AUTHUM INVESTMENT & INFRASTRUCTURE LTD.

CIN : L51109MH1982PLC319008

APPENDIX- IV-A

[See proviso to rule 8 (6)]

Public Notice For E-Auction Cum Sale (Appendix – IV A) (Rule 8(6))

That pursuant to the approved resolution plan of the Reliance Home Finance Limited. (RHFL) by its Lenders in terms of RBI Circular No. RBI/2018-19/ 203, DBR.No. BP. BC. 45/21.04. 048/2018-19 dated June 7, 2019 on Prudential Framework for Resolution of Stressed Assets, the order of Hon'ble Supreme Court of India dated March 3, 2023 and the Special Resolution passed by the Shareholders on March 25, 2023, RHFL has entered into the agreement to transfer its Business by way of a slump sale on a going concern basis, to Reliance Commercial Finance Limited (Hereinafter referred to as "RCFL") and whereas all the rights and liabilities pertaining to the loan account (s) of the Borrower has/have also been transferred to RCFL.

Sale of Immovable property mortgaged to Authum Investment & Infrastructure Limited ("AIIL") (Resulting Company pursuant the demerger of lending business from Reliance Commercial Finance Limited ("RCFL") to AIIL vide NCLT order dated 10.05.2024) having Corporate Office at The Ruby 11th Floor, North-West wing, Plot No.29, Senapati Bapat Marg, Dadar(west), Mumbai- 400028 .(Maharashtra) and Branch Office at:-**Authum Investment And Infrastructure Limited** at **210/5, The Avenue 2nd Floor, TV Samy Road East, RS Puram, Coimbatore-641002** under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (hereinafter "Act"). Whereas the Authorized Officer ("AO") of M/s.**Authum Investment and Infrastructure Limited** had taken symbolic possession of the following property/ies pursuant to the notice issued U/S 13(2) of the Act in the following loan accounts/prospect nos. with a right to sell the same on **"AS IS WHERE IS BASIS & AS IS WHAT IS BASIS"** for realization of M/s. **Authum Investment and Infrastructure Limited** dues, The Sale will be done by the undersigned through e-auction platform provided at the website:www.bankeauctions.com.

Borrower(s) / Co-Borrower(s) /Guarantor(s)	Demand Notice Date and Amount	Description of the Immovable property/ Secured Asset	Date of Physical Possession	Reserve Price	Date of Inspection of property
(Loan A/c No. **RLHLCOC000052996** Branch: **Cochin** **1) MANOJ P KOTECHA** **2) NILESH P KOTECHA** **3) PRAGNABEEN P KOTECHA**	**04th Mar 2024 & Rs. 43,37,404/-** (Rupees Forty-Three Lakhs Thirty-Seven Thousand Four Hundred & Four Only) **Bid Incremental:** **Rs.50,000/-** (Rupees Fifty Thousand Only)	All that piece and parcel of the property for an extent of 56.073 cents in Sy No.743, Nagpal Builders, Apartment No.8A, 8th Floor Silver Streak Apartment, Vidya Nagar Road, Panampilly Nagar, Ernakumal situated at Elamkulam Village, Kadavanthara Desom, Kanayannur Taluk lying in Sub Registration District of Ernakulam and in Registration District of Ernakulam and is bounded on North by: Property in Sy No.743, East by: Property in Sy No.743, South by: Public Road, West by: Property in Sy No.743	**29th Sep 2025** **Total Outstanding as on 02nd November 2026** **Rs.63,70,835/-** (Rupees Sixty-Three Lakhs Seventy Thousand Eight Hundred and Thirty Five only)	**Rs.63,84,000/-** (Rupees Sixty-Three Lakhs Eighty-Three Thousand and Three Only) **Earnest Money Deposit (EMD)** **Rs.6,38,400/-** (Rupees Six Lakhs Thirty Eight Thousand Only)	**24th Dec 2026 11:00 -14:00** **EMD Last Date** **30th Dec 2026 till 5 pm** **Date/ Time of E-Auction** **31st Dec 2026 11:00 -12:00**

Mode Of Payment:
All payment shall be made by demand draft in favour of "Authum Investment & Infrastructure Limited" **payable at CHENNAI or through** RTGS/NEFT The accounts details are as follows: a) Name of the account: **Authum Investment & Infrastructure Limited HFD A/C,** b) Name of the Bank:**HDFC Bank Ltd,** c) Account No: **99999917071983,** d) IFSC Code:**HDFC0001119**

