



By Speed Post/ Email

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

Dated: 13.01.2024

To,

- 1. M/s Parmeshwari Jewellers ("Borrower")**  
302 to 305, Dinumama Arcade  
Near Darbar Gadh, Soni Bazar,  
Mandvi chowk  
Rajkot Gujarat-360001
- 2. Chetanbhai Ghanshyambhai Zinduvadiah ("Co-Borrower/Mortgagor")**  
302 to 305, Dinumama Arcade  
Near Darbar Gadh, Soni Bazar,  
Mandvi chowk  
Rajkot Gujarat-360001
- 3. Mehulbhai Ghanshyambhai Zinduvadiah ("Co-Borrower/Mortgagor")**  
302 to 305, Dinumama Arcade  
Near Darbar Gadh, Soni Bazar,  
Mandvi chowk  
Rajkot Gujarat-360001
- 4. Ghanshyambhai Amrutlal Zinduvadiah ("Co-Borrower")**  
302 to 305, Dinumama Arcade  
Near Darbar Gadh, Soni Bazar,  
Mandvi chowk  
Rajkot Gujarat-360001
- 5. Bhartiben Ghanshyambhai Zinduvadiah ("Co-Borrower")**  
302 to 305, Dinumama Arcade  
Near Darbar Gadh, Soni Bazar,  
Mandvi chowk  
Rajkot Gujarat-360001
- 6. Dharaben Mehulbhai Zinduvadiah ("Co-Borrower")**  
302 to 305, Dinumama Arcade  
Near Darbar Gadh, Soni Bazar,  
Mandvi chowk  
Rajkot Gujarat-360001
- 7. Venishaben Chetanbhai Zinduvadiah ("Co-Borrower")**  
302 to 305, Dinumama Arcade  
Near Darbar Gadh, Soni Bazar,  
Mandvi chowk  
Rajkot Gujarat-360001

..(hereinafter collectively referred to as Borrowers/Co-Borrowers/ Mortgagors)

**Aditya Birla Finance Limited**

Gcorp Tech Park, 13th Floor, Next to Big Bazaar Mall, Kasarvadavli,  
Ghodbunder Road, Thane (West) - 400615.

+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



intertek



**REF:** Loan Account No. ABFLRAJLAP000000753

**SUB:** Notice of 15 days for Sale under proviso to Rule 9(1) of SECURITY INTEREST (ENFORCEMENT) RULES, 2002 for Sale of the Secured Asset i.e. "SHOP NO-302 TO 305, DINUMAMA, ARCAED, NEAR, DARBARGADH, SONI BAZAR, MANDAVI CHOWK, RAJKOT, GUJARAT-360001 (City Survey No 1327, City Survey Ward No 2)

Sir/ Madam,

1. This is with reference to our earlier sale notice dated **27.11.2023** issued to your good self-giving a notice of 30 days under Rule 8(6) and 9(1) of Security Interest (Enforcement) Rules, 2002 for sale of secured asset i.e. All that part and parcel of the mortgage property, being "**SHOP NO-302 TO 305, DINUMAMA, ARCAED, NEAR, DARBARGADH, SONI BAZAR, MANDAVI CHOWK, RAJKOT, GUJARAT-360001 (City Survey No 1327, City Survey Ward No 2) (hereinafter referred to as "Secured Asset")**"
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 07.08.2023 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.1,92,56,586.40/- (Rupees One Crore Ninety two Lakhs Fifty Six Thousand Five Hundred Eighty Six and Forty Paise Only)** by way of Outstanding Principal, arrears (including accrued late charges) and interest till **01.08.2023** 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. The Authorized Officer has fixed the Reserve Price of the Secured Asset at **Rs.35,52,000/- (Rupees Thirty-Five Lakhs Fifty-Two Thousand Only)** and conducted E-Auction of the said asset on 03.01.2024, however, the said E-Auction failed due to lack of bids.
5. The secured creditor has decided that the secured asset may be put to sale for the second time by holding a public auction through E- Auction mode on **02.02.2024** at a reserve price of **Rs.31,96,800/- (Rupees Thirty-One Lakhs Ninety-Six Thousand Eight Hundred Only)** and Earnest Money Deposit Amount for the secured Asset is as Rs.3,19,680/- (Rupees Three Lakhs Nineteen Thousand Six Hundred Eighty Only).
6. The date for inspection of the said asset is fixed from 22.01.2024 till 26.01.2024. The offers for the said Property should reach the Office of the undersigned in a sealed envelope along with Demand Draft/ NEFT / RTGS at the Earnest Money Deposit on/before **31.01.2024** 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

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# Aditya Birla Finance Ltd.

(A part of Aditya Birla Capital Ltd.)



# ADITYA BIRLA CAPITAL

e-auction mode on **“As is where is”, “As is what is”, and “Whatever there is”** after 15 clear days from this notice on **02.02.2024**

8. 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 being published in two leading newspapers on 13.01.2024 including one in vernacular language having wide circulation at Rajkot.
9. The detailed terms and conditions of E-Auction has been uploaded 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**

*[Handwritten Signature]*  
(Authorized Officer)



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