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 03.06.2021 and 23.11.2021 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. RAMNARAYAN TULSIRAM AGRAHARI** **2. SHOBHA R. AGRAHARI**	**Loan Account Nos. HHLPNV00389219 and HHEPNV00416898** **Sammaan Capital Limited ("SCL") (Formerly known as Indiabulls Housing Finance Ltd.)**	**Arcil - Trust - 2025-015**	**Rs. 16,03,826.60/- (Rupees Sixteen Lakh Three Thousand Eight Hundred Twenty Six and Paise Sixty Only) as on 30.04.2021 + further Interest thereon + Legal Expenses and Rs. 1,70,215.43/- (Rupees One Lakh Seventy Thousand Two Hundred Fifteen and Paise Forty Three Only) as on 20.11.2021 + further Interest thereon + Legal Expenses**	**Physical possession on 29.11.2024**	**Will be arranged on request**	**Freehold - 412 sq. ft. (carpet area)**	**Rs. 1,51,500/- (Rupees One Lakh Fifty One Thousand Five Hundred only)**	**Rs. 15,15,000/- (Rupees Fifteen Lakh Fifteen Thousand only)**	**On 20.11.2026 at 02:00 P.M.**

Description of the Secured Asset being auctioned :
FLAT NO. 405, 4TH FLOOR, BLDG. NO. 4, SANGHVI GOLDEN CITY, SITUATED IN ATGAON (E), THANE - 421605, MAHARASHTRA ADMEASURING CARPET AREA OF 412 SQ. FT.

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 :

1. 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.
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.

Sd/-
Authorized Officer
Asset Reconstruction Company (India) Ltd.
(Trustee of Arcil - Trust - 2025-015)

Place : THANE
Date : 16.10.2026