



**Notice under proviso to Rule 9(1) of The Security Interest (Enforcement) Rules, 2002**

Date: 5<sup>th</sup> February, 2024

To,

1. M/s. Arham Management Solutions Private Limited, Through its Directors (Borrower) and M/s. Petal Creation, Through its Proprietor (Borrower) respectively,
2. M/s. Petal Concept, Through its Proprietor (Co-Borrower in both accounts),
3. M/s. Panther Uniforms, Through its Proprietor (Co-Borrower in both accounts),
4. M/s. Petal Creations, Through its Proprietor (Co-Borrower in account of M/s Arham Management Solutions Pvt. Ltd),
5. Vijay Kumar Choraria (Guarantor in both accounts),
6. Pukhraj Devi Choraria (Guarantor in both accounts),
7. Amit Kumar Choraria (Guarantor in both accounts) and
8. Naveen Choraria (Guarantor in both accounts).

All the above addressees are available at :-

1. 42, BON BEHARI BOSE ROAD, HOWRAH- 711101
2. 2, RAJA WOODMOUNT STREET, 3<sup>rd</sup> FLOOR, KOLKATA- 700001

**SUB: Notice of 15 Days for Sale Under Proviso to Rule 9(1) of The SECURITY INTEREST (ENFORCEMENT) RULES, 2002 For Sale of Secured Asset.**

**REF: Loan A/C No. 80000700, 80001822, 80002552, 80002555 in Arham Management Solutions Private Limited Account & Loan A/C No. 80000710 & 80002557 in Petal Creation Account respectively.**

Sir/ Madam,

1. This is with reference to our earlier pre-sale notice dated 5<sup>th</sup> January 2024 issued to your good self-giving you a 15 days' notice under proviso to rule 9(1) of The Security Interest (Enforcement) Rules, 2002 for the sale of the **SECURED ASSETS** as mentioned therein and reproduced hereunder as below -  
**ALL THAT PIECE AND PARCEL OF Bastu Land measuring an area of 5 (Five) Cottahs 15 (Fifteen) Chittaks 29 (Twenty Nine) Sq. ft. with 1450 Sq. ft. pucca structure standing thereon situated at R.S. Dag No. 173 under R.S. Khatian No. 321 and 455, Touzi No. 736 Corresponding to L.R. Dag No. 180 under L.R. Khatian No. 1985 of Touzi No. 9, J.L. No. 40, Mouza Thanamakua within Howrah Municipal Corporation Ward No. 45 within the jurisdiction of District Registry Office Howrah and Additional District Sub Registry Office Ranihati, P.S. – Sankrail, District Howrah – 711109 with all right to use common passage with all easement right and other advantage thereto and butted and bounded as follows: On the North: Portion of R.S. Dag No. 173, On the South: Plot of Uttam Dey on R.S. Dag No. 173, On the West: Demarcated plots on remaining portion of R.S. Dag No. 173, On the East : 30' ft. wide Road.**
2. That after availing the aforesaid loans you the above-named addresses committed defaults in repayments and in view of the continuous defaults of more than the time period stipulated under the relevant applicable guidelines/circulars for asset classification issued by Reserve Bank of India (RBI), your loan account(s) was classified as Non-Performing Asset (NPA) in accordance with the concerned guidelines issued by Reserve Bank of India (RBI).

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**ADITYA BIRLA FINANCE LTD.**  
AUTHORISED OFFICER

**Aditya Birla Finance Limited**

Room No. 401, 4th Floor, 24, Camac Square, Kolkata - 700016.  
+91 22 4356 7100 | (F) +91 22 4356 7266 | Toll-free number 1800-270-7000  
care.finance@adityabirlacapital.com | <https://abfl.adityabirlacapital.com>

