

		Bhagaram Chamnaram
Name of the Borrower		Daroga
Traine or the Berrewei		Flat No. 204, 2nd Floor,
		Block-C, Surface
		Paradise, Opp. Taxshila
		School, Arbuda Nagar
		Road, Mouje -Odhav,
		Ahmedabad -
Address of Properties		382415.BUA: 836 Sq. Ft.
City		Ahmedabad
State		Gujarat
Desc of Property		Flat
Nature of Property		Flat
Area of Property		BUA: 836 Sq. Ft
UOM		
Age of Building (In Years)		10
	No. of Bedrooms	0
	No. of Bathrooms	0
Specification of Property	No. of Balconies	0
	Lift	NA
	Club House	NA
	Gymnasium	NA
Amenities available	Park	NA
Floor		G.F+ 5
No.of floor in Building		NA
	Hospital	2.0 KM
	School	3.9 KM
	Airport	10.0 KM
Distancfe from Key facilities(In	Railway Station	7.0 KM
Kms)	ATM	0.5 KM
	Society Maintenance	
	dues	NA
	Municipal Dues	NA
Encumbrances Known to Arcil	Any other Dues	NA

## Photos of Property



# Asset Reconstruction Company (India) Ltd. (ARCIL) Acting in its capacity as Trustee of various ARCIL Trusts

Registered Office: The Ruby, 10th Floor, 29 Senapati Bapat Marg, Dadar (West), Mumbai - 400028.

Branch Office: 610, Sun Square, Near Hotel Regenta Central, Off C. G. Road, Navrangpura, Ahmedabad - 380006

Premier ARC Website: https://auction.arcil.co.in • CIN: U65999MH2002PLC134884

### PUBLIC NOTICE FOR SALE THROUGH ONLINE E-AUCTION

IN EXERCISE OF THE POWERS LINDER 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", "Whateverthere is" and "Without recourse basis" by way of online e-auction, for recovery of outstanding dues and charges and costs at a selectical below in target of the provisions of the Cost without in and December with a financial Access and Furfamental and Costs and Cost

	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 Enforcementof ecurity Interest Act, 2002 ("Act") read with Rules 6, 8 and 9 of the Security Interest (Enforcement) Rules, 2002 ("Rules").										
Sr. 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	Possession type and date	Date of Inspection	Type of Property and Area/ Nature of Property	Type of Mortgage	Earnest Money Deposit (EMD)	Reserve Price	Date & Time of E-Auction
1)	Bhagaram Chamnaram Daroga / Manjulaben Daroga & M/s Gujarat Steel India	4180HL3 5304507 / 4180HL3 5240227 / 4180HL3 5243880 / 4180HL3 5357853 Bajaj Finance Ltd.	Arcil Retail Loan Portfolio- 042-B-Trust	Rs. 48,78,895.19/- as on 06-12-2021 Demand Notice 06-12-2021	Physical Possession 11-01-2025	24.02.2025	BUA: 836 Sq. Ft. / Free Hold	Equitable	Rs. 22,75,00/-	Rs. 22,75,000/-	12.03.2025, 12.00 PM
	Description of the Secure	d Asset being	auctioned:	Flat No. 204, 2 <sup>r</sup>	l d Floor, Bloc	k-C,Surface	Paradise,Opp.	I III Taxshila Sc	l hool, Arbuda	I	Mouje - Odhav
	Ahmedabad - 382415.BUA Pending Litigations know		Not Known			Encumbran	ces / Dues kno	wn to ARCII	L	Not Known	
	Last Datefor submission			hours before Au	ıction		ent amount:			entioned in the	BIDdocument
	Demand Draft to be made	in name of:	Arcil Retail	Loan Portfolio-0-	42-B-Trust				Payat	ole at : Ahmeda	bad / Par
	Bra	nch Address: K	AMALA MILI	<ul> <li>Bank Name: H LS COMPOUND</li> </ul>	,SENAPATI B	APAT MARC	, LOWER PARE	L- 400013			
	Name of Contact Person	& Number: Sha	ailesh Gaikw		(shailesh.ga	ikwad@arcil		Gupta - 968		ush.gupta@ar	cil.co.in).
Sr.	Name of the Borrower/ Co-Borrower/s/	LAN No. &	Trust	Outstanding amount as	Possession	Date of	Type of Property and	Type of	Earnest Money	Reserve	Date & Time
No.	Guarantor/s /	Selling Bank	Name	per SARFAESI	type and date	Inspection	Area/ Nature	Mortgage	Deposit	Price	of E-Auction
2)	Mortgager/s	4400111.2	Aroil Dotoil	Notice dated		24.02.2025	of Property	Equitable	(EMD)	Do	10.02.0005
2)	Bhagaram Chamnaram Daroga /	4180HL3 5304507 /	Arcil Retail Loan	Rs. 48,78,895.19/-	Physical Possession	24.02.2025	1144 Sq. Ft./ Free Hold	Equitable	Rs. 22,40,00/-	Rs. 22,40,000/-	12.03.2025, 12.30 PM
	Manjulaben Daroga	4180HL3	Portfolio-	ason	11-01-2025						
	& M/s Gujarat Steel India	5240227 /	042-B-Trust	06-12-2021 Demand Notice							
	,	4180HL3 5243880 /		06-12-2021							
		4180HL3									
		5357853									
		Bajaj Finance									
	Description of the Secure	Ltd. d Asset being	auctioned:	   Flat No. 404. 4	l <sup>h</sup> Floor, Blocl	l k-C.Surface	l Paradise.Opp.	[ TaxshilaScl	[ hool. Arbuda	l NagarRoad.l	l Mouie- Odhavl
	Ahmedabad - 382415. SBL								,		
	Pending Litigations know		Not Known				ces / Dues kno	wn to ARCII		Not Known	
	Last Datefor submission			hours before Au Loan Portfolio-0-		Bid Increm	ent amount:		-	entioned in the	
	Demand Draft to be made			Bank Name: H		IESC Code:	HDEC0000542		Payar	ole at : Ahmeda	Dau / Pai
	IRT(3ST)etails.			LS COMPOUND							
	Name of Contact Person	& Number: Sha	ailesh Gaikw		(shailesh.ga	ikwad@arcil		Gupta - 968			cil.co.in).
Sr.	Name of the Borrower/ Co-Borrower/s/	LAN No. &	Trust	Outstanding amount as	Possession	Date of	Type of Property and	Type of	Earnest Money	Reserve	Date & Time
No.	Guarantor/s /	Selling Bank	Name	per SARFAESI	type and date	Inspection	Area/ Nature	Mortgage	Deposit	Price	of E-Auction
- 0	Mortgager/s	2000101		Notice dated		04.00.000	of Property		(EMD)		40.00.0005
(3)	Dashrathsinh Bachchusinh Rajput	2000101 0011517	Arcil -2024C -	Rs. 22,24,050.1/- as	Physical Possession	24-02-2025	Land Area : 1260 Sq. Ft. /	Registered	Rs. 15,70,00/-	Rs. 15,70,000/-	12.03.2025, 02.00 PM
	& ,		003 - Trust	on 22-12-2022+	09-11-2024		BUA: 791 Sq.		., .,	., .,	
	Mrs. Rajanshri Dashrathsinh Rajput			further Interest thereon + Legal			Ft. / Free Hold				
		Pandhan		Expenses							
		Bandhan Bank Ltd.		Demand Notice 22-12-2022							
	Description of the Secure		auctioned:	House No. 192,	l Shri Hanum	lanNagar,La	l khvadTo Ramp	l ouraRoad,N	I Ir. Dharti PM	l l City, At: Kuka:	l s,Ta: Mehsana,
	Dist: Mehsana - 384002. La	nd Area: 1260 S	q. Ft. / BUA:								
	Pending Litigations know		Not Known				ces / Dues kno	wn to ARCII		Not Known	
Last Datefor submission of Bid:		Same day 2	hours before Au	iction	Bid Increm	ent amount:		As me	entioned in the	BIDdocument	

Payable at : Ahmedabad / Par

Demand Draft to be made in name of:

Arcil - 2024C - 003 - Trust

Account No.: 57500001411165 · Bank Name: HDFC Bank · IFSC Code: HDFC0000542 Branch Address: KAMALA MILLS COMPOUND, SENAPATI BAPAT MARG, LOWER PAREL- 400013

Name of Contact Person & Number: | Shailesh Gaikwad - 9867929121(shailesh.gaikwad@arcil.co.in), Piyush Gupta - 9687657072(piyush.gupta@arcil.co.in).

