



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

Date: 5th 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 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 January 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.

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: U65990GJ1991PLC064603

AUTHORISED OFFICER





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 Ranihat, 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).
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 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 21st February, 2024 at a revised reserve price of the movable property i.e., Plant & machinery at Rs.11,13,912/- (Rupees Eleven Lakhs Thirteen Thousand Nine Hundred Twelve Only).

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ADITYA BIRLA FINANCE LTD.

AUTHORISED OFFICER

Registered Office:

Indian Rayon Compound, Veraval,
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intertek

Aditya Birla Finance Ltd.

(A part of Aditya Birla Capital Ltd.)



ADITYA BIRLA CAPITAL

5. The date for inspection of the SECURED ASSET, MOVABLES is fixed on 16th February, 2024 between 11:00 A.M. to 4:00 P.M. The offers for the secured assets - Movables should reach the Office of the undersigned in a sealed envelope along with Demand Draft/ NEFT / RTGS, of Rs.1,11,391.20/- (Rupees One Lakh Eleven Thousand Three Hundred Ninety-One and Paise Twenty Only) as Earnest Money Deposit (E.M.D) for the movable property i.e., Plant & machinery, on/before 20th February, 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 21st February, 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 3rd February, 2024 (Telegraph and Aaj Kal) including one in vernacular language having wide circulation at Kolkata.
8. 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>
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 LTD.

AUTHORISED OFFICER
(Authorized Officer)

(9503198114)

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

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,
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CIN: U65990GJ1991PLC064603



APPENDIX I
Rule 4 (1)
PANCHANAMA

WHEREAS:

WE

Sr No.	Name of Panch and father's/Husband's name	Address	Age	Occupation
1.	Rumli Mukherjee D/o - Smt Ashish Mukherjee	11, Clive Row Kolkata - 700001	22.	Service
2.	Susanta Dey S/o - Late D. Dey	"	32.	"


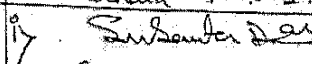
The above mentioned panchs on being called by Mr. Shubham Singh the Authorized Officer of ADITYA BIRLA FINANCE LIMITED, Kolkata Branch, and Having its Office at ROOM NO. 401, 4TH FLOOR, CAMAC SQUARE, 24, CAMAC STREET, KOLKATA - 700016, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and in exercise of the powers under Section 13(4) of the said Act, today entered into the premises of its Borrowers being Mr. AMIT KUMAR CHORARIA (GUARANTOR), and Mr. NAVEEN CHORARIA (GUARANTOR) at ~~Home~~ and demanded the payment of the dues mentioned in the demand notice dated 17th August 2023 in respect of Loan Account bearing No. 8000070 ; 80001822 ; 80002552 ; 80002555; MINACS0227001 ; MINACS0227003 ; MINACS02277004 availed by 1. M/s ARHAM MANAGEMENT SOLUTIONS PVT LTD, (BORROWER), THROUGH ITS DIRECTORS, 2. M/s PETAL CONCEPTS (CO-BORROWER) THROUGH ITS PROPRIETOR 3. M/s PANTHER UNIFORMS (CO-BORROWER) THROUGH ITS PROPRIETOR 4. M/s PETAL CREATIONS (CO-BORROWER) THROUGH ITS PROPRIETOR, 5. Mr. VIJAY KUMAR CHORARIA (GUARANTOR), 6. Mrs. PUKHRAJ DEVI CHORARIA (GUARANTOR), 7. Mr. AMIT KUMAR CHORARIA (GUARANTOR), 8. Mr. NAVEEN CHORARIA (GUARANTOR), and on its nonpayment, taken over possession of movable properties as detailed in the Inventory attached to this Panchnama between the hours 12:00 PM and 4:30 PM in our presence.

The Borrower's attention is invited to provision of sub section 8 of section 13 of the Act,

ADITYA BIRLA FINANCE LTD.

AUTHORIZED OFFICER

in respect of the time available, to redeem the Secured Assets.
 Therefore, we declare that the facts of the Panchnama mentioned herein are true and correct
 to the best of our observation and Knowledge.

Sr No.	i. Signature ii. Name iii. Address	Date	Time
1.	 Rumi Mukherjee 11, Cleve Row Kolkata - 700001.	09.11.23.	4:30 PM
2.	 Sushanta Dey 11, Cleve Row Kolkata - 700001.	09.11.23	4:30 PM .

ADITYA BIRLA FINANCE LTD.

