



By Speed Post/ E-mail

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

Date: 29th 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, 3rd 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 5th February 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.

AUTHORIZED OFFICER

Registered Office:

Indian Rayon Compound, Veraval,

Gujarat -362 266

CIN: U65990GJ1991PLC064603



intertek

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>



3. That thereafter, a demand notice dated **04.06.2021 & 07.06.2021 respectively for both accounts** 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 **20th March, 2024** at a **revised reserve price of the immovable property i.e., Land and Building at Rs.3,81,15,867/- (Rupees Three Crores Eighty-One Lakhs Fifteen Thousand Eight Hundred Sixty-Seven only).**
7. The date for inspection of the SECURED ASSET is fixed on **18th March 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.38,11,586.70/- (Rupees Thirty-Eight Lakhs Eleven Thousand Five Hundred Eighty-Six and Paise Seventy Only)** as **Earnest Money Deposit (E.M.D) for the Immovable property i.e., Land and Building, on/before 19th March, 2024** at Room No. 401, Camac Square, 4th 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 **20th March ,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 **29th 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
ADITYA BIRLA FINANCE LTD.

(Authorized Officer)

(9503198114)

AUTHORISED OFFICER



By Speed Post/ E-mail

Notice under proviso to Rule 6(2) of The Security Interest (Enforcement) Rules, 2002

Date: 29th 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),
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All the above addressees are available at :-

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

SUB: Notice of 15 Days for Sale Under Proviso to Rule 6(2) of The SECURITY INTEREST (ENFORCEMENT) RULES, 2002 For Sale of Secured Asset - (MOVABLES)

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 5th February 2024 issued to your good self-giving you a 15 days' notice under proviso to rule 6(2) of The Security Interest (Enforcement) Rules, 2002 for the sale of the SECURED ASSETS as mentioned therein.

This notice in particular is in respect of an auction scheduled of the Secured Asset - Movables. The description of the movable properties are as mentioned under Inventory dated 09.11.2023 prepared as per Annexure - II of Security Interest (Enforcement Rules, 2002] and which is enclosed herewith this notice and the details of which along with the terms and conditions of the auction are available secured Creditor's website <https://mortgagefinance.adityabirlacapital.com/Pages/Individual/Properties-for-Auction-under-SARFAESI-Act.aspx> or <https://sarfaesi.auctiontiger.net>. Please note further that the Secured Asset _Movables are stored within Secured Asset-Immovables. The Details of the Secured Asset- Immovable are as follows: -

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ADITYA BIRLA FINANCE LTD.

AUTHORISED OFFICER

Registered Office:

Indian Rayon Compound, Veraval,
Gujarat -362 266

CIN: U65990GJ1991PLC064603

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
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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).
3. That thereafter, a demand notice dated 04.06.2021 & 07.06.2021 respectively for both accounts 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 Paisa) & Rs. 3,42,98,126.12/- (Rupees Three Crore Forty-Two Lakhs Ninety-Eight Thousand One Hundred Twenty-Six and Twelve paisa 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 the Secured Asset - movable property being "All that part and parcel of the "Secured Asset (Movables)" 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-movables from an approved valuer and in consultation with the secured creditor decided that the SECURED ASSET-MOVABLES may be put to sale, by holding a public auction of the SECURED ASSETS-MOVABLES through E-auction mode on 20th March, 2024 at a revised reserve price of the movable property i.e., Plant & machinery at Rs.10,02,521/- (Rupees Ten Lakhs Two Thousand Five Hundred Twenty-One Only).
5. The date for inspection of the SECURED ASSET- MOVABLES is fixed on 18th March, 2024 between 11:00 A.M. to 4:00 P.M. The offers for the secured assets - Movables should

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ADITYA BIRLA FINANCE LTD.

Registered Office: AUTHORIZED OFFICER

Indian Rayon Compound, Veraval,
Gujarat -362 266

CIN: U65990GJ1991PLC064603





reach the Office of the undersigned in a sealed envelope along with Demand Draft/ NEFT / RTGS, of Rs.1,00,252.10/- (Rupees One Lakh Two Hundred Fifty-Two and Paise Ten Only) as Earnest Money Deposit (E.M.D) for the movable property i.e., Plant & machinery, on/before 19th March, 2024 at Room No. 401, Camac Square, 4th Floor, 24 Camac Street, Kolkata - 700 016. The Demand Draft/Pay Order/NEFT/ RTGS should be drawn in favour of Aditya Birla Finance Limited.

6. That this sale notice of 15 days, at pre-sale stage, is being given to you the addressees in compliance of proviso to Rule 6(2) 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 20th March ,2024.
7. 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 29th February, 2024 (Telegraph and Aaj Kal) including one in vernacular language having wide circulation at Kolkata.
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9. 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
ADITYA BIRLA FINANCE LTD.

(Authorized Officer)
9503198114

Encl: Inventory dated 09.11.2023 prepared as per Annexure - II of Security Interest (Enforcement Rules, 2002]