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 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 ("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") (successor in interest/ assignee of the original lender) having Corporate Office at The Ruby 11th Floor, North-West wing,Plot No.29, Senpati Bapat Marg,Dadar(west), Mumbai- 400028 .(Maharashtra) and Branch Office at:- **Flat No. A-2,4th Floor, Chatterjee International Centre, 33A, Jawaharlal Nehru Road, Kolkata -700071** under the **Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002**(hereinafter "Act"). Whereas thes Auhorized Officer ("AO") of Authum Investment & Infrastructure Limited had taken the 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 Authum Investment & 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 property
(Loan A/c No. **RHLPKOL000035057 & RHLPKOL000068654** Branch: Kolkata 1) Mr. DIGANTA BANERJEE 2) Mrs. BARNALI BANERJEE	09-08-2021 & Rs. 33,46,757/- (Rupees Thirty-Three Lacs Forty-Six Thousand Seven Hundred Fifty-Seven Only) Bid Increment Rs. 50,000/- (Rupees Fifty Thousand Only)	The Schedule of the Property ALL THAT land measuring about 02 cottahs, 07 chittacks and 15 sq. ft alongwith 2 storied building measuring about 628 sq. ft on 1st floor and 459 sq. ft on 2nd floor standing thereon forming part of R.S Dag no. 4417 & L.R Dag no. 5086 under R.S Khatian no. 1470 and L.R Khatian no. 4926 in Mouza Dirghanga Gram, J.L No. 4, Pargana- Bore, R.S No. 910 and Touzi no. 3989, 3876 under municipal holding no. 432(87/L) N.C Banerjee Road P.S Sreerampur in the District of Hooghly within the limits of Baidyabati Municipality and the said land/ said premises butted and bounded as under: On the North: 12 feet wide Municipal Road On the South: Land of Naresh Sarkar On the East: Land of Amaresh Chakraborty On the West: Land of Mr. Chakraborty.	18th Sep 25 Total outstanding as on **31st Oct 2026** **Rs. 59,59,520/-** (Rupees Fifty Lacs Fifty-Nine Thousand Five Hundred Twenty Only)	**Rs 38,25,000/-** (Rupees Thirty-Eight Lacs Twenty-Five Thousand Only) Earnest Money Deposit (EMD) **Rs. 3,82,500/-** (Rupees Three Lacs Eighty-Two Thousand Five Hundred Only Only)	**20th Nov 202 11:00-16:0** **EMD Last Da** **26th Nov 202 11:00-17:0** **Date/ Time E-Auction** **27th Nov 202 11:00-13:0**

AUTHUM INVESTMENT & INFRASTRUCTURE LIMITED Authorised Officer

Mode Of Payment: -

All payment shall be made by demand draft in favour of **"Authum Investment & Infrastructure Limited"** payable at **Kolkata** or through RTGS/NE The accounts details are as follows: a) Name of the account: - **Authum Investment & Infrastructure Limited CHD 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 **"M/s. Authum Investment & Infrastructure Limited "** on or before **26th Nov 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 **A 2, 4th Floor, Chatterjee International Centre, 33 A Jawaharlal Nehru Road, Kolkata – 700071** latest by 05:00 PM on **26th Nov 2026**. The sealed cover should be super scribed with "Bid for participating in E-Auction Sale- - in the Loan Account No **RHLPKOL000035057 & RHLPKOL000068654** (as mentioned above) for property of "DIGANTA BANERJEE"

10. After expiry of the last date of submission of bids with EMD, Authorised 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 Authorised Officer, Authum Investment & Infrastructure Limited Branch Office **A 2, 4th Floor, Chatterjee International Centre, 33 A Jawaharlal Nehru Road, Kolkata – 700071** 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/Chq 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 Authorised 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 Authorised 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 Authorised 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 Authorised 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 Authorised 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 Authorised Officer - AMIT SUR Ph.no. 9339408598**
25. This publication is also 15 (Fifteen) 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.

AUTHUM INVESTMENT & INFRASTRUCTURE LIMITED

Authorized Officer

Authorised Officer

Place: _____

Date: _____

Special Instructions / Caution: Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither 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.