

LCRD/Kolkata Division

KOLLCRD/ CALE/SN/PS/ /2024-25

Date: 13/08/2024

**SALE NOTICE**

(Sale through e-auction only)

**NOTICE FOR SALE OF IMMOVABLE PROPERTY ISSUED UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002, (hereinafter referred to as Act) r/w SECURITY INTEREST (ENFORCEMENT) RULES, 2002(hereinafter referred to as Rules).**

Whereas,

The Authorized Officer of the Federal Bank Ltd. under the Act issued a demand notice dated 06/09/2021 calling upon the borrower(s) and / or guarantor (s) and / or defaulters **1) Mrs. Priyanka Saha** W/o Mr. Pradip Singh, and, **2) Mr. Pradip Singh** S/o Mr. Harihar Singh, Both residing at Beledanga Road, Maheshtala, Shibbrampur, Kolkata – 700141, to pay the amount mentioned in the notice being **Rs. 19,47,523/-** (Rupees Nineteen Lacs Forty Seven Thousand Five Hundred and Twenty Three Only) as on 30.08.2021 due under the Housing Loan account number 12847300002110 together with interest and other charges thereon within 60 days from the date of the said notice.

Whereas the borrower(s) and / or guarantor (s) legal heirs and / or defaulters having failed to repay the amount within the stipulated time, the authorized officer on behalf of the Federal Bank Ltd. has taken possession of the property described herein below in exercise of powers conferred under section 13(4) of the said Act read with Rule 8 of the said Rules on 16/11/2021 by issuing a notice to the borrowers/defaulters and general public and publication thereof in news papers as contemplated under the said Act and Rules.

The undersigned hereby give notice to the borrower(s) and / or guarantor (s) / legal heirs and / or defaulters and general public that the Bank has decided to sell on 21<sup>st</sup> **September 2024** the property described herein below on “**As is where is**”, “**As is what is**”, and “**Whatever there is**” basis under Rules 8 & 9 of the said Rules for realizing the dues of (1) **Rs. 24,22,053/-** (Rupees Twenty Four Lacs Twenty Two Thousand and Fifty Three Only) as on 30.03.2024, due to the Federal Bank Ltd (Secured Creditor) under Loan A/c.No.12847300002110 with interest @ 11.95 % per annum with monthly rest including overdue interest @2.00 % per annum with monthly rests from 30/03/2024 till realization with cost and thus the undersigned hereby invites bids from interested parties for purchasing the property subject to the terms and conditions mentioned hereunder.

**“While we call upon you to discharge your liability as above by payment of the entire dues to the Bank together with applicable interest, all costs, charges and expenses incurred by the bank till repayment and redeem the secured asset, within the period mentioned above, Please take important note that as per section 13(8) of the SARFAESI Act 2002, (as amended), the right of redemption of secured asset will be available to you only till the date of publication of notice for publication or inviting tenders from public or private treaty for transfer by way of lease, assignment or sale of the secured asset.”**



**DESCRIPTION OF THE PROPERTY**

All that piece and parcel of the self contained residential flat No. – 3-A, measuring more or less 750 Square Feet super built up area consisting of 2 (Two) Bed rooms, 1 (One) Kitchen, 1 (Toilet), and 1 (Balcony) on the Third Floor, South- West- North Side of a Ground plus three- storied building named as ANANDODHARA, together with undivided proportionate share of the land measuring 2 (Two) Cottahs 8 (Eight) Chittcks, on which the said building is constructed, situated at Mouza- Sarsuna, pargana- Magura, J.L No. – 17, R.S. – No. 486, Touzi No. – 3, 4, 5, under Khatian No. – 630, appertaining to Dag No. – 923, within the limits of Kolkata Municipal Corporation, being premises No. - 1417, Kasta Danga Road, under ward No. – 127, under Police Station – Thakupukur now Sarsuna, Kolkata- 700061, District – South 24 Parganas, registered in the name of Mrs. Priyanka Saha and Mr. Pradip Singh, more and fully described in Deed of Conveyance No. I-1607-08164/2020 dated 12.11.2020, registered with A.D.S.R. Behala, Dis. - South 24 Parganas. West Bengal.

The land as detailed above, on which the subject building named as ANANDODHARA, is constructed housing the subject flat No. 3A therein, is butted and bounded on East: 20 ft wide KMC Road; West: Part of Dag No. – 923; North: 8 ft wide common passage and South: Part of R.S. Dag No. 924.

