

**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 Authorised Officer under the Act issued a Demand Notice dated **14-11-2022**, calling upon the borrowers namely **(1) M/s Izooxi Private Limited**, a company registered under the Companies Act, 2013 and having its registered office at 35, Swinhoe Lane, Flat No. 101, Ground Floor, Kolkata, West Bengal- 700042, **(2) Mrs. Priyanka Pandey** W/o Mr. Brijesh Tiwari, residing at Kureji Balia, Kurejee, Uttar Pradesh- 277121, **(3) Mrs. Shashikala Devi Tiwari** S/o Mr. Hridyanand Tiwari, residing at residing at Dehma, Barachawar, Tajpur, Gazipur, Uttar Pradesh- 233228, and **(4) Mr. Brijesh Tiawri** S/o Hridyanand Tiwari, **From 2 to 4 residing at Flat No. 1 C, First Floor, Premises No. 1914, Chakgaria, PS- Purba Jadabpur, Kolkata- 700094**, to repay the amount mentioned in the notice being (1) **Rs. 22,69,918.00** (Rupees Twenty Two Lacs Sixty Nine Thousand Nine Hundred Eighteen Only) from you under loan account no. 12845500002559 as on 31.10.2022, and (2) **Rs.1,65,163.30** (Rupees One Lac Sixty Five Thousand One hundred Sixty Three and Paise Thirty Only) under loan account no. 12846900001266 as on 06.11.2022 being the amount due under the credit facilities 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 **13-03-2023** 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 **21<sup>st</sup> 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 (1) **₹35,75,475.00/-** (Rupees Thirty Five Lakhs Seventy Five Thousand Four Hundred and Seventy Five only) under loan account number 12845500002559 as on **28-02-2026** and (2) **₹2,97,696.80/-** (Rupees Two Lacs Ninety Seven Thousand Six Hundred Ninety Six and Paise Eighty only) as on 06.03.2026 under loan account no. 12846900001266 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**

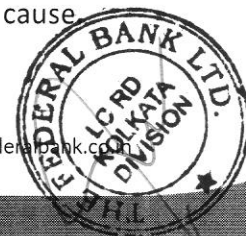
All that piece and parcel of one self contained complete residential Flat No. 101 on the Ground Floor, Back Side, having super built-up area more or less 370 Sq. Ft. together with undivided proportionate impartible and indivisible interest of the land measuring more or less an area 3 (three) Cottahs together with building situated and lying at Mouza- Godsa, J.L. No. 17, Touzi No. 145, C.S. Dag No. 1423, C. S. Khatian no. 103, Holding No. 96/97, Gram Division- V, Sub-Division-J, under P.S. kasba, being Corporation Premises No. 35, Swin- hoe Lane, Kolkata- 700042, within the limits of Ward NO. 67, Borough VIII, of the Kolkata Municipal Corporation, A.D.S.R. at Sealdah, D.R.O. at Alipore, District South 24 Parganas, West Bengal - 712222, registered in the name of Smt. Shashi Kala Devi, more and fully described in Sale Deed no. I – 03663/2008 dated 24.06.2008 registered with the office Dist. Sub- Registrar-III, Alipur, South 24 Parganas, West Bengal.

### **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.13,50,000/-**.
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.1,35,000/-**.
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.25,000/- (Rupees Twenty-Five Thousand Only). Any increase in the bid amount over and above the reserve price should be in the multiples of Rs.25,000/-.
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: 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

Federal Bank | LCRD/Kolkata Division

1, R N Mukherjee Road | 1<sup>st</sup> Floor, Martin Burn House, Kolkata | West Bengal, India | PIN-700001 | Email: [kollcrd@federalbank.co.in](mailto:kollcrd@federalbank.co.in)  
Tel 033 2265-4334 | CIN: L65191KL1931PLC000368 | website: [www.federalbank.co.in](http://www.federalbank.co.in)



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-notices>.
12. The intending purchasers can inspect the properties between 11 AM to 1 PM on the 17<sup>th</sup> 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 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 13<sup>th</sup> day of March 2026 at Kolkata.



For The Federal Bank Ltd.,

*[Signature]*  
Authorized Officer, Under SARFAESI Act, 2002  
(Authorized Officer under SARFAESI Act.)

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