

By Speed Post/ Email

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

Date: 08.02.2025

To,

**1. Ana Transcom Private Limited ("Borrower/ Mortgagor")**

Through its Directors Sarika Sanjay Kulkarni and Natasha Ajay Kulkarni  
302, 3<sup>rd</sup> Floor, Usha Kamal,  
Near MTNL Telephone Exchange, Chembur Naka,  
Chembur East, Mumbai-400071.

Also at:

Plot No. 574, Usha Kamal,  
3<sup>rd</sup> Floor, Behind Telephone Exchange, Chembur Naka,  
Chembur, Mumbai-400071.

**2. Natasha Kulkarni ("Co-Borrower")**

Flat No- 302, 3<sup>rd</sup> floor, Usha Kamal,  
Near MTNL Telephone Exchange,  
Chembur Naka, Chembur East,  
Mumbai-400071.

Also at:

A&A Aristocrat Realty Pvt LTD,  
1001, A Wing, MTR Room No. 2,  
Jai Savitri CHS, Sai Baba Lane, Vallabhbaug Road,  
Ghatkopar, Saibaba Mandir, Mumbai 400075.

Also at:

Plot No. 574, Usha Kamal,  
3<sup>rd</sup> Floor, Behind Telephone Exchange, Chembur Naka,  
Chembur, Mumbai-400071.

**3. Vandana Kulkarni ("Co-Borrower/ Mortgagor")**

Flat No- 302, 3<sup>rd</sup> floor, Usha Kamal,  
Near MTNL Telephone Exchange,  
Chembur Naka, Chembur East,  
Mumbai-400071.



**Aditya Birla Finance Limited**

10th Floor, R-Tech Park, Nirlon Complex, Off Western Express Highway,  
Goregaon (East), Mumbai - 400063.

Tel: +91 22 4356 7100 | Toll-free no.: 1800-270-7000

care.finance@adityabirlacapital.com | <https://finance.adityabirlacapital.com>

**Registered Office:**

Indian Rayon Compound,  
Veraval, Gujarat - 362 266

CIN: U65990GJ1991PLC064603



Also at:

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1001, A Wing, MTR Room No. 2,  
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Ghatkopar, Saibaba Mandir, Mumbai 400075.

Also at:

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3<sup>rd</sup> Floor, Behind Telephone Exchange, Chembur Naka,  
Chembur, Mumbai-400071.

**4. Vinayak Kulkarni (“Co-Borrower”)**

Flat No- 302, 3<sup>rd</sup> floor, Usha Kamal,  
Near MTNL Telephone Exchange,  
Chembur Naka, Chembur East,  
Mumbai-400071.

Also at:

A&A Aristocrat Realty Pvt LTD,  
1001, A Wing, MTR Room No. 2,  
Jai Savitri CHS, Sai Baba Lane, Vallabhbaug Road,  
Ghatkopar, Saibaba Mandir, Mumbai 400075.

Also at:

Plot No. 574, Usha Kamal,  
3<sup>rd</sup> Floor, Behind Telephone Exchange, Chembur Naka,  
Chembur, Mumbai-400071.

**5. Sarika Kulkarni (“Co-Borrower”)**

Flat No- 302, 3<sup>rd</sup> floor, Usha Kamal,  
Near MTNL Telephone Exchange,  
Chembur Naka, Chembur East,  
Mumbai-400071.

Also at:

A&A Aristocrat Realty Pvt LTD,  
1001, A Wing, MTR Room No. 2,  
Jai Savitri CHS, Sai Baba Lane, Vallabhbaug Road,  
Ghatkopar, Saibaba Mandir, Mumbai 400075.

Also at:

Plot No. 574, Usha Kamal,  
3<sup>rd</sup> Floor, Behind Telephone Exchange, Chembur Naka,  
Chembur, Mumbai-400071.

**6. Ajay Kulkarni since deceased (“Co-Borrower”)  
Through legal heir  
Reema Kulkarni**



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Flat No- 302, 3<sup>rd</sup> floor, Usha Kamal,  
Near MTNL Telephone Exchange,  
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Mumbai-400071.

Also at:

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1001, A Wing, MTR Room No. 2,  
Jai Savitri CHS, Sai Baba Lane, Vallabhbaug Road,  
Ghatkopar, Saibaba Mandir, Mumbai 400075.

Also at:

Plot No. 574, Usha Kamal,  
3<sup>rd</sup> Floor, Behind Telephone Exchange, Chembur Naka,  
Chembur, Mumbai-400071.

**7. Sanjay Kulkarni ("Co-Borrower")**

Flat No- 302, 3<sup>rd</sup> floor, Usha Kamal,  
Near MTNL Telephone Exchange,  
Chembur Naka, Chembur East,  
Mumbai-400071.

Also at:

A&A Aristocrat Realty Pvt LTD,  
1001, A Wing, MTR Room No. 2,  
Jai Savitri CHS, Sai Baba Lane, Vallabhbaug Road,  
Ghatkopar, Saibaba Mandir, Mumbai 400075.

Also at:

Plot No. 574, Usha Kamal,  
3<sup>rd</sup> Floor, Behind Telephone Exchange, Chembur Naka,  
Chembur, Mumbai-400071.

.....(hereinafter collectively referred to as '**Borrower/s, Guarantor/s, Mortgagor/s**')

**SUB: Loan A/c No s. MINACS0207101 & HCFMU6LOC00001000600**

Sir/ Madam,

1. This is with reference to the earlier Sale Notice dated 16.12.2024 issued to your good self- giving a notice of 15 days under proviso to Rule 9(1) of Security Interest (Enforcement) Rules, 2002 for sale of the secured asset i.e.