**Terms and Conditions**

1. Auction sale/bidding would be only through "online electronic bidding" process through the website <https://federalbank.auctiontiger.net>.
2. The property will be sold on "As is where is", "As is what is", and "Whatever there is" basis for an amount not below the **reserve price of Rs.18,90,000/-**.
2. Last date for the submission of documents with EMD (Earnest Money Deposit) is **17/09/2024** before 5.00 PM. EMD for property mentioned in the schedule is **Rs. 1,89,000/-**.
4. The date and time of auction is on **21/09/2024** between **11 am – 12.15 pm (IST)**, with unlimited extension of 5 minutes each.
5. The auction would commence at the reserve price as mentioned above. Bidders shall improve their offers in multiples of Rs.5,000/- (Rupees Five Thousand Only). Any increase in the bid amount over and above the reserve price should be in the multiples of Rs.5,000/-.
6. The intending bidders shall hold a valid e-mail address and register their names at portal and get their user id and password free of cost from M/s. e-Procurement Technologies Ltd -Auction Tiger whereupon they would be allowed to participate in online e-auction.
7. The prospective bidders may avail online training on e-auction from M/s e-Procurement Technologies Limited - Auction Tiger, Ahmedabad, Helpline No. & email ID : 079- 68136880/68136837 & email – [support@auctiontiger.net](mailto:support@auctiontiger.net) and Mr. Ram Sharma - 9978591888/9265562821/18 & email – [ramprasad@auctiontiger.net](mailto:ramprasad@auctiontiger.net).
8. All the payments shall be made in the form of DD drawn in favour of The Federal Bank Ltd, payable at Kolkata or by way of RTGS., Bank details are: The Federal Bank Ltd, LCRD/Kolkata Division, Account No. 21482200000011, IFSC Code FDRL0002148.
9. The Bank / M/S. e-Procurement Technologies Ltd - Auction Tiger shall not have any liability towards bidders for any interruption or delay in access to the site irrespective of the cause.



10. EMD amount shall be adjusted in case of the highest/successful bidder, otherwise refunded within two working days of finalisation of sale. The EMD shall not carry any interest.
11. The intending purchasers who wish to inspect the property and/or for further Details/conditions may contact the undersigned in the below address or Mr. Madhur Bhaskar, Senior Manager & Branch Head, Kolkata/Ballygunge Branch, Mob: 8258890093. Details of the auction, sale, terms and condition etc are also available in our website <https://www.federalbank.co.in/web/guest/tender-notice>.
12. The intending purchasers can inspect the properties between **2 PM to 4 PM on the 13<sup>th</sup> September 2024** in consultation with the undersigned or Br. Kolkata/ Ballygunge.
13. The highest/successful bidder shall deposit 25% of the amount of bid/purchase money adjusting the EMD already paid immediately on acceptance of his tender / offer by the Bank and the balance 75% within 15 days or such further time as permitted by the authorised officer in accordance with law, failing which the entire deposit made by him shall be forfeited without any notice and the property concerned will be resold.
14. The successful bidder shall bear the entire charges/fees payable for conveyance such as stamp duty, registration fee etc as applicable as per law.
15. The bank will not be held responsible for any charge, lien, encumbrances, arrears of property tax, electricity charges, water charges, or any dues to the Government or anybody in respect of the properties under sale. Such dues if any on the property shall be borne by the purchaser.
16. The Authorised officer has the absolute right to accept or reject the bid/all or any bid including the highest bid or adjourn/postpone the sale without assigning any reason. The decision of the Authorised Officer/Bank shall be final.
17. The buyer should satisfy himself/herself/itself as to the title, ownership, statutory approvals, extent etc of the properties before participation in the auction.
18. If any of the date mentioned above happen to be holiday/hartal/protest called by any political parties/association/groups which adversely affects the functioning of the Bank/ M/s. e-Procurement Technologies Ltd – Auction Tiger the very next Bank working day may be considered for that event and related events including the date of auction/sale.
19. The property is put for sale subject to the provisions under the above Act/Rules and other prevailing laws.
20. The sale will attract the provisions of sec 194-IA of the income Tax Act, if applicable.

13/08/2024  
Kolkata



For The Federal Bank Ltd.  
For The Federal Bank Ltd.  
Authorised Officer Under SARFAESI Act, 2002  
(Authorised Officer Under SARFAESI Act, 2002)