	Name of the Borrower/			Outstanding	L .		Type of		Earnest		
Sr.	Co-Borrower/s/	LAN No. &	Trust	amount as	Possession type and	Date of	Property and	Type of	Money	Reserve	Date & Time
No.	Guarantor/s / Mortgager/s	Selling Bank	Name	Notice dated	date	Inspection	Area/ Nature of Property	Mortgage	Deposit (EMD)	Price	of E-Auction
4)	Mr. Hitesh Balvantbhai	428FHL4	Arcil-Retail	Rs.	Physical	25.02.2025	BUA: 425 Sq.	Equitable	Rs.	Rs.	12.03.2025,
	Chasia, Mrs. Ilakshi Hitesh	3013917, 4280HL4	Loan Portfolio-	32,43,684.01/- as on	Possession 20-10-2024		Ft. / Free Hold		17,25,00/-	17,25,000/-	02.30 PM
	Chasia,	2955745,	042-C-Trust	30-10-2021	20 10 2021						
	and	4280HL4		+ interest,							
	M/s. Maa KrupaTrading	2956551 & 428PSB3		incidental expenses, cost,							
		.9706643		charges etc							
		Bajaj Finance		Notice dated: 30-10-2021							
	Description of the Secured	Ltd. Asset being a	[ auctioned: F		[	[ VallabhShru	l shti.RSNo.248	l 3. Block No. 2	[ :14.TP 10 <i>(</i> P	[ al).OriginalPlo	tNo.87 and FP
	No. 75 Paiki Part-2, Mouje:	Pal, Taluka: City,	Dist. Surat. E		,						
	Pending Litigations know		Not Known			<del>;</del>	ices / Dues kno	wn to ARCI		Not Known	DID I
	Last Datefor submission  Demand Draft to be made			hours before Au Loan Portfolio-0		Bid Increm	ent amount:			entioned in the ole at: Ahmeda	
	IAcc			Bank Name: H		IFSC Code:	HDFC0000542		rayai	Jie at . Allilleua	ibau / Fai
	Bra	nch Address: K	AMALA MIL	LS COMPOUND	,SENAPATI E	APAT MARC	G, LOWER PARE	EL- 400013		,	
	Name of Contact Person	& Number: Sha	ailesh Gaikw		1(shailesh.ga	ikwad@arcil	I.co.in), Piyush	Gupta - 968		ush.gupta@ar	cil.co.in).
Sr.	Name of the Borrower/ Co-Borrower/s/	LAN No. &	Trust	Outstanding amount as	Possession	Date of	Type of Property and	Type of	Earnest Money	Reserve	Date & Time
No.	Guarantor/s /	Selling Bank	Name	per SARFAESI	type and	Inspection		Type of Mortgage	Deposit	Price	of E-Auction
	Mortgager/s			Notice dated	date		of Property		(EMD)		
5)	Jasvantbhai Khimjibhai Chokshi,	AHMHL1 2000055	Arcil-Retail Loan	Rs. 6,43,79,693.64/-	Physical Possession	24.02.2025	Land Area: 2070 Sq. Ft. /	Registered	Rs. 23,70,000/-	Rs. 2,37,00,000/-	12.03.2025, 03.00 PM
	Nayanaben	&	Portfolio-	ason	15-12-2024		BUA: 3007 Sq.		20,10,000	2,01,00,000	00.00 1 111
	Jashwantbhai Chokshi, Sachin Jasvantbhai	AHMHL1 3000005	058-C-Trust	30-04-2023 + interest,			Ft. / Free Hold				
	Chokshi,	3000003		incidental							
	Sanjay Jasvantbhai	L & T Housing	1	expenses, cost,							
	Chokshi, Vidhi Sanjay Chokshi &	Finance		charges etc Notice dated:							
1	Radhika Sachin Chokshi	Limited		03-05-2023							
1	Description of the Secured Asset being auctioned: BunglowNo.19, PalatiaiBunglows, ShreeHariOmNagar-7, B/h. BidiwalaPark, NewS. No.93/2, 93/48,94/2 (OidS. No. 187/2, 188/1 & 188/2), FP No. 134/3 & 136/3, TPS No. 29, Satellite, Mouje Jodhpur, Ahmedabad-380015 Land Area: 2070 Sq. Ft. / BUA: 3007 Sq. Ft.					transcription (1)					
											94/2 (Old S. No.
		No. 134/3 & 136/3		9, Satellite, Mouje		nedabad-38		: 2070 Sq. F	t. / BUA:300		94/2 (Old S. No.
	187/2, 188/1 & 188/2), FPI Pending Litigations know Last Datefor submission	No. 134/3 & 136/3 n to ARCIL of Bid:	3, TPS No. 29 SA / 404 / 20 Same day 2	9, Satellite, Mouje 023 Hours before Au	Jodhpur, Ahr uction	nedabad-38 Encumbran	0015.Land Area	: 2070 Sq. F	t. / BUA:3007 L As m	7 Sq. Ft Not Known entioned in the	BIDdocument
	187/2, 188/1 & 188/2), FPI Pending Litigations know Last Datefor submission Demand Draft to be made	No. 134/3 & 136/3 n to ARCIL of Bid: in name of:	3, TPS No. 29 SA / 404 / 20 Same day 2 Arcil-Retail	9, Satellite, Mouje 923 Thours before Au Loan Portfolio-0	Jodhpur, Ahr uction 158-C-Trust	nedabad-38 Encumbran Bid Increm	0015.Land Area nces / Dues kno ent amount:	: 2070 Sq. F wn to ARCI	t. / BUA:3007 L As m	7 Sq. Ft. Not Known	BIDdocument
	187/2, 188/1 & 188/2), FPI Pending Litigations know Last Datefor submission Demand Draft to be made	No. 134/3 & 136/3 n to ARCIL of Bid: in name of: count No.: 5750	3, TPS No. 29 SA / 404 / 20 Same day 2 Arcil-Retail 0000466353	9, Satellite, Mouje 023 Hours before Au	Jodhpur, Ahr uction 158-C-Trust IDFC Bank •	Encumbran Bid Increm	0015.Land Area nces / Dues kno ent amount: HDFC0000542	: 2070 Sq. F wn to ARCI	t. / BUA:3007 L As m	7 Sq. Ft Not Known entioned in the	BIDdocument
	187/2, 188/1 & 188/2), FPI Pending Litigations know Last Datefor submission Demand Draft to be made	No. 134/3 & 136/3 n to ARCIL of Bid: in name of: count No.: 5750 nch Address: K	3, TPS No. 29 SA / 404 / 20 Same day 2 Arcil-Retail 0000466353 (AMALA MIL	D, Satellite, Mouje 023 Chours before Au Loan Portfolio-0 Bank Name: H LS COMPOUND	Jodhpur, Ahr uction 158-C-Trust IDFC Bank ,SENAPATIE	Encumbran Bid Increm IFSC Code:	0015.Land Area nces / Dues kno ent amount: HDFC0000542 G, LOWER PARE	: 2070 Sq. F wn to ARCI EL- 400013	As mo	7 Sq. Ft Not Known entioned in the ble at : Ahmeda	BIDdocument abad / Par
	187/2, 188/1 & 188/2), FPI Pending Litigations know Last Datefor submission Demand Draft to be made RTGS Details:  Acc Bra  Name of Contact Person Name of the Borrower/	No. 134/3 & 136/ n to ARCIL of Bid: in name of: count No.: 5750 nch Address: K & Number: Sha	3, TPS No. 25 SA / 404 / 2 Same day 2 Arcil-Retail 0000466353 XAMALA MIL ailesh Gaikw	D, Satellite, Mouje  1023  Chours before At  Loan Portfolio-0  Bank Name: H  LS COMPOUND  ad - 986792912  Outstanding	Jodhpur, Ahr uction 158-C-Trust IDFC Bank • ,SENAPATIE 1 (shailesh.ga	medabad-38 Encumbran Bid Increm IFSC Code: APAT MARC ikwad@arcil	0015.Land Area Ices / Dues kno ent amount:  HDFC0000542 G, LOWER PARE I.co.in), Piyush  Type of	: 2070 Sq. F wn to ARCI EL- 400013 Gupta - 968	As m Payat 7657072(piy	7 Sq. Ft Not Known entioned in the ble at : Ahmeda rush.gupta@are	BIDdocument shad / Par cil.co.in).
Sr.	187/2, 188/1 & 188/2), FPI Pending Litigations know Last Datefor submission Demand Draft to be made RTGS Details:  Name of Contact Person Name of the Borrower/ Co-Borrower/s/	n to ARCIL of Bid: in name of: count No.: 5750 nch Address: K & Number: Sha	3, TPS No. 28 SA / 404 / 2 Same day 2 Arcil-Retail 0000466353 CAMALA MIL ailesh Gaikw	Department of the control of the con	Jodhpur, Ahr uction 158-C-Trust IDFC Bank ,SENAPATIE	nedabad- 38 Encumbran Bid Increm  IFSC Code: APAT MARC ikwad@arcil	0015Land Area aces / Dues kno ent amount: HDFC0000542 G, LOWER PARE L.co.in), Piyush Type of Property and	:: 2070 Sq. F wn to ARCI EL- 400013 Gupta - 968	As me Payate 7657072(piy	7 Sq. Ft. Not Known entioned in the ble at : Ahmeda rush.gupta@an Reserve	BIDdocument abad / Par cill.co.in).
