

**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 / Guarantor / Mortgagor/s	LAN No. & Selling Bank	Trust Name	Outstanding amount as per SARFAESI Notice dated 20/Dec/2021	Possession type and date	Earnest Money Deposit (EMD)
				Date of Inspection	Reserve Price
				Type of Property and Area	Date & Time of E-Auction
Borrower: Vipul Ramjibhai Gadhadara Co-Borrower: Jayaben Ramjibhai Gadhadara	HL0000000016839 Vastu Housing Finance Corporation Limited (VHFC)	Arcil-Trust-2026-019	Rs. 371253/- as on 13/Nov/2021 + further Interest thereon + Legal Expenses.	Physical on 24/Sep/2022	Rs.38500/- (Rupees Thirty Eight Thousand Five Hundred only)
				Will be arranged on request	Rs.385000/- (Rupees Three Lakh Eighty Five Thousand only)
				admeasuring about 545 sqft (50.65 sq. Mt). super built up 366.27 sqft and 34.04 sq.mt. built up together with proportionate share in ROAD Parking admeasuring about 18.49 sq. mt. and COP admeasuring about 2.07Sq. mt. total admeasuring about 20.56 sq. mtr	28-09-2026 at 11:00 AM

Description of the Secured Asset being auctioned: All that right title and interest in Flat no. 501 admeasuring about 545 sqft (50.65 sq. Mt). super built up 366.27 sqft and 34.04 sq.mt. built up together with proportionate share in ROAD Parking admeasuring about 18.49 sq. mt. and COP admeasuring about 2.07Sq. mt. total admeasuring about 20.56 sq. mtr situated on the 5th floor of H-3 building of Bhaktidhara Residency constructed on land bearing revenue survey no. 56, 57 and 59 paikie and its block no. 130 of Sayanub District Olpad District Surat together with proportionate share in the said land Bounded are as under: East : Building No A West : Passage North : Society Road South : Flat no 502

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-2026-019		Payable at Par
RTGS details	Arcil-Trust-2026-019, Trust Account No: 57500001878336, HDFC Bank Limited, Branch: Kamla Mill Extn Ctr, Mumbai, IFSC Code: HDFC0000542		
Name of Contact person & number	Arpit Choudhary arpit.choudhary@vastuhfc.com; 7357375589, Santosh Tiwari-9920490126, Shekhar Sharma-8655796116, Navneet Singh-9999105933		

Terms and Conditions:

- 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.
- 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: Surat**Date: 20.08.2026**