*Flat No. 302, 3rd Floor, Usha Kamal, Near MTNL Telephone Exchange Chembur Naka, Chembur East, Mumbai-400071*



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Hereinafter referred to as “Secured Asset”.

- That after availing the aforesaid loans you the above-named addressees 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).
- That thereafter, a demand notice dated 10.03.2023 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 addressees but you failed to make the payment of demanded amount i.e. **Rs.4,17,93,959.60/- (Rupees Four Crore Seventeen Lakhs Ninety Three Thousand Nine Hundred Fifty Nine and paise Sixty Only) by way of outstanding principal, arrears (including accrued late charges) and interest due as on 28.02.2023 (This amount is exclusive of TDS Calculation and Pre-Payment Charges, as applicable)** within 60 days of the said notice and as such the secured creditor has taken physical possession of the secured assets in compliance of the provisions of the SARFAESI Act, 2002 and rules framed thereunder.
- That thereafter, the Authorized Officer has obtained valuation of the secured assets from an approved valuer and in consultation with the secured creditor, had fixed the reserve price of the secured assets as below. The first sale of the secured assets was conducted through online auction i.e. E-Auction which was conducted on 20.06.2024.

Details of the Immovable Assets	Earnest Money Deposit Amount (in Rs.)	Reserve Price (in Rs.)
<b>Property 1</b>  Flat No. 302, 3rd Floor, Usha Kamal, Near MTNL Telephone Exchange Chembur Naka, Chembur East, Mumbai-400071	42,59,831.46/-	4,25,98,314.68/-
<b>Property 2</b>  501, Shrikant Chambers, A Wing, 5th Floor, VN Purav Marg Chembur, Mumbai-400071	8,34,200/-	83,42,000/-

However, the said E-Auction failed due to lack of bids.

- The secured creditor has put up the secured assets on sale for the second time through online auction i.e. E-Auction which was conducted on 19.07.2024 at the Reserve Price the details of which are given below:



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Details of the Immovable Assets	Earnest Money Deposit Amount (in Rs.)	Reserve Price (in Rs.)
<b>Property 1:</b> Flat No. 302, 3rd Floor, Usha Kamal, Near MTNL Telephone Exchange Chembur Naka, Chembur East, Mumbai-400071	38,33,843.3/-	3,83,38,483/-
<b>Property 2:</b> 501, Shrikant Chambers, A Wing, 5th Floor, VN Purav Marg Chembur, Mumbai-400071	7,20,000/-	72,00,000/-

It is stated that the E-Auction for the Property 1 failed due to lack of bids however, the E-Auction for the Property 2 was successful.

6. The secured creditor has put up the secured asset given below on sale for the third time through online auction i.e. E-Auction which was conducted on 11.10.2024 at the following Reserve Price:

Details of the Immovable Asset	Earnest Money Deposit Amount (in Rs.)	Reserve Price (in Rs.)
Flat No. 302, 3rd Floor, Usha Kamal, Near MTNL Telephone Exchange Chembur Naka, Chembur East, Mumbai-400071	34,50,407.2/-	3,45,04,072/-

However, the said E-Auction failed due to lack of bids.

7. The secured creditor has put up the secured asset given below on sale for the fourth time through online auction i.e. E-Auction which was conducted on 07.01.2025 at the following Reserve Price:

Details of the Immovable Asset	Earnest Money Deposit Amount (in Rs.)	Reserve Price (in Rs.)
Flat No. 302, 3rd Floor, Usha Kamal, Near MTNL Telephone Exchange Chembur Naka, Chembur East, Mumbai-400071	29,32,846.1	2,93,28,461

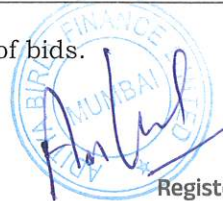
However, the said E-Auction failed due to lack of bids.

### Aditya Birla Finance Limited

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8. The secured creditor has decided that the secured asset may be put to sale again at a Reserve Price, by holding an E-Auction of the secured asset on 25.02.2025 at a Reserve Price of **Rs.2,34,62,769 (Rupees Two Crore Thirty-Four Lakhs Sixty-Two Thousand Seven Hundred Sixty-Nine Only)** for the said Secured Asset.
9. The date for inspection of the said secured asset is fixed from **17.02.2025 to 21.02.2025 between 11:00 a.m. to 5:00 p.m.** The offers for the said secured asset should reach the office of the undersigned in a sealed envelope along with Demand Draft/ NEFT / RTGS for **Rs.23,46,276.9 (Rupees Twenty-Three Lakhs Forty-Six Thousand Two Hundred Seventy-Six and paise Nine Only)** as Earnest Money Deposit on/before 24.02.2025 before 5:00 p.m. The Demand Draft/Pay Order/NEFT/ RTGS should be drawn in favour of Aditya Birla Finance Limited.
10. 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 Security Interest (Enforcement) Rules, 2002 and you are hereby informed and notified that the aforesaid secured asset 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 25.02.2025.
11. That since the sale of secured asset will be affected by holding E-Auction, the secured creditor is also causing a public notice as given under Security Interest (Enforcement) Rules, 2002, which has been published in two leading newspapers on 08.02.2025 including one in vernacular language (Free Press Journal and Navshakti) having wide circulation at Mumbai.
12. The detailed terms and conditions of E-Auction is available on website <https://mortgagefinance.adityabirlacapital.com/Pages/Individual/Properties-for-Auction-under-SARFAESI-Act.aspx> or <https://sarfaesi.auctiontiger.net>

**For Aditya Birla Finance Limited**  
  
**(Authorized Officer)**

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