AUTHORIZED OFFICER

Signature of the Authorized Officer

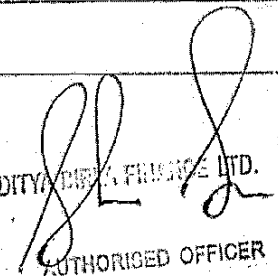
APPENDIX II

(Rule 4(2))

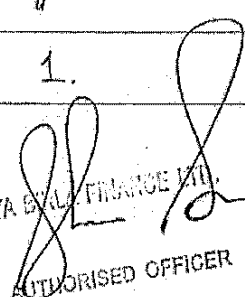
INVENTORY

Inventory of movables taken in Loan Account Bearing No. 8000070 ; 80001822 ; 80002552 ; 80002555; MINACS0227001 ; MINACS0227003 ; MINACS02277004 availed by 1. M/s ARHAM MANAGEMENT SOLUTIONS PVT LTD. (BORROWER), THROUGH ITS DIRECTORS. 2. M/s PETAL CONCEPTS (CO-BORROWER) THROUGH ITS PROPRIETOR 3. M/s PANTHER UNIFORMS (CO-BORROWER) THROUGH ITS PROPRIETOR 4. M/s PETAL CREATIONS (CO-BORROWER) THROUGH ITS PROPRIETOR, 5. Mr. VIJAY KUMAR CHORARIA (GUARANTOR), 6. Mrs. PUKHRAJ DEVI CHORARIA (GUARANTOR), 7. Mr. AMIT KUMAR CHORARIA (GUARANTOR), 8. Mr. NAVEEN CHORARIA (GUARANTOR) Inventory of movable properties taken possession of at the premises of Borrowers being Mr. AMIT KUMAR CHORARIA (GUARANTOR), and Mr. NAVEEN CHORARIA (GUARANTOR) being 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 Ranihat, P. S. -Sankrail, District Howrah Pin - 711 109 which is butted and bounded as follows: ON THE NORTH: Portion of R. S. Dag No. 173. ON THE SOUTH: Plot of Uttam Day on R. S. Dag No. 173. ON THE EAST: 30 ft. wide road. ON THE WEST: Demarcated plots on remaining portion of R. S. Dag No. 173., under Section 13(4) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and the Security Interest (Enforcement) Rules, 2002 made thereunder, on this the 9th Day of November, 2023, by Mr. Shubham Singh, Authorized officer of ADITYA BIRLA FINANCE LIMITED, Kolkata Branch, and Having Its Office at ROOM NO. 401, 4TH FLOOR, CAMAC SQUARE, 24, CAMAC STREET, KOLKATA - 700016, under the said Act between the hours 12:00 PM to 4:30 PM on. 09.11.2023.


Sl. No.	Description of Article	No. of Article
	Ground Floor (Space within Shutter)	
1.	Sepack Savana Generator (240 volt)	1.
2.	Goldline digital weighing scale. (Model No - GL NBD)	1.

ADITYA BIRLA FINANCE LTD.

 AUTHORIZED OFFICER

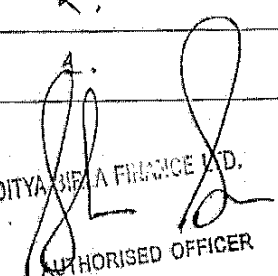
Sl. No.	Description of Article	No. of Article
3.	Mitsui Circular Saw Machine (230 volt) (not working)	1.
4.	Jai Max Series Max -15 wood cutting machine	1.
5.	Jai industries popular series wood cutting machine. (Batch No. - 661010NP)	1.
6.	Huge Stack of unused cottons.	as per videography
7.	Panasonic LCD TV	1
8.	Deep blue reinforced plastic pressure vande	4.
<u>First Floor:</u>		
<u>Room No - 3.</u>		
1.	Knee supporter (make - Super ortho)	several contents
2.	T L S D Back pain brace (make - super ortho)	"
3.	Denim jeans trousers	"
4.	Jute side bags	"
5.	Window AC (make - voltas to vertis +)	1.


 ADITYA B. FINANCE LTD.
 AUTHORISED OFFICER

Sl. No.	Description of Article	No. of Article
<u>Room No-1</u>		
1.	Jute wide bags.	Several customs
2.	Stacks of unused customs	as per videography
<u>Room No.-6.</u>		
1.	Monitor (make - samsung)	1.
2.	Monitor (make - Acer)	2.
3.	CPU (make - iball)	2.
4.	Files	as per videography
5.	Jute bags.	several.
<u>Room No.-2.</u>		
1.	Stack of unused customs.	several.
2.	Jute bags.	several
3.	Sacks of jute belt material	several.
<u>Room No-10</u>		
1.	Jute bags	several
2.	Monitor (make - AOC)	1.