TERMS & CONDITIONS OF ONLINE E- AUCTION SALE: -

1. The Property is being sold on "AS IS WHERE IS, WHATEVER THERE & WITHOUT RECOURSE BASIS". As such sale is without any kind of warranties & indemnities.
2. Particulars of the property / assts (viz. extent & measurements specified in the E-Auction Sale Notice has been stated to the best of information of the Secured Creditor and Secured Creditor shall not be answerable for any error, misstatement or omission. Actual extant & dimensions may differ.
3. E-Auction Sale Notice issued by the Secured Creditor is an invitation to the general public to submit their bids and the same does not constitute and will not be deemed to constitute any commitment or nay representation on the part of the Secured Creditor. Interested bidders are advised to peruse the copies of title deeds with the Secured Creditor and to conduct own independent enquiries /due diligence about the title & present condition of the property / assets and claims / dues affecting the property before submission of bid/s.
4. Auction/bidding shall only be through "online electronic mode" through the website https://www.bankeauctions.com Or Auction provided by the service provider M/s C1 India Private Limited, who shall arrange & coordinate the entire process of auction through the e-auction platform.
5. The bidders may participate in e-auction for bidding from their place of choice. Internet connectivity shall have to be ensured by bidder himself. Secured Creditor /service provider shall not be held responsible for the internet connectivity, network problems, system crash own, power failure etc.
6. For details, help, procedure and online bidding on e-auction prospective bidders may contact the Service Provider **M/S C1 India Pvt Ltd ,Plot No- 68, 3rd floor Sector 44 Gurgaon Haryana -122003 (Contact no. 7291981124,25,26) Support Email – Support@bankeauctions.com , Mr. Bhavik Pandya Mob.8866682937. Email: gujarat@c1india.com**
7. For participating in the e-auction sale the intending bidders should register their name at **https://www.bankeauctions.com**well in advance and shall get the user id and password. Intending bidders are advised to change only the password immediately upon receiving it from the service provider.
8. For participating in e-auction, intending bidders have to deposit a refundable EMD of 10% OF RESERVE PRICE (as mentioned above) shall be payable by interested bidders through Demand Draft/NEFT/RTGS in favor of "Authum Investment & Infrastructure Limited" on or before **30th Dec 2026**.
9. The intending bidders should submit the duly filled in Bid Form (format available on **https://www.bankeauctions.com**) along with the Demand Draft remittance towards EMD in a sealed cover addressed to the Authorized Officer, Authum Investment & Infrastructure Limited Branch Office at **210/5, The Avenue 2nd Floor, TV Samy Road East, RS Puram, Coimbatore-641002** latest by 05:00 PM on **30th Dec 2026**.The sealed cover should be super scribed with "Bid for participating in E-Auction Sale- - in the Loan Account No. **RLHLCOC000052996** (as mentioned above) for property of "**MANOJ P KOTECHA**"
10. After expiry of the last date of submission of bids with EMD, Authorized Officer shall examine the bids received by him and confirm the details of the qualified bidders (who have quoted their bids over and above the reserve price and paid the specified EMD with the Secured Creditor) to the service

provider **M/S C1 India Pvt Ltd** to enable them to allow only those bidders to participate in the online inter-se bidding /auction proceedings at the date and time mentioned in E-Auction Sale Notice.

11. Inter-se bidding among the qualified bidders shall start from the highest bid quoted by the qualified bidders. During the process of inter-se bidding, there will be unlimited extension of "10" minutes each, i.e. the end time of e- auction shall be automatically extended by 10 Minutes each time if bid is made within 10 minutes from the last extension.
12. Bids once made shall not be cancelled or withdrawn. All bids made from the user id given to bidder will be deemed to have been made by him alone.
13. Immediately upon closure of E-Auction proceedings, the highest bidder shall confirm the final amount of bid quoted by him BY E-Mail both to the Authorized Officer, Authum Investment & Infrastructure Limited Branch Office sealed cover addressed to the Authorized Officer, Authum Investment & Infrastructure Limited Branch Office at **210/5, The Avenue 2nd Floor, TV Samy Road East, RS Puram, Coimbatore-641002** and the Service Provider for getting declared as successful bidder in the E-Auction Sale proceedings.
14. The successful bidder shall deposit 25% of the bid amount (including EMD) on the same day of the sale, being knocked down in his favour and balance 75% of bid amount within 15 days from the date of sale by DD/Pay order/NEFT/RTGS/Cheque favouring Authum Investment & Infrastructure Limited.
15. In case of default in payment of above stipulated amounts by the successful bidder / auction purchaser within the stipulated time, the sale will be cancelled and the amount already paid (including EMD) will be forfeited and the property will be again put to sale.
16. At the request of the successful bidder, the Authorized Officer in his absolute discretion may grant further time in writing, for depositing the balance of the bid amount.
17. The Successful Bidder shall pay 1% of Sale price towards TDS (out of Sale proceeds) and submit TDS certificate to the Authorized officer and the deposit the entire amount of sale price (after deduction of 1% towards TDS), adjusting the EMD within 15 working days of the acceptance of the offer by the authorized officer, or within such other extended time as deemed fit by the Authorized Officer, falling which the earnest deposit will be forfeited.
18. Municipal / Panchayat Taxes, Electricity dues (if any) and any other authorities dues (if any) has to be paid by the successful bidder before issuance of the sale certificate. Bids shall be made taking into consideration of all the statutory dues pertaining to the property.
19. Sale Certificate will be issued by the Authorized Officer in favour of the successful bidder only upon deposit of entire purchase price / bid amount and furnishing the necessary proof in respect of payment of all taxes / charges.
20. Applicable legal charges for conveyance, stamp duty, registration charges and other incidental charges shall be borne by the auction purchaser.
21. The Authorized officer may postpone / cancel the E-Auction Sale proceedings without assigning any reason whatsoever. In case the E-Auction Sale scheduled is postponed to a later date before 30 days from the scheduled date of sale, it will be displayed on the website of the service provider.
22. The decision of the Authorized Officer is final, binding and unquestionable.
23. All bidders who submitted the bids, shall be deemed to have read and understood the terms and conditions of the E-Auction Sale and be bound by them.
24. **For further details and queries, contact Authorized Officer: Ganesh A (Mob: 9884013088)**
25. This publication is also **30 (Thirty) days** notice to the Borrower / Mortgagor / Guarantors of the above said loan account pursuant to rule 8(6) of Security Interest (Enforcement) Rules 2002, about holding of auction sale on the above-mentioned date / place.

Place: Ernakulam
Date: 20-11-2026

Authorized Officer

Special Instructions / Caution: Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither M/s. Authum Investment & Infrastructure Limited nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements / alternatives such as back-up power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.