Sr. No.	187/2, 188/1 & 188/2), FPI Pending Litigations know Last Datefor submission Demand Draft to be made RTGS Details:  Acc Bra  Name of Contact Person Name of the Borrower/	No. 134/3 & 136/ n to ARCIL of Bid: in name of: count No.: 5750 nch Address: K & Number: Sha	3, TPS No. 25 SA / 404 / 2 Same day 2 Arcil-Retail 0000466353 XAMALA MIL ailesh Gaikw	D, Satellite, Mouje  1023  Chours before At  Loan Portfolio-0  Bank Name: H  LS COMPOUND  ad - 986792912  Outstanding	Jodhpur, Ahr Joseph Joseph Jo	medabad-38 Encumbran Bid Increm IFSC Code: APAT MARC ikwad@arcil	0015Land Area aces / Dues kno ent amount: HDFC0000542 G, LOWER PARE L.co.in), Piyush Type of Property and	: 2070 Sq. F wn to ARCI EL- 400013 Gupta - 968	As m Payat 7657072(piy	7 Sq. Ft Not Known entioned in the ble at : Ahmeda rush.gupta@are	BIDdocument shad / Par cil.co.in).
No.	187/2, 188/1 & 188/2), FPI Pending Litigations know Last Datefor submission Demand Draft to be made RTGS Details: Acc Bra Name of Contact Person Name of the Borrower/s Co-Borrower/s Guarantor/s / Mortgager/s Mr. Jigar Ramji Nanjan	No. 134/3 & 136/6 n to ARCIL of Bid: in name of: count No.: 5750 nch Address: K & Number: Sh: LAN No. & Selling Bank	3, TPS No. 26 SA / 404 / 20 Same day 2 Arcil-Retail 0000466353 AMALA MIL ailesh Gaikw Trust Name Arcil	29, Satellite, Mouje 2023 21 hours before At Loan Portfolio-0  Bank Name: H LS COMPOUND ad - 986792912  Outstanding amount as per SARFAESI Notice dated  Rs.	Jodhpur, Ahr Joseph Grand State Stat	nedabad- 38 Encumbran Bid Increm  IFSC Code: APAT MARC ikwad@arcil	ices / Dues knoent amount:  HDFC0000542 5, LOWER PARE L.co.in), Piyush Type of Property and Area/ Nature of Property Land Area:	:: 2070 Sq. F wn to ARCI EL- 400013 Gupta - 968	As me Payat  7657072(piy Earnest Money Deposit (EMD) Rs.	7 Sq. Ft. Not Known entioned in the ble at : Ahmeda rush.gupta@an Reserve	BIDdocument shad / Par cil.co.in).  Date & Time of E-Auction 12.03.2025,
No.	187/2, 188/1 & 188/2), FPI Pending Litigations know Last Datefor submission Demand Draft to be made RTGS Details: Acc Bra Name of Contact Person Name of the Borrower/ Co-Borrower/s/ Guarantor/s / Mortgager/s	No. 134/3 & 136/6 n to ARCIL of Bid: in name of: count No.: 5750 nch Address: K & Number: Sh: LAN No. & Selling Bank	3, TPS No. 26 SA / 404 / 20 Same day 2 Arcil-Retail 0000466353 AMALA MIL ailesh Gaikw Trust Name Arcil -2024C -	2), Satellite, Mouje 2023 Chours before At Loan Portfolio-0 Bank Name: H LS COMPOUND ad - 986792912 Outstanding amount as per SARFAESI Notice dated	Jodhpur, Ahr Joseph Grand Josep	IFSC Code: APAT MARC ikwad@arcil  Date of Inspection  27.02.2025	0015.Land Area loss / Dues kno ent amount:  HDFC0000542 G, LOWER PARE L.co.in), Piyush  Type of Property and Area/ Nature of Property	EL- 400013 Gupta - 968 Type of Mortgage	As me Payat  7657072(piy) Earnest Money Deposit (EMD)	7 Sq. Ft Not Known entioned in the ole at : Ahmeda  rush.gupta@ar  Reserve Price	BIDdocument abad / Par cil.co.in).
No.	187/2, 188/1 & 188/2), FPI Pending Litigations know Last Datefor submission Demand Draft to be made RTGS Details:  Name of Contact Person Name of the Borrower/s Co-Borrower/s/ Guarantor/s / Mortgager/s  Mr. Jigar Ramji Nanjan & Malbai Ramji Najan	No. 134/3 & 136/6 n to ARCIL of Bid: in name of: count No.: 5750 nch Address: K & Number: Sh: LAN No. & Selling Bank	3, TPS No. 26 SA / 404 / 20 Same day 2 Arcil-Retail 0000466353 AMALA MIL ailesh Gaikw Trust Name Arcil -2024C -	29, Satellite, Mouje 2023 21 hours before Au Loan Portfolio-0  Bank Name: H LS COMPOUND ad - 986792912  Outstanding amount as per SARFAESI Notice dated  Rs. 9,18,505.49/- as on 18-03-2019 + further	Jodhpur, Ahr Joseph Grand Josep	IFSC Code: APAT MARC ikwad@arcil  Date of Inspection  27.02.2025	0015.Land Area cos / Dues kno ent amount:  HDFC0000542 3, LOWER PARE Lco.in), Piyush  Type of Property and Area/ Nature of Property Land Area: 901 Sq. Ft /	EL- 400013 Gupta - 968 Type of Mortgage	As me Payat  7657072(piy Earnest Money Deposit (EMD) Rs.	7 Sq. Ft Not Known entioned in the ole at : Ahmeda  rush.gupta@ar  Reserve Price	BIDdocument shad / Par cil.co.in).  Date & Time of E-Auction 12.03.2025,
No.	187/2, 188/1 & 188/2), FPI Pending Litigations know Last Datefor submission Demand Draft to be made RTGS Details: Name of Contact Person Name of the Borrower/s Co-Borrower/s Guarantor/s / Mortgager/s Mr. Jigar Ramji Nanjan & Malbai Ramji Najan & Ramjibhai Vershibhai	No. 134/3 & 136/6 n to ARCIL of Bid: in name of: count No.: 5750 nch Address: K & Number: Sh: LAN No. & Selling Bank	3, TPS No. 26 SA / 404 / 20 Same day 2 Arcil-Retail 0000466353 AMALA MIL ailesh Gaikw Trust Name Arcil -2024C -	29, Satellite, Mouje 2023 21 hours before At Loan Portfolio-0 8 Bank Name: H LS COMPOUND ad - 986792912 Outstanding amount as per SARFAESI Notice dated  Rs. 9,18,505.49/- as on 18-03-2019 + further Interest	Jodhpur, Ahr Joseph Grand Josep	IFSC Code: APAT MARC ikwad@arcil  Date of Inspection  27.02.2025	0015.Land Area cos / Dues kno ent amount:  HDFC0000542 3, LOWER PARE Lco.in), Piyush  Type of Property and Area/ Nature of Property Land Area: 901 Sq. Ft. /	EL- 400013 Gupta - 968 Type of Mortgage	As me Payat  7657072(piy Earnest Money Deposit (EMD) Rs.	7 Sq. Ft Not Known entioned in the ole at : Ahmeda  rush.gupta@ar  Reserve Price	BIDdocument shad / Par cil.co.in).  Date & Time of E-Auction 12.03.2025,
No.	187/2, 188/1 & 188/2), FPI Pending Litigations know Last Datefor submission Demand Draft to be made RTGS Details:  Name of Contact Person Name of the Borrower/s Co-Borrower/s/ Guarantor/s / Mortgager/s  Mr. Jigar Ramji Nanjan & Malbai Ramji Najan	No. 134/3 & 136/3 n to ARCIL of Bid: in name of: count No.: 5750 nch Address: K & Number: Sh LAN No. & Selling Bank 2000215 0000660	3, TPS No. 26 SA / 404 / 20 Same day 2 Arcil-Retail 0000466353 AMALA MIL ailesh Gaikw Trust Name Arcil -2024C -	29, Satellite, Mouje 2023 21 hours before At Loan Portfolio-0 22 Bank Name: H LS COMPOUND 23 ad - 986792912 24 Outstanding 25 amount as 26 per SARFAESI Notice dated 26 Rs. 29,18,505.49/- as 20,18,505.49/- as 20,18,505.40/- as 20	Jodhpur, Ahr Joseph Grand Josep	IFSC Code: APAT MARC ikwad@arcil  Date of Inspection  27.02.2025	0015.Land Area cos / Dues kno ent amount:  HDFC0000542 3, LOWER PARE Lco.in), Piyush  Type of Property and Area/ Nature of Property Land Area: 901 Sq. Ft. /	EL- 400013 Gupta - 968 Type of Mortgage	As me Payat  7657072(piy Earnest Money Deposit (EMD) Rs.	7 Sq. Ft Not Known entioned in the ole at : Ahmeda  rush.gupta@ar  Reserve Price	BIDdocument shad / Par cil.co.in).  Date & Time of E-Auction 12.03.2025,
