

**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").

Sl. 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 16-12-2017	Possession type and date	Date of Inspection	Type of Property and Area	Earnest Money Deposit (EMD)	Reserve Price	Date & Time of E-Auction
1	Borrower: 1. SHANTARAM BHOIDAS CHAUHAN 2. NITIN SHANTARAM CHAUHAN	11137085394 SELLING BANK – Muthoot Housing Finance Company Limited (MHFCL)	ARCIL-Retail Loan Portfolio -086-A-TRUST	Rs.6,63,169.14/- (Rupees Six Lakhs Sixty Three Thousand One Hundred Sixty Nine and Paise Fourteen Only) on 25th MAR 2021 further Interest thereon + Legal Expenses Dated 27-03-2021	Physical on 29th MAR 2026	As per request	Flat	Rs.31,700/- (Rupees Thirty One Thousand Seven Hundred Only)	Rs.3,17,000/- (Rupees Three Lakhs Seventeen Thousand Only)	On 27-10-2026 at 2.00 PM
Description of the Secured Asset being auctioned: A 410, 4TH FLOOR, SANJALI RESIDENCY, NR MAHARAJANAGAR, GIDC, PANOLI, GUJARAT, Bharuch, 393001, INDIA										
2	Borrower: 1. GABHABHAI KHENGARBHAI BHARVAD 2. BHURIBEN GABHABHAI BHARVAD	11137076546 SELLING BANK – Muthoot Housing Finance Company Limited (MHFCL)	ARCIL-Retail Loan Portfolio -086-A-TRUST	Rs.16,20,208.29/- (Rupees Sixteen Lakhs Twenty Thousand Two Hundred Eight and Paise Twenty Nine Only) on 04th JUN 2025 further Interest thereon + Legal Expenses Dated 27-02-2025	Physical on 12th MAY 2026	As per request	House	Rs.1,08,000/- (Rupees One Lakh Eight Thousand Only)	Rs.10,80,000/- (Rupees Ten Lakhs Eighty Thousand Only)	On 27-10-2026 at 3.30 PM
Description Of The Secured Asset Being Auctioned: All That Piece Or Parcel Of Immovable Property Bearing Plot No A-29, Krishna Nagar, Adm Area 139.29, Block No. 139 Situated In The Mouje Valiya, Ta Valiya, Dist Bharuch, Gujarat. Bounded As Follows: East : Plotnoa/30 West : Plot No A/28 North : Road South: Plot Number										
3	Borrower: 1. HANUBHAI NARANBHAI BHARVAD 2. HAKUBEN HANUBHAI BHARVAD	11137081803 SELLING BANK – Muthoot Housing Finance Company Limited (MHFCL)	ARCIL-Retail Loan Portfolio -086-A-TRUST	Rs.12,51,973.79/- (Rupees Twelve Lakhs Fifty One Thousand Nine Hundred Seventy Three and Paise Seventy Nine Only) on 04th JAN 2025 further Interest thereon + Legal Expenses Dated 25-03-2025	Physical on 22th MAY 2026	As per request	House	Rs.1,52,100/- (Rupees One Lakh Fifty Two Thousand One Hundred Only)	Rs.15,21,000/- (Rupees Fifteen Lakhs Twenty One Thousand Only)	On 27-10-2026 at 4.00 PM
Description of the Secured Asset being auctioned: All that piece or parcel of Immovable Property bearing Plot No 5, Chamunda Nagar, Adm area 402.00 Sq.mts, Re.Su.No 22 of Situated of Mouje Vagusana, Ta Bharuch & Dist Bharuch. Bounded as follows: East : Plot No 4 West : Plot No 6 North : Int Road South : R. S No 24 of Jinning Factory										
4	Borrower: 1. RADHESHYAM UDAYLAL SHARMA 2. SUNIL RADHESHYAM SHARMA	11165074958 & 11165073571 SELLING BANK – Muthoot Housing Finance Company Limited (MHFCL)	ARCIL-Retail Loan Portfolio -086-A-TRUST	Rs. 1,91,526.3/- (Rupees One Lakh Ninety One Thousand Five Hundred Twenty Six and Paise Thirty Only) & Rs. 14,74,795.04/- (Rupees Fourteen Lakhs Seventy Four Thousand Seven Hundred Ninety Five and Paise Four Only) on 20th MAR 2025 further Interest thereon + Legal Expenses Dated 27-03-2025	Physical on 16th APR 2026	As per request	House	Rs.79,600/- (Rupees Seventy Nine Thousand Six Hundred Only)	Rs.7,96,000/- (Rupees Seven Lakhs Ninety Six Thousand Only)	On 27-10-2026 at 4.30 PM
