

**By Speed Post/ Email**

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

**Date:** 12.12.2024

To,

**1. M/s Samarth Dairy**

(Through its Proprietor Ajinkya Shrishkumar Naik)  
F-2/205, Etkha CHS, Dewan & Sons Housing Enclave  
Ambadi Road, Near Kalpana Life Line Hospital  
Vasai(W) Mumbai- 401202

Also At  
S No.-8 Empire Building,  
Near Swimming Pool, Ambadi Road,  
Vasai(W)-Mumbai- 401202

Also At  
Flat No.103-C,1<sup>st</sup> Floor,A-Wing,  
Reserve Bank Staff, Hemal CHSL,  
Azad Nagar, Lane No-3, Near Andheri Sports Complex  
Andheri(W)  
Mumbai- 400053

**2. Ajinkya Shrishkumar Naik**

F-2/205, Etkha CHS, Dewan & Sons Housing Enclave  
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Andheri(W)  
Mumbai- 400053

**3. Anthea Ajinkya Naik**

**Corporate Office:**

Aditya Birla Finance Limited  
10th Floor, R-Tech Park, Nirlon Complex, Off Western Express  
Highway, Goregaon (E), Mumbai - 400063.

Tel: +91 22 4356 7100 | Fax: +91 22 4356 7266 | Toll-free number: 1800-270-7000  
care.finance@adityabirlacapital.com | <https://finance.adityabirlacapital.com>



**Registered Office:**

Indian Rayon Compound,  
Veraval, Gujarat - 362 266

CIN: U65990GJ1991PLC064603



**intertek**

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Mumbai- 400053

....(Hereinafter collectively referred to as the  
“**Borrower/ Co-Borrowers/ Mortgagor**”)

**SUB: Loan A/c No. ABMUMLAP000000516688**

**REF: *Notice of 15 days in terms of proviso to Rule 9(1) of Security Interest (Enforcement) Rules, 2002 For Sale of the immovable property being:***

**Flat No.103-C,1<sup>st</sup> Floor, A-Wing, Reserve Bank Staff, Hemal CHSL,  
Azad Nagar, Near Andheri Sports Complex, Andheri (W), Mumbai-  
400058**

***(hereinafter referred to as “immovable property/ Secured Asset”).***

Sir/ Madam,

1. This is with reference to our earlier sale notice dated 23.08.2024 issued to your good self giving a notice of 15 days under proviso to Rule 9(1) of the Security Interest (Enforcement) Rules, 2002 for sale of the above-mentioned Secured Asset.
2. 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)** on **13.10.2022** in accordance with the concerned guidelines issued by Reserve Bank of India (RBI).

3. That thereafter, a demand notice dated 19.12.2022 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.58,85,518.94/- (Rupees Fifty Eight Lakhs Eighty Five Thousand Five Hundred Eighteen and paise Ninety Four Only)** by way of outstanding principal, arrears (including accrued late charges) and interest due as on **15.12.2022** within 60 days of the said notice and as such the secured creditor has taken physical possession of the secured asset in compliance of the provisions of the SARFAESI Act, 2002 and rules framed thereunder.
4. That thereafter, the Authorized Officer has obtained valuation of the secured asset from an approved valuer. That, the Secured Creditor has put up the Secured Asset on sale in accordance with Rule 8(5) of the Security Interest Enforcement Rules, 2002 by holding public auction through e-auction mode on 27.09.2024 at a reserve price of the secured asset as below:

| <b>Earnest Money Deposit Amount (in Rs.)</b> | <b>Reserve Price (in Rs.)</b> |
|--|-------------------------------|
| 7,47,100/-                                   | 74,71,000/-                   |

It is stated that the said E-Auction failed due to lack of bids.

5. It is stated that the secured creditor has decided that the secured asset may be put to sale again for the second time, by holding a public auction through E-auction mode on **03.01.2025** at a Reserve Price and Earnest Money Deposit Amount, the details of which are mentioned below.

| <b>Earnest Money Deposit Amount (in Rs.)</b> | <b>Reserve Price (in Rs.)</b> |
|--|-------------------------------|
| 6,72,390/-                                   | 67,23,900/-                   |

6. The date for inspection of the said secured asset is fixed from **23.12.2024 to 27.12.2024 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 as Earnest Money Deposit for the amount mentioned in Point 5 herein above on/before **02.01.2025** before 5:00 p.m. The Demand Draft/Pay Order/NEFT/ RTGS should be drawn in favour of Aditya Birla Finance Limited.

7. 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 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 **03.01.2025**.
8. 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 is being published in two leading newspapers on 12.12.2024 including one in vernacular language having wide circulation at Mumbai.
9. 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)