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No.	187/2, 188/1 & 188/2), FPI Pending Litigations know Last Datefor submission Demand Draft to be made RTGS Details: Acc Bra Name of Contact Person Name of the Borrower/ Co-Borrower/s/ Guarantor/s / Mortgager/s Mr. Jigar Ramji Nanjan & Malbai Ramji Najan & Ramjibhai Vershibhai Najan Description of the Secur Land Area: 901 Sq. Ft	No. 134/3 & 136/6 n to ARCIL of Bid: in name of: count No.: 5750 nch Address: K & Number: Sh: LAN No. & Selling Bank 2000215 0000660  Bandhan Bank Ltd. ad Asset being	3, TPS No. 25 SA / 404 / 21 Same day 2 Arcil-Retail 0000466353 AMALA MIL ailesh Gaikw  Trust Name  Arcil -2024C - 003 - Trust	29, Satellite, Mouje 2023 21 hours before At Loan Portfolio-0 8 Bank Name: H LS COMPOUND ad - 986792912 Outstanding amount as per SARFAESI Notice dated Rs. 9,18,505.49/- as on 18-03-2019 + further Interest thereon + Legal Expenses Demand Notice 18-03-2019	Jodhpur, Ahr Joseph Land Land Land Land Land Land Land Land	IFSC Code: APAT MARC ikwad@arcil  Date of Inspection  27.02.2025	ices / Dues knoent amount:  HDFC0000542 5, LOWER PARE Loo.in), Piyush  Type of Property and Area/ Nature of Property Land Area: 901 Sq. Ft / Free Hold	: 2070 Sq. F wn to ARCI EL- 400013 Gupta - 968 Type of Mortgage Registered	As more Payate 7657072(piy) Earnest Money Deposit (EMD) Rs. 5,00,00/-	7 Sq. Ft Not Known entioned in the ole at : Ahmeda  rush.gupta@ar  Reserve Price  Rs. 5,00,000/-  Mandvi, Dist. K	BIDdocument abad / Par cil.co.in).  Date & Time of E-Auction  12.03.2025, 03.30 PM
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No.	187/2, 188/1 & 188/2), FPI Pending Litigations know Last Datefor submission Demand Draft to be made RTGS Details:  Name of Contact Person Name of the Borrower/ Co-Borrower/s/ Guarantor/s / Mortgager/s  Mr. Jigar Ramji Nanjan & Malbai Ramji Najan & Ramjibhai Vershibhai Najan  Description of the Secun Land Area: 901 Sq. Ft Pending Litigations know Last Datefor submission Demand Draft to be made	No. 134/3 & 136/3 n to ARCIL of Bid: in name of: count No.: 5750 nch Address: K & Number: Sh.  LAN No. & Selling Bank  2000215 0000660  Bank Ltd. ad Asset being n to ARCIL of Bid: cin name of: count No.: 5750	3, TPS No. 25 SA / 404 / 20 Same day 2 Arcil-Retail 0000466353 AMALA MIL ailesh Gaikw Trust Name Arcil -2024C - 003 - Trust  Not Known Same day 2 Arcil - 2022 0001411165	P. Satellite, Mouje  23  Chours before At Loan Portfolio-0  Bank Name: H LS COMPOUND  ad - 986792912  Outstanding amount as per SARFAESI Notice dated  Rs.  9,18,505.49/- as on 18-03-2019 + further Interest thereon + Legal Expenses Demand Notice 18-03-2019 Plot No. 256,	Jodhpur, Ahr Jodhpur, Ahr Joseph Grand Josep	IFSC Code: Naliya Road Bid Increm  IFSC Code: APAT MARC ikwad@arcil  Date of Inspection  27.02.2025	ices / Dues knoent amount:  HDFC0000542 3, LOWER PARE Lco.in), Piyush  Type of Property and Area/ Nature of Property Land Area: 901 Sq. Ft / Free Hold  cos / Dues knoent amount:  HDFC0000542	: 2070 Sq. F wn to ARCI	As more Payate P	7 Sq. Ft Not Known entioned in the ole at : Ahmeda  rush.gupta@ar  Reserve Price  Rs. 5,00,000/-  Mandvi, Dist. K  Not Known entioned in the	BIDdocument abad / Par cil.co.in).  Date & Time of E-Auction  12.03.2025, 03.30 PM
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6)	187/2, 188/1 & 188/2), FPI Pending Litigations know Last Datefor submission Demand Draft to be made RTGS Details: Acc Bra Name of Contact Person Name of the Borrower/s Guarantor/s / Mortgager/s Mr. Jigar Ramji Nanjan & Malbai Ramji Najan & Ramjibhai Vershibhai Najan  Description of the Secun Land Area: 901 Sq. Ft Pending Litigations know Last Datefor submission Demand Draft to be made RTGS Details: Acc Bra Name of Contact Person	No. 134/3 & 136/3 n to ARCIL of Bid: in name of: count No.: 5750 nch Address: K & Number: Sh: LAN No. & Selling Bank 2000215 0000660  Bandhan Bank Ltd. ad Asset being n to ARCIL of Bid: cin name of: count No.: 5750 nch Address: K	3, TPS No. 26 SA / 404 / 20 Same day 2 Arcil-Retail 0000466353 AMALA MIL ailesh Gaikw  Trust Name  Arcil -2024C - 003 - Trust  Not Known Same day 2 Arcil - 2024 0001411165 AMALA MIL	P. Satellite, Mouje 023 Phours before At Loan Portfolio-0 Bank Name: H LS COMPOUND ad - 986792912 Outstanding amount as per SARFAESI Notice dated Rs. 9,18,505.49/- as on 18-03-2019 + further Interest thereon + Legal Expenses Demand Notice 18-03-2019 Plot No. 256,	Jodhpur, Ahr Jodhpur, Ahr Joseph Grand Josep	IFSC Code: Naliya Road  Bid Increm  IFSC Code: APAT MARC ikwad@arcil  Date of Inspection  27.02.2025  Naliya Road  Encumbran Bid Increm  IFSC Code: APAT MARC	ices / Dues knoent amount:  HDFC0000542 3, LOWER PARE Lco.in), Piyush  Type of Property and Area/ Nature of Property Land Area: 901 Sq. Ft / Free Hold  ct., RS No. 270// lces / Dues knoent amount:  HDFC0000542 3, LOWER PARE	: 2070 Sq. F wn to ARCI	As more Payate P	7 Sq. Ft Not Known entioned in the ole at : Ahmeda  rush .gupta@ar  Reserve Price  Rs. 5,00,000/-  Mandvi, Dist. K  Not Known entioned in the ole at : Ahmeda	BIDdocument abad / Par  cil.co.in).  Date & Time of E-Auction  12.03.2025, 03.30 PM  Cutch - 370465.  BIDdocument abad / Par
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No. 6)  Term 1. Ti pi	187/2, 188/1 & 188/2), FPI Pending Litigations know Last Datefor submission Demand Draft to be made RTGS Details: Acc Bra Name of Contact Person Name of the Borrower/ Co-Borrower/s/ Guarantor/s / Mortgager/s Mr. Jigar Ramji Nanjan & Malbai Ramji Najan & Ramjibhai Vershibhai Najan  Description of the Secun Land Area: 901 Sq. Ft Pending Litigations know Last Datefor submission Demand Draft to be made RTGS Details: Acc Bra Name of Contact Person of the Secun Stand Conditions:	No. 134/3 & 136/6 n to ARCIL of Bid: in name of: count No.: 5750 nch Address: k & Number: Sh:  LAN No. & Selling Bank  2000215 0000660  Bandhan Bank Ltd. ed Asset being n to ARCIL of Bid: in name of: count No.: 5750 nch Address: k & Number: Sh: nducted through	3, TPS No. 25 SA / 404 / 21 Same day 2 Arcil-Retail 0000466353 (AMALA MIL ailesh Gaikw  Trust Name  Arcil - 2024C - 003 - Trust  Not Known Same day 2 Arcil - 2024 Arcil - 2024 Arcil - 2024C - 003 - Trust	Postellite, Mouje 23 Phours before At Loan Portfolio-0 Bank Name: H LS COMPOUND ad - 986792912 Outstanding amount as per SARFAESI Notice dated Rs. 9,18,505.49/- as on 18-03-2019 + further Interest thereon + Legal Expenses Demand Notice 18-03-2019 Plot No. 256, Phours before At C - 003 - Trust Bank Name: H LS COMPOUND ad - 986792912  Dugh the website	Jodhpur, Ahr Jodhpur, Ahr Joseph Grand Josep	medabad- 38   Encumbran     Bid Increm     IFSC Code: APAT MARC     ikwad@arcii     Date of Inspection     27.02.2025     Code: APAT MARC     IFSC Code: APAT MARC     IFSC Code: APAT MARC     IFSC Code: APAT MARC     Ikwad@arcii     Italian     I	ices / Dues knoent amount:  HDFC0000542 G, LOWER PARE L.co.in), Piyush  Type of Property and Area/ Nature of Property  Land Area: 901 Sq. Ft. / Free Hold  ices / Dues knoent amount:  HDFC0000542 G, LOWER PARE L.co.in), Piyush	: 2070 Sq. Fwn to ARCI  EL- 400013 Gupta - 968  Type of Mortgage  Registered  Paiki 1/ Paik wn to ARCI  EL- 400013 Gupta - 968	As me Payat As me	7 Sq. Ft. Not Known entioned in the ole at : Ahmeda  rush.gupta@ar  Reserve Price  Rs. 5,00,000/-  Mandvi, Dist. K  Not Known entioned in the ole at : Ahmeda	BIDdocument abad / Par  cil.co.in).  Date & Time of E-Auction  12.03.2025, 03.30 PM  Cutch - 370465.  BIDdocument abad / Par  cil.co.in).