 ADITYA BHAT FINANCE LTD.
 AUTHORISED OFFICER

Sl. No.	Description of Article	No. of Article
3.	CPU (make - electronics)	1.
4.	Window Ac (make - Hitachi)	1.
5.	Revolving chairs	4
6.	Office desk furnitures	4
7.	Ceiling fan	1.
<u>Room No. - 9.</u>		
1.	AC (make - Hitachi)	1.
2.	office desk furniture	4
3.	Revolving chairs	3
4.	Ceiling fan	1.
<u>Room No. - 8.</u>		
1.	Monitor (make - compaq)	1.
2.	CPU (make - samsung)	1.
3.	AC (make - bluestar)	1.
4.	Revolving Chairs	2.
5.	office desk furniture.	2.
6.	Ceiling fan	1.


 ADITYA BIELA FINANCE PVT. LTD.
 AUTHORIZED OFFICER

Sl. No.	Description of Article	No. of Article
	<u>Room No.-7</u>	
1.	Window AC (make-whirlpool)	1
2.	Window AC (make-hitachi)	1.
3.	Revolving Chairs	6
4.	office desk furnitures	10
5.	Ceiling fan	3
6.	Scanner & printer (make - brother Model-DCP1610N)	1.
7.	Scanner cum printer. (make - IPSON model-1385)	1.
8.	Fluorator (make - philips)	1
9.	" (" - compaq)	1
10.	" (" - micromax)	1
11.	" (" - Acer)	1
12.	CPU (make - zibronics)	2.
13.	" (" - LG)	1.
14.	" (" - spectrum)	1.
15.	" (" - Intex)	1.

ADITYA PRAKASH FINANCE LTD

AUTHORISED OFFICER

Sl. No.	Description of Article	No. of Article
	<u>2nd Floor</u>	
	<u>Room No.-9 (large hall)</u>	
1.	Industrial sewing machine (make - workden, model - WB781)	1.
2.	Industrial sewing machine (make - goldenex, model - GLD1377)	1.
3.	Industrial sewing machine (make - jack)	1.
4.	Industrial sewing machine (make - SEWQ, model - SGV9-1850)	1.
5.	Industrial sewing machine (make - kansai, model - DFB1409PHD)	1.
6.	Stocks of unfinished uniform materials	several
7.	Raw textiles	as per videography
8.	Jute ropes	"
9.	Ceiling fan	4

ADITYA B. L. FINANCE LTD.

AUTHORISED OFFICER

Sl. No.	Description of Article	No. of Article
<u>Room No.-10</u>		
1.	Jute and cloth bags	Several
2.	Wooden table work stations	17
3.	Ceiling fans	4
<u>Room No.-12.</u>		
1.	Industrial Sewing machine	
	(make - Taling)	1.
	(make - GUYI)	1.
	(make - SEUO)	1
2.	Stack of jute paper	several.
<u>Room No.-14</u>		
1.	Industrial Sewing machine	24
	(make - JACK)	
2.	Ceiling fans	12.
"		

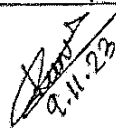
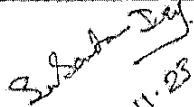
ADITYA PARALELLANCE LTD

Authorised OFFICER

No.	Description of Article	No. of Article
	<u>Fourth Floor</u>	
	<u>Room No-1.</u>	
1.	Industrial Sewing machine (make - Shanghai Guuji model No. - SGV4 - F500A1)	1.
2.	Industrial thermostat machine	1
3.	Oil free air compressor (make - Saecopro)	1
4.	Max Cure 600 (Impress- Industrial printing machine)	1.

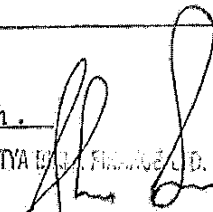
ADITYA BIRLA FINANCE LTD.

AUTHORIZED OFFICER

Sl. No.	Name and Address of Panch	Signatures
1.	Rumki Mukherjee Address - 11, Clive Row Kolkata - 700001.	 9.11.23
2.	Sushanta Dey. Address - 11, Clive Row Kolkata - 700001.	 9.11.23.

Drawn by me today on the 9th Day of November, 2023 at Howrah.

ADITYA K. S. FINANCE P.D.


AUTHORISED OFFICER

Signature of the Authorized Officer