**Registered Office:**

Indian Rayon Compound, Veraval,  
Gujarat -362 266  
CIN: U659906J1991PLC064603





- U/S 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) was duly served on you the addresses but you failed to make the payment of demanded amount i.e., **Rs. 3,61,10,093.73/- (Rupees Three Crore Sixty-One Lakh Ten Thousand Ninety-Three and Seventy-Three Paise) & Rs. 3,42,98,126.12/- (Rupees Three Crore Forty-Two Lakhs Ninety-Eight Thousand One Hundred Twenty-Six and Twelve paise Only) (exclusive of TDS Calculation and Pre-Payment Charges, as applicable), both distinctly due as on 26.05.2021** within 60 days of the said notice and as such the secured creditor has taken physical possession of immovable property being "All that part and parcel of the "Secured Asset" in compliance of the provisions of the SARFAESI Act, 2002 and rules framed thereunder.
4. That thereafter, the Authorized Officer had obtained valuation of the secured asset from an approved valuer and in consultation with the secured creditor, had originally fixed the reserve price of the secured asset of Land and Building at **Rs. 5,80,94,600 /- (Rupees Five Crore Eighty Lakhs Ninety-Four Thousand Six Hundred Only)**
  5. That the previous auction conducted by the Authorized Officer basis the Reserve Prices have failed owing to non-receipts of Bids.
  6. That accordingly, based on the commercial understanding, the secured creditor has decided that the SECURED ASSET may be put to sale, by holding a subsequent public auction of the SECURED ASSETS through E-auction mode on **21<sup>st</sup> February, 2024** at a revised reserve price of the immovable property i.e., Land and Building at **Rs.4,23,50,963/- (Rupees Four Crores Twenty-Three Lakhs Fifty Thousand Nine Hundred Sixty-Three only).**
  7. The date for inspection of the SECURED ASSET is fixed on **19<sup>th</sup> February, 2024** between **11:00 A.M. to 4:00 P.M.** The offers for the secured assets should reach the Office of the undersigned in a sealed envelope along with Demand Draft/ NEFT / RTGS, of **Rs.42,35,096.30/- (Rupees Forty-Two Lakhs Thirty-Five Thousand Ninety-Six and Paise Thirty Only)** as Earnest Money Deposit (E.M.D) for the Immovable property i.e., Land and Building, on/before **20<sup>th</sup> February, 2024** at Room No. 401, Camac Square, 4<sup>th</sup> Floor, 24 Camac Street, Kolkata – 700 016. The Demand Draft/Pay Order/NEFT/ RTGS should be drawn in favour of Aditya Birla Finance Limited.
  8. That this sale notice of **15 days**, at pre-sale stage, is being given to you the addressees in compliance of proviso to Rule 9(1) of The Security Interest (Enforcement) Rules, 2002 and you are hereby informed and notified that the aforesaid secured assets shall be put to sale, by holding public auction through e-auction mode on "**As is where is**", "**As is what is**", and "**Whatever there is**" after **15 clear days** from this notice on **21<sup>st</sup> February, 2024.**
  9. That since the sale of secured assets will be affected by holding public auction through e-auction mode, the secured creditor is also causing a public notice as given under Security Interest (Enforcement) Rules, 2002, which is also published in two leading newspapers on **3<sup>rd</sup> February, 2024** (Telegraph and Aaj Kal) including one in vernacular language having wide circulation at Kolkata.
  10. The detailed terms and conditions of E-Auction has been uploaded on website <https://sarfaesi.auctiontiger.net> & <https://mortgagefinance.adityabirlacapital.com/Pages/Individual/Properties-for-Auction-under-SARFAESI-Act.aspx>
  11. That the attention of you the abovenamed addresses is also invited to provisions of sub-section (8) of Section 13 (as amended w.e.f. 01.09.2016) of SARFAESI Act, 2002 in respect of time available, to redeem the secured asset.

For Aditya Birla Finance Limited, D.  
ADITYA BIRLA CAPITAL

(Authorized Officer)  
(9503198114)  
AUTHORIZED OFFICER