- 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, mortgage fee in
- case of unregistered mortgage, 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 daims/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 commitmentor 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

Authorized Officer. Date: 08.02.2025 Asset Reconstruction Company (India) Ltd.

# Ref No. Arcil/Ahm/Lgl/24-25/545 TERMS AND CONDITIONS OF INVITATION AND SALE

Asset Reconstruction Company (India) Limited ("Arcil")
The Ruby, 10<sup>th</sup> floor, 29, Senapati Bapat Marg, Dadar (West)
Mumbai- 400 028.

Acting in its capacity as Trustee of Arcil Retail Loan Portfolio-042-B-Trust set up in respect of financial assistance pertaining to Bhagaram Chamnaram Daroga /Manjulaben Daroga & M/s Gujarat Steel India / 4180HL35304507 / 4180HL35240227 / 4180HL35357853 / 4180HL35243880 / Bajaj Finance Ltd.

Sale on "As is where is, As is what is and Whatever there is" basis of the Secured Assets (*defined below*) under section 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("Securitisation Act") read with the Security Interest (Enforcement) Rules, 2002 ("Rules").

In exercise of the powers conferred under the Securitisation Act read with the Rules, the Authorised Officer of Arcil/Selling Bank issued a Demand Notice dated 06-12-2021 under section 13(2) of the Securitisation Act calling upon the Bhagaram Chamnaram Daroga /Manjulaben Daroga & M/s Gujarat Steel India to pay the secured debt of Rs. 48,78,895.19/with further interest, costs, other charges and expenses thereon from 06-12-2021. As the Borrower and/or guarantor failed to make payment despite receipt of the Demand Notice on 06-12-2021, the Authorised Officer took possession of the Secured Assets under the Securitisation Act on 11-01-2025 after complying with all legal formalities and applicable procedure. The Authorised Officer of Arcil is entitled to sell the Secured Assets by virtue of powers conferred upon him under section 13(4) of Securitisation Act read with Rule 9 of the Rules. The proposed sale is intended to be carried out by inviting tenders/bids from public on "As is where is, As is what is and Whatever there is" basis and on such terms and conditions enclosed herewith. The Notice of Sale was published in Business Standered - English and Financial Express - Gujarati on 08-02-2025. In pursuance thereof, tender/bids are hereby called from the intending purchasers for the proposed sale of the Secured Assets, on the details setforth hereunder:

#### DETAILS OF THE PROPOSED SALE

Name of the Borrower/Guarantor/Mortgagor - Bhagaram Chamnaram Daroga

1. Description and full particulars of the Secured Assets

Description of the Secured Assets	Reserve Price (Rs.)	Earnest Money Deposit ("EMD") (Rs.)	Name of the Owner / Mortgagor/Hyp othecator
Immovable Property			
Flat No. 204, 2nd Floor, Block-C, Surface Paradise, Opp. Taxshila School, Arbuda Nagar Road, Mouje -Odhav, Ahmedabad - 382415.BUA: 836 Sq. Ft.	Rs. 22,75,000/-	Rs. 22,75,00/-	Bhagaram Chamnaram Daroga
Total	Rs. 22,75,000/-	Rs. 22,75,00/-	

2. An indicative timeline is given below to assist the Offeror in planning their schedule. It may be noted that the timeline is indicative and subject to changes at the sole discretion of Arcil without assigning any reasons.

Sr. No.	Activity	Indicative Date
1	Collection of TERMS OF INVITATION	08-02-2025 to 12-03-2025
	AND SALE from Arcil office	
2	Site visits	24-02-2025
3	Submission of the Offer along with	08-02-2025 to 12-03-2025 (2
	the EMD	hours before auction time) (both
		dates inclusive) during office
		hours
4	Date and time of opening of the Offer	12-Mar-2025 / 12:00 PM
5	Venue for opening of Offer	610, Sun Square, Near Hotel
		Regenta Central, Off C. G. Road,
		Navrangpura, Ahmedabad - 380
		006, Gujarat
6	Inter se bidding (E-auction), if	Such extended time as may be
	required	decided by the Authorized officer

3. Encumbrances/liabilities known to Arcil:

Sr No.	Particulars	Amount in Crore
1.	Income Tax	NA
2.	VAT	NA
3.	Public Deposits	NA
4.	TDS	NA
5.	CST	NA
6.	ESIC	NA
7.	Custom Duty	NA
8.	PF	NA
9.	Profession Tax	NA
10.	Service Tax	NA
Total		

#### Sources of information:

- Sr. No. 1: As per notice dated [•] u/s 142(1) of Income Tax Act, 1961.
- Sr. No. 2–10: As per audited annual report for FY [●] of the Borrower.
- 4. The incremental bid range for auction over and abvove of Reserve Price shall be as under- .

Reserve Price Range	# Minimum Incremental Bid amount
Upto 5.00 Lacs	0.01 Lacs

5.01 - 25.00 Lacs	0.05 Lacs
25.01 – 50.00 Lacs	0.20 Lacs
50.01 Lacs – 1.00 Crores	0.25 Lacs
1.01 – 5.00 Crores	0.30 Lacs
5.01 – 10.00 Crores	0.50 Lacs
10.01 – 50.00 Crores	1.00 Lacs
50.01 – 100.00 Crores	5.00 Lacs

- 5. #The minimum incremental bid amount shall not be modified/ altered/changed during the auction Apart from the encumbrances mentioned, Arcil is not aware of any other pending/outstanding statutory and/or any other dues or encumbrances of any kind whatsoever.
- 6. The sale proceeds shall be distributed in accordance with the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Securities Interest Act, 2002 or other applicable laws.

For Asset Reconstruction Company (India) Ltd Authorized Officer

Date: 08-02-2025

#### TERMS AND CONDITIONS OF INVITATION AND SALE

- 1. The persons interested in submitting quotations/offers on "As is where is, As is what is and Whatever there is" basis shall submit offers (such person giving the quotation/offer is herein after referred to as "Offeror" and the quotation/offer given is hereinafter referred to as "Offer") for purchase of the Secured Asset.
- 2. The Offers should be submitted only in the prescribed Offer Form given in the Schedule I hereto and should be accompanied by the Declaration given in Schedule II. The Offeror would be required to submit the credit worthiness of its net worth, in the form and manner acceptable to Arcil. The Offers in duly completed Offer Form, the Declaration and the Demand Draft/Pay Order/ NEFT/RTGSdrawn on a scheduled Bank in favour of "Arcil Retail Loan Portfolio-042-B-Trust", payable at Ahmedabad towards the Earnest Money Deposit ("EMD") as per clause 3 below together with the credit worthiness certificate, should be put in an envelope which should be sealed & super scribed with words "Offer from M/s./Mr./Mrs./Ms. for purchase of the Secured Asset of Bhagaram Chamnaram Daroga /Manjulaben Daroga & M/s Gujarat Steel India and the said envelope should be submitted to the Authorised Officer at Asset Reconstruction Company (India) Ltd., 610, Sun Square, Near Hotel Regenta Central, Off C. G. Road, Navrangpura, Ahmedabad - 380 006, Guiarat. on or before by 10.00 a.m. Any Offer not in the prescribed Offer Form or submission of any incorrect information may be treated as invalid and no correspondence shall be entertained any further by Arcil in this behalf.
- 3. All the Offers submitted must be accompanied by the Earnest Money Deposit as stated above by way of pay-order/demand draft drawn on a Scheduled Bank in favour of "Arcil Retail Loan Portfolio-042-B-Trust" payable at Ahmedabad. The EMD shall be returned to the unsuccessful Offerors within 7(seven) working days of the date of auction however all tenderers/Offerors shall keep their tender/Offer valid/open for acceptance for a period of 30 (Thirty) days from the date of auction. The EMD shall not carry any interest, in case refund of EMD is delayed for any reason whatsoever. The EMD shall not be refundable in case of a successful Offer and shall be adjusted against the purchase consideration.
- 4. The Offerors who are interested in inspection of the Secured Assets may contact the Authorised Officer by giving at least 2 (two) working days' advance notice to the Authorised Officer for a site visit from 24-02-2025(10 am to 5 pm). The person deputed for inspection by the Offeror should carry with him/them appropriate authorizations on the letterhead of the organization/person he/she/they represent(s), failing which inspection may be refused. It is to be noted that not more than one inspection per Offeror will be permitted by Arcil and any cancellation at the behest of the Offeror shall not entitle such Offeror for a reschedulement of the inspection of the Secured Assets, unless otherwise desired or agreed upon by Arcil.
- 5. The Authorised Officer will evaluate the Offers received from the prospective buyers/Offerors and the decision of Arcil/Authorised Officer in this regard shall be final and binding on the Offer. By accepting this document, the Offeror undertakes not to question, challenge, raise issues in any court of law, tribunal or forum relating to the sale of the Secured Assets.

