CIN No. L36911RJ1996PLCO11381
Registered Office: AU Small Finance Bank Limited (A SCHEDULED COMMERCIAL BANK)
19-A, Dhuleswar Garden, Ajmer Road, Jaipur-302001, Rajasthan (India)

APPENDIX- IV-A
[See proviso to rule 8 (6)]

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower /Co-Borrower/ Guarantor/ Mortgagor (s) that the below described immovable properties mortgaged to the Secured Creditor, the possession of which has been taken by the Authorised Officer of AU Small Finance Bank Limited (A SCHEDULED COMMERCIAL BANK),the same shall be referred herein after as AUSFB . The Secured Assets will be sold on "As is where is", "As is what is", and "Whatever there is" basis through E-Auction for recovery of amount mentioned in the table below along with further interest, cost, charges and expenses being due to AUSFB viz. Secured Creditor.

It is hereby informed you that we are going to conduct public E-Auction through website https://sarfaesi.auctiontiger.net

Account No. and Name of borrower/ co-borrower/ Mortgagors/ Guarantor	**Date & Amount as per Demand Notice U/s 13(2) & Date of Physical Possession and amount as on (Date)**	**Descriptions of the property/Properties**	**Reserve Price, Earnest Money Deposit & Bid Increment Amount (In Rs.)**	**E-Auction Date and Time, EMD Submission Last Date, Place of Submission of Bids and Documents, Inspection Date**
9001231636169332 1. VIYANIA BUSINESS SOLUTIONS PRIVATE LIMITED THROUGHT IT'S DIRECTOR MR. VISHNU GOENKA, MRS. NIDHI GOENKA & MR. NAVNEET GOENKA (Borrower) 2. MR. NAVNEET GOENKA S/O MR. VISHNU GOENKA (Guarantor/Mortgagor)	**13(2) Notice Issue Date 11-Dec-2024** Loan Account No. 9001231636169332 is Rs. 3,95,26,962/- (Rupees Three Crore Ninety Five Lakh Twenty Six Thousand Nine Hundred Sixty Two Only) as on date 10-Dec-2024 Physical Possession done on 21-06-2025	1. All That Part and Parcel of Property, Land Measuring About 3.75 Cottahs, Together With Residential Structures, Situated at Being Premises No. 86, Purbachal Kalitala Road, Kolkata, West Bengal – 700078, Being Formed Out of Dag No. 4287, R S Khatian No. 1164, Mouza- Kasba, J.L. No. 13, Police Station- Kasba, (Previously Sadar Tollygunge), Kolkata-700078, In District 24 Parganas South, Under Ward No. 106, Within The Limits of Kolkata Municipal Corporation. Owned by Mr. Vishnu Goenka, Mrs. Neela Goenka, Mr. Navneet Goenka. Boundaries as Follows: - East: By Municipal Road Known as Purbachal Kalitala Road West: By Premises No. 82/1 (Postal address is 65) Purbachal Kalitala Road (Dag No. 4287 Part)	RESERVE PRICE Rs. 4,25,00,000/- (Rupees Four Crore Twenty-Five Lakh Only) EMD Rs. 42,50,000/- (Rupees Forty-Two Lakh Fifty Thousand Only)	30 October 2025 From 02:00 PM to 04:00 PM With unlimited extension of Five Minutes Last Date of Bid Submission 29 October 2025 Upto 06:00 PM AU Small Finance Bank Ltd., Bank Branch- Deora House, P-37, Maniktala Main Road, Scheme VIIM, Kankurgachi, Kolkata, West Bengal 700054

