

KOLLCRD/ SN/Sajoo / 132 /2023-24

Date: 25/07/2023

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 05.05.2021 calling upon the borrower(s) and / or guarantor (s) and / or defaulters **Smt Chandrima Moulik** daughter of Late Profulla Moulik, carrying on business in the name and style of **M/s Sajoo** at Sonartari Apartment, 122, Kalikapur Road, Kolkata- 700099 & residing at Flat No 1A, on the 1st Floor, on the north east side of Sonartari Apartment at 122, Kalikapur Road, Kolkata- 700099, to pay the amount mentioned in the notice being

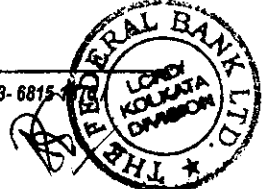
- (1) Rs 14,21,427.50 (Rupees Fourteen Lacs Twenty One Thousand Four hundred Twenty Seven & Paise Fifty Only) under loan account no. 12845600002970 as on 30.04.2021, and,
(2) Rs 2,84,924/- (Rupees Two Lacs Eighty Four Thousand Nine Hundred and Twenty Four Only) under loan account no.12846900001399 as on 08.04.2021 within 60 days from the date of receipt of the said notice together with interest and other charges thereon.

Whereas the borrower(s) and / or guarantor (s) 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 **25.08.2021** by issuing a notice to the borrowers/defaulters and general public and publication thereof in newspapers as contemplated under the said Act and Rules.

The undersigned hereby give notice to the borrower(s) and / or guarantor (s) and / or defaulters and general public that the Bank has decided to sell on **27th September 2023** 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.18,54,127.50** (Rupees Eighteen Lacs Fifty Four Thousand One Hundred Twenty Seven & Paise Fifty Only) under account no. 12845600002970 as on 31.01.2023, and, (2) **Rs 3,70,788.00** (Rupees Three Lacs Seventy Thousand Seven Hundred and Eighty-Eight Only) under account no. 12846900001399 as on 29.03.2023 with further interest & cost thereon till realization and thus the undersigned hereby invites bids from interested parties for purchasing the property subject to the terms and conditions mentioned hereunder.

DESCRIPTION OF THE PROPERTY

1) All that piece & parcel of a residential flat being Flat No 1A, on the 1st Floor, north east side of the building known as "SONARTARI APARTMENT", having super built up area of 600 sq ft, together with undivided proportionate share of land admeasuring 2 cottahs 8 chittacks lying and situated at Mouza Borakhola, PS Kasba, now Jadavpur, J L No 21, R S No 40, CS Khatian No 29, R S Khatian No 172, CS Dag No 4, R S Dag No 5, under Kolkata Municipal Corporation, Ward No 104, in 122 Kalikapur Road, Kolkata 700099, more & fully described in the Registered Mortgage Deed No I-1902-04634 of 2019 dtd 22.08.2019, registered in ARA-II, Kolkata.



The property is butted & bounded by East:12 ft wide public road , South:Land of Smritimoyee Dey & Renukana Dey , West:Property of Nripen Dutta, North:6ft wide pvt passage.

Terms and Conditions

1. The reserve price below which the property will not be sold is **Rs.14,85,000.00(Rupees Fourteen Lacs and Eighty Five Thousand Only)**,
2. Auction sale/bidding would be only through "online electronic bidding" process through the website <https://sarfaesi.auctiontiger.net..>
3. Last date for the online submission of documents with EMD (Earnest Money Deposit) is **25/09/2023 before 5.00 PM**. EMD for property mentioned in the schedule is **Rs.1,48,500/-**.
4. The date and time of auction is on **27/09/2023 between 12 am – 2 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. 10,000/- (Rupees Ten Thousand Only)**. Any increase in the bid amount over and above the reserve price should be in the multiples of **Rs.10,000/-**.
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 (Auctiontiger) 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 Ltd.- 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: The Federal Bank Ltd, LCRD/Kolkata Division, Account No. 21480051030001, IFSC Code FDRL0002148.
9. The Bank / M/S. E-Procurement Technologies Ltd. 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 LCRD/Kolkata Division or Branch Kolkata/Ballygunge. (Contact Nos. of LCRD/ Kolkata Division is 033-68151686, 9873507476 and contact Nos of Kolkata/Ballygunge Branch is 9534008700 and 9804330652). Details of the Auction, Sale, terms and condition etc. are also available on our website <https://www.federalbank.co.in/web/guest/tender-notice>.



12. The intending purchasers can inspect the property between 2 PM to 4 PM on the 20th of September 2023 in consultation with the undersigned or Branch Kolkata/Ballygunge.
13. The highest/successful bidder shall deposit 25% of the amount of bid/purchase money adjusting the EMD already paid immediately on the same day and the balance 75% within 15 days 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 borrowers/guarantors named above may treat this as the notice of 30 days as stipulated in Rule 8 and 6 of the said rules and pay the secured debt in full to avoid the sale of property.



25.07.2023
Kolkata

For The Federal Bank Ltd.
For The Federal Bank Ltd.


(Authorised Officer Under SARFAESI Act. 2002)
(Authorised Officer under SARFAESI Act).