- 6. Any discussions or any clarifications sought with respect to an Offer will not constitute, nor should be construed to mean, an invitation or commitment by the Authorised Officer/Arcil to enter into any agreement, undertaking or covenant with the Offeror in relation to the sale of the Secured Assets. It is clarified that no unsolicited correspondence, of any nature, shall be entertained by the Authorised Officer/Arcil and Arcil is not obliged to respond to questions or to provide clarifications sought by the Offer.
- 7. The Offer shall be opened and thereafter, each Offeror including online participants will be allotted a user ID and password for the E-auction and the Offerors may be invited to raise/revise their Offer upwards in the inter-se bidding to be held after opening all the bids on <a href="mailto:12-03-2025">12-03-2025</a> Such inter-se bidding to start from 12.00 p.m. on <a href="mailto:12-03-2025">12-03-2025</a>. The Authorised Officer/Arcil may seek further clarifications/discussions on the Offer submitted by the Offeror at any point of time till conclusion of the sale of the Secured Assets in favor of the successful Offeror.

**Note**: Online participants may visit our website: www.arcilco.in for information on E-Auction and bidding process and/or contact Mr. Piyush Gupta. Mb no: 9687657072, Mr Shailesh Gaikwad Mb. no. 9867929121.

8. The incremental bid range for auction over and abvove of Reserve Price shall be as under- .

Reserve Price Range	# Minimum Incremental Bid amount
Upto 5.00 Lacs	0.01 Lacs
5.01 - 25.00 Lacs	0.05 Lacs
25.01 – 50.00 Lacs	0.20 Lacs
50.01 Lacs - 1.00 Crores	0.25 Lacs
1.01 – 5.00 Crores	0.30 Lacs
5.01 – 10.00 Crores	0.50 Lacs
10.01 – 50.00 Crores	1.00 Lacs
50.01 – 100.00 Crores	5.00 Lacs

#The minimum incremental bid amount shall not be modified/ altered /changed during the auction

9. The successful Offeror shall be required to pay minimum 25% of the purchase consideration immediately or latest by next working day by handing over the Demand Draft/Pay Order/ NEFT/ RTGS in favour of "Arcil-Retail Loan Portfolio 042-B Trust" payable at Ahmedabad and the balance 75% of the purchase consideration within 15 (fifteen) days therefrom or such period as may be agreed upon with Arcil. In the event of any default in payment of purchase consideration in full, or if the sale is not completed by reason of any default on the part of the successful Offeror or for reasons beyond the control of the Authorised Officer/Arcil, the Authorised Officer shall be entitled to forfeit all the moneys/purchase consideration including EMD paid by the successful Offeror and put up the Secured Assets for resale/disposal. Further, all costs, charges and expenses (in whatever nature including legal and other fees) incurred by Arcil, on account of such resale, shall be borne by the defaulting successful Offeror(s) who shall also be bound to make good any deficiency arising on such resale. However, such defaulting successful Offeror(s) shall neither be entitled to

- make any claim against Arcil in the event the Secured Assets is put up for resale on the terms and conditions as may be decided by Arcil in its own discretion.
- 10. Arcil will obtain a certificate from an independent agency / vendor with respect to Successful bidder/ Offeror whether such Sucessful bidder is compliant of S -29A of IBC,2016. Upon such successful bidder/ Offeror is found non compliant of the S -29A, then Arcil shall have every right to cancel the auction and refund the amount deposited by such suceesful bidder.
- 11. The contract shall be treated as having been entered into as soon as the "Letter of Confirmation of Sale" is issued by the Authorised Officer of Arcil to the highest successful Bidder/Offeror. If such bidder is found compliant under S -29 A of IBC.
- 12. The adjudication of stamp duty, payment of stamp duty, registration charges, cess, GST (as applicable), unrecovered transfer charges, if any, and all other incidental costs, charges and expenses in connection with sale of the Secured Assets shall be borne by the successful Offeror. Non-payment of any of such costs shall entail Arcil to take such steps to repossess the Secured Assets and put up the same for resale under applicable law.
- 13. The Offeror shall deduct and deposit with the concerned department/statutory body Tax Deducted at Source (TDS), as applicable under the Section 194-IA and Section 206C(1H)of the Income Tax Act, 1961 for the sale of immovable and movable assets respectively and shall furnish a certificate of deduction of TDS in Form 16 to Arcil. Such TDS shall be considered a part of the Offer made by the Offeror. The successful bidder may obtain a copy of the PAN of the borrower from the authorized officer post confirmation of the sale in his/ its favour.
- 14. The transfer of the Secured Assets to the successful Offeror shall be effected by the Authorised Officer by execution of the Sale Certificate as per the format given in Schedule IV hereto in accordance with the Security Interest (Enforcement) Rules, 2002. It is hereby agreed that issuance of Sale Certificate in terms of the foregoing shall take place only upon receipt and realisation from the successful Offeror of the entire purchase consideration, and execution of Deed of Indemnity and receipt of deduction of TDS in Form 16B as detailed in Paragraph 12, as stipulated below, and such other documents as may be deemed necessary by the Authorised Officer, including adjudication and payment of stamp duty and an amount of Rs. 5000/towards Registration Expenses/charges etc. by the successful Offeror, and compliance of the terms, in toto, of the bid documents.
- 15. From the date of execution of Sale Certificate of the Secured Assets, the successful Offeror shall be liable for all future litigations and liabilities with respect to the Secured Assets along with the risks and costs as regards any loss or damage to the Secured Assets by fire or earthquake or any other natural calamities or due to theft, burglary or robbery or from any other cause whatsoever shall be that of the successful Offeror and neither Arcil nor the Authorised Officer shall be liable for any such loss or damages.
- 16. The successful Offeror(s) shall be required to give an indemnity as per Schedule III and keep Arcil indemnified and save harmless, against any and all losses, damages, liabilities, suits, claims, counterclaims, actions, penalties, expenses (including attorney's fees and court costs and any expenses incurred by Arcil for the enforcement of this indemnity), which Arcil may suffer as a result of any failure on

part of the successful Offeror in complying with the terms hereof or any third party interested in the Secured Assets and to meet and clear any such liabilities, encumbrances and dues or any claim, proceedings, litigations, made by any person related or unrelated to the Secured Assets in respect of such liabilities, encumbrances and dues. In no event, shall Arcil be liable for any loss for the transactions by business, revenues, profit, costs direct and incidental, consequential or punitive damages of any claim.

