



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-400028

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/ Mortgagor/s	LAN No. & Selling Bank	Trust Name	Outstanding amount as per SARFAESI Notice dated 13.07.2026	Possession type and date	Date of Inspection	Type of Property and Area	Earnest Money Deposit (EMD)	Reserve Price	Date & Time of E-Auction/ website for Auction
Borrower: Joshi Sanjaybhai Nareshbhai Co-Borrower: Joshi Harshaben Nareshbhai	45190430000238 Jana Small Finance Bank Ltd.	Arcil-Trust-2026-005	Rs.7,28,633.90 (Rupees Seven Lakh Twenty Eight Thousand Six Hundred and Thirty Three and Ninety Paise Only)	12/04/2025	As per request	114 Sq.mtrs.	Rs.42,100/- (Rupees Forty Two Thousand One Hundred Only)	Rs.4,21,000/- (Rupees Four Lakh Twenty One Thousand Only)	On 24.08.2026 at 05:15 P.M.

Description of the Secured Asset being auctioned: All that piece and parcel of the immovable Gamtal Property/ House No.760 land area admeasuring 100.80 Sq.mts. (1085 Sq.ft.) with 114 Sq.mts. Construction Threon at Village Tana, Taluka Sihor and District Bhavnagar. **Boundaries:** East: Public Road, West: Public Road, North: Other Property, South: Public Road.

Pending Litigations known to ARCIL: NIL	Demand Draft to be made in name of: Arcil-Trust-2026-005	RTGS details: Bank A/C No.57500001783971, Bank Name: HDFC
Encumbrances/Dues known to ARCIL: NIL	Bid Increment amount: As mentioned in the BID document	IFSC: HDFC0000542, Branch Address: Kamala Mills Compound
Last Date for submission of Bid: Same day 2 hours before Auction	Payable at Par	Name of Contact person & number: Yashaskar Sharma - 9898335003 & Ranjan Naik - 6362951653

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 laws.
- 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: Gujarat, Date: 20.07.2026

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