

**ADITYA BIRLA HOUSING FINANCE LTD.**

**Registered Office: Indian Rayon Compound, Veraval, Gujarat 362 266.**

**Branch Office: Aditya Birla Finance Ltd, 4<sup>th</sup> Floor, 24, Camac Street, Room No- 404, Kolkata- 700016, Camac Square Building**

**Contact Nos: - 1. Aditya Birla Housing Finance Limited Authorised Officer  
Mr.Krishna Mukherjee, Mobile No.9874258285  
2. Auction Service Provider (ASP) Chintan Bhatt : 9978591888**

**E-Auction Sale Notice**

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Aditya Birla Finance Limited under the **Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002)** for the recovery of amount due from borrower/s, offers are invited by the undersigned in sealed covers for purchase of immovable property, as described hereunder, which is in the constructive/physical possession, **on 'As Is Where Is Basis', 'As Is What Is Basis' and 'Whatever Is There Is Basis'**, Particulars of which are given below:-

Borrower(s) / Co-Borrower(s)/ Guarantor(s)	Demand Notice Date and Amount	Description of the Immovable property	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)	Total Loan Outstanding (as mentioned in demand notice)
(1) ASIT GHOSH (2) PRIYANKA GHOSH and (3) SUBHANKAR GHOSH.	16.07.2021 on Rs. Rs. 23,51,062.47 (Rupees Twenty Three Lakh Fifty One Thousand Sixty Two and Forty Seven Paise only )	Flat measuring about more or less 720 sq ft on the 1st floor of the three storied building constructed at or upon the land being municipal holding on 2/ 1/ 1 KEDARNATH DEUTY LANE WARD NO. 22 , P. S. Bantra ,P.O.Kadamtala ,UNDER HOWRAH MUNICIPAL CORPORATION, Kadamtala S.O (Howrah), HOWRAH, WEST BENGAL, INDIA - 711101	Rs. 20,88,000/- (Rupees Twenty Lakh Eighty Eight Thousand only)	Rs. 2,08,800/- (Rupees Two Lakh Eight Thousand and Eight Hundred Only)	Rs. 23,51,062.47 (Rupees Twenty Three Lakh Fifty One Thousand Sixty Two and Forty Seven Paise only )

For detailed terms and conditions of the sale, please log on to the website  
<https://sarfaesi.auctiontiger.net>

**TERMS AND CONDITIONS OF THE SALE OF IMMOVABLE PROPERTIES BY WAY OF E-AUCTION: -**

- Date of Inspection of the Immovable Property is on 28<sup>th</sup> March, 2022 between 11 am -5 pm.
- Last Date & Time of submitting EMD: 28<sup>th</sup> March, 2022 from 10:00 am to 6:00 pm.

- The Auction Sale will be an Online E-Auction/Bidding through approved Service Provider M/s E- Procurement Technologies Limited Help Line Nos. 079-61200587/538/554/568/587/594/598 Help Line E-mail id: support@auctiontiger.net through the web portal <https://sarfaesi.auctiontiger.net>;
- The Auction Sale will be held on 01/04/2022 between 12 noon to 2 pm with auto-extensions for 5 (five) minutes in case a bid is placed in the last 5 minutes before the appointed closing time;
- The bid price to be submitted shall be equal to or above the Reserve Price fixed by the Authorised Officer ("AO") and the bidders shall further improve their offer in multiples of Rs. 10,000/- (Rupees Ten Thousand only).
- The properties will not be sold below the Reserve Price set by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
- The successful bidder shall have to pay 25% of the purchase amount (including Earnest Money) already paid within 24 hours of the closure of the E-Auction sale proceedings. The Balance 75% of the purchase price shall have to be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution or such extended period as agreed upon in writing by and solely at the discretion of the AO failing which the Financial Institution shall forfeit amounts already paid/deposited by the purchaser.
- Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
- Bids shall be submitted online only in the prescribed format(s) with relevant details duly filled in. Bids submitted in any other format / incomplete bids are liable to be rejected.
- Annexure shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above. Earnest Money Deposit (EMD) as mentioned against each property described in the accompanying Sale Notice shall be deposited through Demand Draft.
- The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
- Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
- The EMD of the unsuccessful bidder will be returned of closure of the E-Auction proceedings.
- The sale is subject to confirmation by the Financial Institution. If the Borrower/Guarantor(s) pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
- To the best of knowledge and information of the AO, no other encumbrances exist on the aforesaid property, however the prospective tenderers are advised to do their own due diligence and conduct independent enquiries in regard to the title/encumbrances etc. The AO shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
- The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
- On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.

- The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

Place: Kolkata  
Date: 25-02-2022

Authorized Officer  
ADITYA BIRLA HOUSING FINANCE LTD