- 17. The Authorised Officer/Arcil does not make any representation as to the correctness, validity or adequacy, sufficiency or otherwise of any information set-out herein, including the information pertaining to the liabilities, encumbrances and dues. The Offerors, in order to protect their individual interests, are advised to verify the Secured Assets, conduct due diligence at their own costs in respect of the same, as well as ascertain the known and unknown liabilities, encumbrances and any other dues from the concerned authorities or stakeholders to their satisfaction before submitting the Offers. Any Offer made shall be deemed to have been submitted after complete satisfaction of title thereto and or all claims there-against and only upon having conducted due & proper inspection of the Secured Assets, and hence the Offeror shall not be entitled to make any claim or requisition or raise any query/objection vis-à-vis Authorised Officer/Arcil as to the title or condition of the Secured Assets or any part thereof or any dues/taxes/levies irrespective as to whether disclosed or undisclosed.
- 18. All the conditional and contingent Offers shall be treated as invalid.
- 19. All Schedules referred herein shall form an integral part of the Terms and Conditions of Invitation and Sale.
- 20. The successful Offeror(s) shall be bound by the regulations of the local/any other authority, as applicable in regard to the use of the Secured Assets in question. The successful Offeror(s) shall be deemed to purchase the property with full knowledge of and subject to all the reservations, if any, in the Master Plan and/or Development Plan or Draft Development Plan or Town Planning Scheme affecting the said property and consent, including permission of the Competent Authority and/or under the Provisions of the Urban Land (Ceiling & Regulation Act) if any required, from the concerned authorities, departments, entities under relevant laws, bye laws, acts, rules, regulations, notifications. Neither Arcil nor the Authorised Officer undertakes any responsibility to procure any permission/license etc. in respect of the assets offered for sale.
- 21. The bidders/offerers should satisfy themselves on the title, ownership, and statutory approvals etc. before participating in the auction. Arcil shall not be liable for any dues/charges including outstanding water/service charges, transfer fees, contribution to the building repair fund, electricity dues, dues / arrears of the Municipal Corporation/local authority/society/builder, land & development office dues, statutory dues, taxes and/or dues of any other nature, if any, in respect of the Secured Asset. Arcil does not undertake any responsibility to procure any permission/license etc. in respect of the Secured Asset offered for sale.
- 22. The Offeror shall not be entitled to withdraw or\ cancel Offer once submitted.
- 23. The Authorised Officer reserves its right to reject any or all Offers without assigning any reason and in case all the Offers are rejected, either to hold negotiations with any

of the Offeror or sell the Secured Assets through different mode with any of the Offeror or any other party/parties or invite fresh Offers or through any other process. The Authorised Officer also reserves its right to cancel/defer this sale process or amend/modify/delete the terms and conditions of sale without assigning any reason thereof case and shall have right to issue addendum/corrigendum as required at any stage before confirmation of the sale and in that event, in his/her absolute discretion, to follow a different method for sale of the Secured Assets or to adopt or resort to any other remedy available to it for recovery of its dues. The decision of the Authorized Officer shall be final and binding on all the Offerors.

- 24. All costs, expenses and liabilities incurred by each Offeror in connection with the transaction, including (without limitation) in connection with due diligence, preparation and/or submission of the Offers, including fees and expenses of its own advisors, if any, shall be borne and paid by such Offeror, whether its Offer is accepted or rejected for any reason, and Arcil does not assume any liability whatsoever in this connection.
- 25. If the dues of the Secured Creditor secured by the Secured Assets put up for sale together with all costs, charges and expenses incurred by Arcil are tendered to the satisfaction of Arcil by or on behalf of the Borrower or guarantor(s) at any time before the date fixed for sale or transfer of the Secured Assets, the assets in question shall not be sold or transferred.
- 26. Words & expressions used hereinabove shall have the same meanings respectively assigned to them under Securitisation Act and the rules framed thereunder.
- 27. The information in respect of the said Secured Assets and dues specified hereinabove have been stated to the best of the knowledge of the Authorised Officer, who, however, shall not be responsible for any error, misstatement or omission in the said particulars.
- 28. The Offeror/successful Offeror(s) shall furnish to the satisfaction of Arcil, information regarding the source of its funds (direct or indirect). Any falsehood, inaccuracy or incompleteness in this regard in any respect by an Offeror/successful Offeror(s), shall lead to disqualification of such Offeror.
- 29. Removal of encroachments and/or unauthorized tenants/constructions, if any, on the Secured Assets as also resolution of the pending litigation including any title dispute if any in respect of the Secured Assets shall be the sole responsibility of the successful Offeror (s) and Arcil does not undertake any responsibility in this regard.
- 30. Disputes, if any, shall be subject to jurisdiction of **Ahmedabad** Courts/Tribunals only.
- 31. Any expenses (by whatever name called) incurred towards moving, handling, relocating, transporting demarcation, in respect of any action related to the Secured Assets and any other incidental expenses including insuring labourers for the same shall be borne by the successful Offeror (s) and Arcil shall not be liable for the same.
- 32. The Offeror shall comply with the requirements of the internal KYC Policy of Arcil. In acceptance:

Signature and Seal of the Offeror:

#### Schedule I OFFER FORM

1.	Name of the Borrower	Bhagaram Chamnaram Daroga /Manjulaben Daroga & M/s Gujarat Steel India
2.	Description of the properties	Secured Assets as mentioned in the 'Document for Terms of Invitation and Sale' under reference no. 2. and dated <u>08-02-2025</u> issued by Arcil.
3.	Name and address of the Offeror (In case of company/firm please give names of Directors/Partners)	
4.	Identification Proof enclosed (self-attested)	PAN CARD -  Adhar Card –
5.	Lot No:	
6.	Offer amount*	RS/- Rupees
7.	Details of Earnest Money Deposit (EMD)	Draft No Dated - Drawn on - Payable at -
8.	Signature(s)	FORMR./MRS/M/S
		Name & designation Of the Authorised signatory

\*We are aware that the Secured Assets of the Borrower/ Guarantor/ Mortgagor are being sold on "AS IS WHAT IS, AS IS WHEREIS AND WHATEVER THEREIS" and non-recourse basis. All the known and unknown liabilities, encumbrances, any dues of authorities and departments, statutory or otherwise, if applicable, shall be to our account and we shall be solely responsible and liable to bear and satisfy all those liabilities, encumbrances and dues including any pending/outstanding dues such as water/electricity/service charges, transfer fees, dues of the Municipal Corporation/local authority dues, taxes. in case we are declared as the successful Offeror. Accordingly, we are aware that the sale proceeds shall be appropriated by Arcil only towards the dues of Secured Creditor (as defined under Securitisation Act) in accordance with the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Securities Interest Act, 2002 or other applicable laws

and shall not be subject to any other dues, liabilities, encumbrances including but not limited to mentioned hereinabove. We have gone through and analysed the liabilities, encumbrances and dues known to Arcil as a Secured Creditor, to the best of its knowledge which have been disclosed in the terms and conditions enclosed herewith.

We are also aware and confirm that Arcil/Authorised Officer have not made any representation as to the correctness, validity or adequacy or otherwise of any such information pertaining to such liabilities, encumbrances and dues. We have ascertained all liabilities, encumbrances and dues and have carried out our own due-diligence for the purpose, before submitting this Offer. Arcil/Authorised Officer shall not be in any way liable for anything pertaining to the same.

Enclosures:	(i)	DD/Pay Order/ NEFT/ RTGS NoDated: Drawn On BankPayable at
	(ii)	Address Proof:
	(iii)	A copy of the Document for Terms of Invitation and Sale duly signed by the Offeror on every page.

#### Schedule II DECLARATION

Date:

To,

Asset Reconstruction Company (India) Ltd 610, Sun Square, Near Hotel Regenta Central, Off C. G. Road, Navrangpura, Ahmedabad - 380 006, Gujarat

Re: Offer for purchase of Secured Asset of Mr./Ms./ M/s Mr. M/s. Bhagaram Chamnaram Daroga /Manjulaben Daroga & M/s Gujarat Steel India pursuant to the 'Document for Terms of Invitation and Sale' issued by Authorised officer of Asset Reconstruction Company (India) Limited ("Arcil") 07-02-2025

Dear Sirs.

I/We, the Offeror do hereby state that, I/We have read the entire terms and conditions of the 'Document for Terms of Invitation and Sale' and understood them fully. I/We, hereby unconditionally agree to conform with and to be bound by the said terms and conditions.

I/We further declare that I/We intend to purchase the Secured Assets from the Authorised Officer of Arcil acting in its capacity as Trustee of Arcil Retail Loan Portfolio-042-B-Trust set up in respect of the Secured Assets pertaining to Mr./Ms./ M/s Bhagaram Chamnaram Daroga /Manjulaben Daroga & M/s Gujarat Steel India, the information revealed by me/us in the offer is true and correct. I/We understand and agree that if any of the statement/information revealed by me/us is found to be incorrect and/or untrue, the bid submitted by me/us is liable to be cancelled and in such case the Earnest Money Deposit paid by me/us shall be forfeited by Arcil and Arcil will be at liberty to annul the offer made by me/us at any point of time.

I/We agree, in the event of acquisition of the Secured Assets, not to engage in any activity of hazardous/prohibited items as specified by Government of India from time to time.

I/We also agree that after my/our offer for purchase of the Secured Assets is accepted by Arcil and I/we fail to accept or act upon the terms & conditions of the offer letter or I/We am/are not able to complete the transaction within the time limit specified in the offer confirmation letter for any reason whatsoever and/or fail to fulfill any/all the terms & conditions, the Earnest Money Deposit and any other monies paid by me/us along with the bid and thereafter, are liable to be forfeited by Arcil and that Arcil has also a right to proceed against me/us for specific performance of the contract, if so desired by Arcil.

The Offeror undertakes that the aforesaid declaration is true, valid and genuine and that the Offeror or any other person acting jointly with the Offeror or in consert with the Offeror does not fall within the purview of "Connected Person" as defined under the provisions of the Insolvency and Bankrutpcy Code, 2016 (Code).