3. MRS. NIDHI GOENKA W/O MR. NAVNEET GOENKA (Guarantor) 4. MR. VISHNU GOENKA S/O MR. SATYANARAYAN GOENKA (Guarantor/Mortgagor) 5. MRS. NEELA GOENKA W/O MR. VISHNU GOENKA (Guarantor/Mortgagor)	Loan Account No. 9001231636169332 is Rs. 4,28,08,877/- (Rupees Four Crore Twenty Eight Lakh Eight Thousand Eight Hundred Seventy Seven Only) as on date 11-Aug-2025 Plus Future interest & charges extra.	North: By Premises No. 81/1, Purbachal Kalitala Road (Dag No. 4287 Part) South: By Municipal Road Known as Purbachal Kalitala Road Total Built Up Area 5837 Sq. Ft. Approx. Note- The aforementioned properties are cross collateralized with Borrower- Cradle Vanijya Private Limited, having Loan Account No. 2306262451067062, total outstanding amount Rs. 95,06,522/- was on dated 27-01-2025. 13(2) notice was issued on 27/01/2025, and as on 11-Aug-2025 total outstanding is Rs. 1,02,54,279/-. Therefore, after sale of the property excess amount received in auction will be adjusted against Loan account No. 2306262451067062.	Bid Incremental Amount Rs. 50,000/- (Rupees Fifty Thousand only)	Email ID: rakesh.jain1@aubank.in Inspection Date 16 & 17 October 2025

Note: - Securitization Application bearing SA No. 335/2025 is pending before the Hon'ble DRT-III KOLKATA, titled VIYANIA BUSINESS SOLUTIONS PVT LTD V/S AU SMALL FINANCE BANK LIMITED, there is no stay from any court or tribunal as on date.

All Interested participants / bidders are requested to visit the website https://sarfaesi.auctiontiger.net & https://www.aubank.in/bank-auction for further details including Terms & Conditions, to take part in e-auction sale proceeding and are also advised to contact Mr. Rakesh Jain, Contact Number 9116181827 and e-mail of rakesh.jain1@aubank.in.

THIS IS ALSO A STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8(6) OF SECURITY INTEREST (ENFORCEMENT) RULES,2002
STATUTORY 30 DAYS SALE NOTICE TO BORROWER / MORTGAGORS

The terms and conditions of e-auction sale:-

1. The E-Auction sale of Secured Asset is on "as is where is" , "as is what is" , "whatever there is" and "no recourse" basis for and on behalf of the Secured Creditor viz. AUSFB and there is no known encumbrance which exists on the said property.
2. For participating in online e-auction sale, Bid document, copies of PAN Card, Board Resolution in case of Company and photo ID, address proof are required to be submitted along with EMD, which is payable by way of RTGS/NEFT in the name of MSME AUCTION POOL ACCOUNT OF AU Small Finance Bank Limited, Current account No.1921201121711599 AU SMALL FINANCE BANK LIMITED Fifth and Sixth Floor Sunny Big Junction STC Khasra No. 64 to 67 ,Gram Sukhaipura New Atish Market Jaipur 302020, IFSC Code: AUBL0002011, Once an Online Bid is submitted, same cannot be withdrawn. Further any EMD submitted by bidder will be required to send the UTR/Ref no of the RTGS/NEFT with a copy of cancelled cheque on the following email IDs i.e. rakesh.jain1@aubank.in
3. All Interested participants / bidders are requested to visit the website https://sarfaesi.auctiontiger.net & https://www.aubank.in/bank-auction for further details including Terms & Conditions, to take part in e-auction sale proceeding and are also advised to contact Mr. Rakesh Jain, Contact Number 9116181827
4. Bid document containing general terms and conditions of sale can also be obtained from https://sarfaesi.auctiontiger.net