Description of the Secured Asset being auctioned: Plot no 45, Survey No. 58/2 Paiki 2 Khata No. 3942, Ram Magar, Near Hanuman Temple, Bandh Falia Jalalapore Navsari, Moje Jalalapore Taluka, Navsari, Gujarat-396463.										
5	Borrower: 1. KUSUM CHHANABHAI PATEL 2. MAHENDRABHAI CHHANABHAI PATEL (GUARANTOR)	16100078446 SELLING BANK – Muthoot Housing Finance Company Limited (MHFCL)	ARCIL-Retail Loan Portfolio -086-A-TRUST	Rs. 4,19,062.06 /- (Rupees Four Lakhs Nineteen Thousand Sixty Two and Paise Six Only) on 29th MAR 2025 further Interest thereon + Legal Expenses Dated 08-04-2025	Physical on 29th MAR 2026	As per request	Flat	Rs.35,600/- (Rupees Thirty Five Thousand Six Hundred Only)	Rs.3,56,000/- (Rupees Three Lakhs Fifty Six Thousand Only)	On 28-10-2026 at 4.00 PM
Description Of The Secured Asset Being Auctioned: All That Piece And Parcel Of Immovable Property Bearing Flat No.102 On The 1st Floor Admeasuring 349 Sq. Fts. Super Built Area & 192 Sq Fts. I.e. 17.84 Sq. Mts. Build Up Area, Along With 1.64 Sq. Mts. Undivided Share In The Land Of Road & Cop In "harikrushna Palace, Building- A", Situated At Revenue Survey No. 102/1, Block No. 104, 105 Paiki "shivam Residency", Paiki Plot No. 17 To 19 Of Moje Village Kodadra, Ta : Palsana, Dist: Surat.										
6	Borrower: 1. VIJAYKUMAR RAMDAYAL SAHANI 2. CHANCHAL VIJAY SAHANI	16100005087 SELLING BANK – Muthoot Housing Finance Company Limited (MHFCL)	ARCIL-Retail Loan Portfolio -086-A-TRUST	Rs. 7,26,682.84 /- (Rupees Seven Lakhs Twenty Six Thousand Six Hundred Eighty Two and Paise Eighty Four Only) on 26th MAR 2025 further Interest thereon + Legal Expenses Dated 08-04-2025	Physical on 04th MAY 2026	As per request	Flat	Rs.76,500/- (Rupees Seventy Six Thousand Five Hundred Only)	Rs.7,65,000/- (Rupees Seven Lakhs Sixty Five Thousand Only)	On 28-10-2026 at 5.00 PM
Description Of The Secured Asset Being Auctioned: All That Piece Or Parcel Of Immovable Property Bearing Flat No 403, At 4th Floor, Of Bldg No. 1/1 Of Ambika Township, Constructed On Land Bearing Rev. Survey No. 83/1, Block No. 121 In The Village Limit Of Dindoli, O.p. No 109, F.p. No. 109 In T.p. Scheme No. 69 (godadara-Dindoli), City Taluka, Surat, North : Open Space South : Flat No. 404 East : Passage West : Bldg No. 1/2										

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-Retail Loan Portfolio-086-A-TRUST		Payable at Par
RTGS details	ARCIL-Retail Loan Portfolio-086-A-TRUST, Trust account number 57500001224960, HDFC Bank Limited, Branch: Kamla Mill, Mumbai, IFSC Code- HDFC0000542		
Name of Contact person & number	Vipul Kalola 9924113421 (authorised.officer@muthoot.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 Authorized 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: GUJARAT, Date: 12-09-2026

Sd/-, Authorized Officer, Asset Reconstruction Company (India) Ltd.
(In capacity as Trustee) Trustee of ARCIL-Retail Loan Portfolio-086-A-TRUST