The Offeror further undertakes that it meets the criteria and requirements as set out in Section 29A of the Code and that it shall make full disclosure in respect of itself and all its connected persons as per the provisions of the Code and the rules and regulations framed thereunder. The Offeror understands that Arcil may evaluate his Offer basis the confirmations, representations and warranties provided by the Offeror under this declaration and in the event

any of the above statements are found to be untrue or incorrect, then the Offeror unconditionally agrees to indemnify and hold harmless Arcil against any losses, claims or damages incurred by Arcil on account of ineligibility of the Offeror .

Yours faithfully,

	3,		
	Signature of Offeror Authorised Signatory Mr./Mrs/.M/s		
	(Rubber stamp of the company/firm-If)		
Name of the Offeror	:		
Address of Registered Office	:		
Residence	:		
Tel.No. (Office)	:		
Fax No.	:		
E-mail address	:		
Mobile No.	:		

<u>N.B.</u> In case of firms/companies, the above details to the extent applicable, be given in respect of key/concerned person.

### Schedule III DEED OF INDEMNITY

(Stamp duty for deed of Indemnity shall vary state wise)

This DI	EED OF INDEMNITY executed at	on this	day of [●] by:
[-] (Hereir assigns	nafter referred to as " <b>the Purchaser</b> ", w s)	hich expression sh	all include its successors and
In favo	ur of:		
Compa with R Financ its regi 400 02 shall, u assigns 042-B-	Reconstruction Company (India) Liranies Act, 1956 and registered as Secteserve Bank of India under Section ial Assets and Enforcement of Security stered office at The Ruby, 10 <sup>th</sup> floor, 28, in the state of Maharashtra, India (heunless it be repugnant to the subject and whether acting as such or in its Trust set up in respect of financial at /Manjulaben Daroga & M/s Gujarat State Manjulaben Daroga & M/s Gujarat State M/s G	curitisation and Ass 3 of the Securitisa y Interest, 2002 ("Se 9, Senapati Bapat Nereinafter referred to or context thereof, capacity as trustee assistance pertainin teel India. e measures taken of the Secured A	set Reconstruction Company ation and Reconstruction of ecuritisation Act") and having Marg, Dadar (West), Mumbaio as "Arcil" which expression includes its successors and of Arcil Retail Loan Portfoliog to Bhagaram Chamnaram under Section 13(4) of the ssets of the Borrower being
<u>B.</u>	Whereas the Authorized Officer of Arthe Schedule IV of the Sale Certificate	nichissubjectto terms	on behalf of Arcil in favour of a and conditions contained in
<u>C.</u>	Whereas as covenants of the Docu Document") and 'sale certificate' state of stamp duty, registration charges, any, and all other incidental costs, of the Secured Assets shall be borne under prevailing laws, rules and regulates to repossess the Secured Asset law."	e that "The adjudica (as applicable), unr harges and expens by the Purchaser. lations notifications	ation of stamp duty, payment ecovered transfer charges, if es in connection with sale of Non-payment of stamp duty shall entail Arcil to take such
D.	Whereas the Bid Document and sale being sold on "AS IS WHERE IS, AS non-recourse basis. Further, Arcil do any pending/outstanding statutory water/electricity/service charges, Corporation/local authority dues, , tacess,or any other dues or any other including interest, etc. if any. The Se unknown encumbrances (except the Creditors] / [free from all encumbrances]	S IS WHAT IS AND ones not accept/und or dues and an transfer fees, exes including excise or duties, levies by cured Assets are be encumbrances and	WHATEVER THERE IS" and dertake any responsibility for my other dues such as dues of the Municipal edues, sales tax or any other whatever name it is called eing sold [with all known and deliabilities to the said Secured

.

<sup>&</sup>lt;sup>1</sup> Retain as applicable

and departments, statutory or otherwise if payable by reason of the proposed sale of the Secured Assets, shall be the sole responsibility and to the account of the Purchaser.

The sale proceeds shall be distributed in accordance with the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Securities Interest Act, 2002 or other applicable laws. Arcil has accepted the offer upon execution of the following indemnity.

#### NOW THIS DEED WITNESSETH AS FOLLOWS:

In consideration of the premises, the Purchaser viz. [-] and their successors, heirs as stated above hereby unconditionally, absolutely and irrevocably agree to indemnify and keep Arcil indemnified and save harmless, against any and all losses, damages, liabilities, suits, claims, counterclaims, actions, penalties, expenses (including attorney's fees and court costs and any expenses incurred by Arcil for the enforcement of this indemnity), which Arcil may suffer as a result of any failure on the part of the PurchaserOfferor in complying with the terms of sale and to meet and clear any such liabilities including any pending/outstanding statutory and/ or any other dues such as water/electricity/service charges, transfer fees, dues of the Municipal Corporation/local authority dues, tax, duties, levies by whatever name it is called including interest, etc including any claims/ dues as more specifically mentioned in the recitals C and D above. The Purchaser also absolutely and irrevocably indemnifies Arcil against any claim and expenses (including attorney's fees and court costs and any expenses incurred by Arcil) arising out of any proceedings, litigations, made by any person related or unrelated to the Secured Assets. Further, the Purchaser also indemnifies Arcil against any losses, claims or damages incurred by Arcil on account of the breach of the term sand conditions of the Bid Document and the declaration provided in Schedule II herein above.

And it is declared that this indemnity is without prejudice to and is in addition to any other rights of Arcil.

IN WITNESS whereof the Purchaser has put their hands the day and year first hereinabove written.

Purchaser	
Address:	
Place:	
Date:	

Signed and delivered by:

#### Schedule IV SALE CERTIFICATE

(For movable & Immovable property)

Whereas, the undersigned being the Authorised Officer of the Asset Reconstruction Company (India) Limited, a company incorporated under the Companies Act, 1956 and registered as
Securitisation and Asset Reconstruction Company with Reserve Bank of India under Section
3 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security
Interest, 2002 ("Securitisation Act") and having its registered office at The Ruby, 10th floor, 29,
Senapati Bapat Marg, Dadar (West), Mumbai- 400 028, in the state of Maharashtra, India,
acting in its capacity as trustee of Arcil Retail Loan Portfolio-042-B-Trust (hereinafter referred
to as "Arcil") in exercise of the powers conferred under sub section(12) of Section 13 of the
Securitisation Act read with rule 9 of the Security Interest (Enforcement) Rules, 2002 sold on
behalf of Arcil the Secured Assets described in the <b>Enclosure I</b> hereto, in favor of
due (" <b>Purchaser</b> "), in consideration of the payment of Rs.
only) secured in favour of
Arcil by <b>Bhagaram Chamnaram Daroga /Manjulaben Daroga &amp; M/s Gujarat Steel India</b> towards
the financial facilities of Rs(Rupees
only) assigned to Arcil by <u>Bajaj Housing Ltd</u> All rights, title and interest of <u>Bajaj Housing Ltd</u> in
respect of the said financial assistance including all the security interest created on the
Scheduled Property has been assigned to Arcil by [Name of the Assignor] through
Assignment Agreement.
The sale of the Secured Assets has been made [with all encumbrances and liabilities, (known
and unknown), except the said financial facilities of said secured creditors] / [free from all
encumbrances]. <sup>2</sup> The sale has been made subject to the terms and conditions mentioned in
the Terms and Conditions of Invitation and Sale datedThe Purchaser has signed this
Sale Certificate in token of confirmation and acceptance of all the above.

The undersigned acknowledges the receipt of the sale price in full as under:

Sr. No.	Demand Draft No/Pay Order No	Date	Amount (In Rs.)	Drawn on Bank (Branch)
1	[•]	[•]	[•]	[•]

The undersigned has handed over the delivery and possession of the Scheduled Property to the Purchaser.

List of encumbrances: No other encumbrances known

The Scheduled Property are being sold strictly on "AS IS WHEREIS, AS IS WHAT IS AND WHATEVERTHEREIS" and non-recourse basis [with all known and unknown encumbrances (except the encumbrances and liabilities to the Secured Creditors] / [free from all encumbrances]³ in respect of the above financial facilities including interest thereon as against the Secured Assets). Further, all liabilities, dues of authorities and departments, statutory or otherwise, any other dues, if any, in respect of the Scheduled Property and if payable in law/

<sup>&</sup>lt;sup>2</sup> Retain as applicable

<sup>&</sup>lt;sup>3</sup> Retain as applicable

attachable to the Scheduled Property /sale proceeds by reason of the sale of the Scheduled
Property, shall be the sole responsibility of and to the account of the Purchaser.

Sd/- Authorised Officer Asset Reconstruction Company (India) Ltd.
Date: Place:

# Enclosure I DESCRIPTION OF THE SECURED ASSETS

Flat No. 204, 2nd Floor, Block-C, Surface Paradise, Opp. Taxshila School, Arbuda Nagar Road, Mouje -Odhav, Ahmedabad - 382415.BUA: 836 Sq. Ft.