupees One Lakh Fifty Eight Thousand Eight Hundred Only)	05/08/2026 11:00 hrs - 14:00 hrs EMD Last Date 07/08/2026 till 5 pm. Date/ Time of E-Auction 10/08/2026 at 11:00 hrs.- 13:00 hrs
	Bid Increase Amount Rs.5000.00/- (Rupees Five Thousand Only)		Rs. 2194339.6 0/- (Rupees Twenty One Lakh Ninety Four Thousand Three Hundred Thirty Nine and Sixty Paise Only)		
Pending Litigations known to ARCIL	Nil		Encumbrances/Dues known to ARCIL	Nil	

Demand Draft to be made in name of:	Arcil - Trust -2026 - 010	Payable at Par
RTGS details	Bank A/C No.: 57500001784579 Bank Name: HDFC Bank Ltd. IFSC: HDFC0000542 Branch Address: MUMBAI - KAMALA MILLS	
Name & Contact Number /Mail Id of Service Provider:	Name: Mr. Navneet Singh Contact No./Mail ID: +91 99991 05933/eauctions@XpertAuction.com	

Terms and Conditions:

1. The Auction Sale is being conducted through e-auction through the website <https://XpertAuction.com> 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 newspapers 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 Security Interest (Enforcement) Rules, 2002 and SARFAESI Act, 2002.

Place: Thane
Date: 19/06/2026

Sd/-
Authorized Officer
Asset Reconstruction Company (India) Ltd.
Trustee of Arcil - Trust -2026 - 010