5. The Secured Asset shall be kept open for inspection as per the scheduled date and Time the bidders may satisfy themselves about the nature and condition of the said secured assets. Statutory/Government dues if any like property taxes, sales tax, excise dues and other dues such as electricity dues, maintenance charges, etc. if any should be ascertained by the bidders in their diligence.
6. The secured assets shall be sold by the undersigned by way of Electronic Public Auction as per the scheduled date in the premises of AU Small Finance Bank Ltd. 2nd Floor CP3 232, Industrial Area, Apparel Park, Mahal Road, Jagatpura, Jaipur, Rajasthan 302022, through e-Auction Agency M/s. e-Procurement Technologies Ltd. (Auction Tiger) at their website/portal i.e. https://sarfaesi.auctiontiger.net and also on Auction Tiger Mobile App as per time given as per scheduled time with auto extension clause, i.e. the end time of e-Auction will be extended by 5 minutes each time if bid is made before close of e-Auction.
7. The EMD will not carry any interest.
8. The bidders may participate in the e-auction from their own office/place of their choice. Internet connectivity shall have to be arranged by each bidder himself/itself. The Authorised Officer of AUSFB (AO) and/or the service provider shall not be held responsible for the internet connectivity, network problems, system crash down, power failure etc;
9. For details, help, procedure and online training on e-auction, prospective bidders may contact M/s. e-Procurement Technologies Ltd.; Contact number :079-61200531/559. email id : arc@auctiontiger.net, ramprasad@auctiontiger.net , support@auctiontiger.net
10. The bidder will be required to submit the bid either at or above the reserve price in the prescribed manner as mentioned in Annexure II along with the EMD amount. In case the bidder fails to submit the bid online, then the bid amount submitted in annexure II shall be treated as final bid from the respective bidder.
11. The successful Bidder will be required to deposit 25% of the sale price (including the EMD already deposited) on the same day or not later than next working day of the acceptance of Bid. The balance amount of the sale price is to be paid within 15 days of the confirmation of the sale. In case of failure to deposit the balance amount within the prescribed period, the amount of EMD and/or deposited amount shall stand forfeited and no claim shall be entertained against AUSFB in respect thereof.
12. The secured asset mentioned above is presently in the possession of the Authorised Officer of AUSFB (AO). On conclusion of the e-auction sale and on receipt of the entire sale consideration, the possession of the Secured Assets shall be arranged to be handed over to the successful bidder by the AO of AUSFB.
13. In case if auction date is a holiday of https://sarfaesi.auctiontiger.net through which the auction is being conducted, in such case the auction will be reschedule to next working day of https://sarfaesi.auctiontiger.net
14. AO reserves the absolute right and discretion to accept or reject any or all Bids or adjourn/postpone/cancel the auction sale/modify any terms and conditions of the sale without prior notice and/or without assigning any reasons in respect thereof. The decision of the AO in this regard shall be final and binding.
15. The Secured Asset mentioned in the Bid Document is based on the mortgages created by the Borrower/Co-Borrowers in favor of Secured Creditor. Interested parties are requested to verify details of the Secured Asset themselves.
16. The Secured Assets are being sold free from charges and encumbrances of Secured Creditor only.
17. The successful bidder would be required to bear all the necessary expenses like stamp duty, registration, incidental costs, expenses including sales tax and any other taxes or costs relating to sale and transfer of Secured Assets.
18. The AUSFB or the AO of AUSFB will not be held responsible for any charge, lien, encumbrance, property tax or any dues to the Government or anybody in respect of the Secured Assets.
19. There are no known statutory liabilities relating to the Secured Assets. If any such statutory liabilities are discovered at a subsequent stage, the same shall be solely dealt with by the Successful Bidder at his/it's own costs and expenses.
20. The sale of the Secured Asset is subject to the terms and conditions prescribed in the SARFAESI Act and Security Interest (Enforcement) Rules, 2002 and the conditions mentioned hereinabove. Hence the bidders are advised to carefully go through the said terms and conditions before submitting their bids.
21. The Borrower and the Guarantor/Mortgagor's attention is invited to provisions of sub-section (8) of section 13 of the SARFAESI Act, 2002, in respect of time available, to redeem the secured assets.

22. In case there is a discrepancy between the publications of sale notice in English and Vernacular Newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity.

Date: 20-Sept-2025
Place: Kolkata

Authorized Officer
For AU SMALL FINANCE BANK LIMITED