

SPEED POST/AD

E-auction Sale notice for sale of immovable assets

(Under The Securitization 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

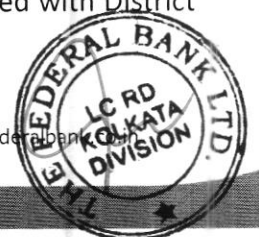
The Federal Bank Ltd (hereinafter referred to as 'the Bank') through its Authorized Officer under the Act issued a Demand Notice dated **07-07-2022**, calling upon the borrowers namely **Mr. Prasanta Ghosh S/o Mr. Mantu Ghosh, residing at 2nd Floor, Flat A2, 2K Bedia Danga 1st Lane, Kolkata- 700039, West Bengal**, to repay the amount mentioned in the notice being **Rs. 33,05,691.50** (Rupees Thirty Three Lacs Five Thousand Six Hundred Ninety-One and Paise Fifty Only) as on 30.06.2022 being the amount due under the credit facility loan account no. 12845600003242 availed from **Kolkata/Ballygunge** branch together with interest and costs and other charges within 60 days from the date of the said notice.

Whereas the borrowers 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 security properties 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 **09-09-2022** by issuing notices to the borrowers/defaulters and public, and publication thereof in newspapers as contemplated under the said Act and Rules.

The undersigned being the Authorized Officer of the Bank hereby give notice to the borrowers and general public that the Bank has decided to sell the property described herein below on the **21st day of April 2026** 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 sum of **₹53,39,250.50/-** (Rupees Fifty Three Lakhs Thirty Nine Thousand Two Hundred Fifty and Paise Fifty only) **as on 28-02-2026** under loan account number 12845600003242 together with further interest, cost and other charges till realization and thus the undersigned being the Authorized Officer of the Bank hereby invites from interested parties, the sealed tenders for purchasing the property subject to the terms and conditions mentioned hereunder.

Description of Mortgaged Immovable Property

All that piece and parcel of the self-contained flat admeasuring 1305 Sq. ft. super built up area be the same a little more or less, consisting of Three bed rooms, One Drawing-cum-Dining, One Kitchen, one Toilet with Privy, one W. C. and one Balcony, on the entire top (Third) Floor, of the G + III storied building, including one car parking space, being Space No.1, on the Ground floor, measuring 120 sq. Ft. of the said building , and along with undivided proportionate share of the land, constructed on the land admeasuring 2 Cottah, 10 Chittak, 35 sq. ft. be the same a little more or less, situated at Mouza – Nayabad, J.L. No. 25, Pargana- Khaspur, Touzi No. 56, Comprised in R.S. Dag No. 194, appertaining to R.S. Khanda Khatian No. 112, 113, 115, 116, 117, 118, 119, 120, 121, 122, 123, 126, 127, 128, 131, 132, 133, and being K.M.C. Premises No. 1500, Nayabad, Kolkata- 700099, under P.S. Purba Jadavpur, now Panchasayar within the limits of Kolkata Municipal Corporation, Ward No. 109, District South 24- Parganas, West Bengal, registered in the name of Mr. Prasanta Ghosh, more and fully described in Deed Of Conveyance no. I-00477/2020 dated 12.02.2020, registered with District Sub-Registrar Office of The D.S.R.- III, Alipur, South 24 Parganas.



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.41,00,000/-**.
2. Last date for the submission of documents with EMD (Earnest Money Deposit) is **18/04/2026** before 5.00 PM. EMD for property mentioned in the schedule is **Rs.4,10,000/-**.
4. The date and time of auction is on **21/04/2026 at 11 AM-12:15 PM**, 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.50,000/- (Rupees Fifty Thousand Only). Any increase in the bid amount over and above the reserve price should be in the multiples of Rs.50,000/-.
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 and Mr. Ram Sharma - 9978591888/9265562821/18 & email – 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: Name of Account : The Federal Bank Ltd, 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 Mob: 9873507476 and Mob:8697054690, Kolkata/LCRD Division, 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 11 AM to 1 PM on the **17th April 2026** in consultation with the undersigned or Br. Kolkata/LCRD Division.
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

Federal Bank | LCRD/Kolkata Division

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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.

Dated this the 13th day of March 2026 at Kolkata.



For The Federal Bank Ltd.,
For The Federal Bank Ltd.,
(Authorized Officer under SARFAESI Act.)
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