LCRD/Bangalore Division

Federal Bank

BGRLCRD/MSRB/17S/Sale Notice/ /2026-27 30th October 2026

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 **21.01.2026** calling upon the borrower(s) and /or guarantor (s) and / or defaulters (1) Shri/Smt. M Shantilal, S/o Mithalal, Proprietor of M/s Shree Mysore Book Agency,(A) 1131/2, BF-9B, 9th Main Sarvajanika Hostel Road, Vidyaranyapuram, Mysore, Karnataka- 570008, (B)145/1, KR Mohalla, College Road, Mysore, Karnataka- 570024,(2) Shri/Smt. Kamaladevi, W/o Shantilal, 145/1, CH-12, Ground Floor, College Road, Chamaraja Mohalla, College Road, Lakshmipuram, Mysore, Karnataka- 570004,(3)Shri/Smt. Madan Lal M, S/o Mittalal, Adeshwar Vatika Apartment, 312, D-Wing, Shatrunjay Block, T Narsipura Road, Next Brigade Horizon, Nazarbad Mohalla Mysore, Karnataka- 570010, (4)Shri/Smt. Meena Jain M, W/o Madan Lal M, Proprietress of M M M Industries, (A)131/2D, MMM Industries, Udboor Main Road, Off HD Kote Road, Behind Pinjarapole, Jayapura Hobli, Mysore, Karnataka- 570008,(B)Apartment No. 312, D-Wing, Shatrunjay Block, T Narsipura Road, Next Brigade Horizon, Nazarbad Mohalla, Mysore, Karnataka- 570010 to pay the amount mentioned in the notice being Rs.5,53,98,941.22 (Rupees Five Crore Fifty Three Lakhs Ninety Eight Thousand Nine Hundred Forty One and Twenty Two Paise Only) comprising of (A)₹ 2,01,03,313.40 (Rupees Two Crore One lakh Three Thousand Three Hundred Thirteen and Forty Paise Only) due as on 13.01.2026 under CC-GENERAL loan with number 24415500000056 (B) ₹2,81,98,699.82 (Rupees Two Crore Eighty One Lakhs Ninety Eight Thousand Six Hundred Ninety Nine and Paise Eighty Two Only) due as on 21.12.2025 under TL GENERAL Loan with number 24416900000035 (C) ₹.70,96,928.00 (Rupees Seventy Lakhs Ninety Six Thousand Nine Hundred Twenty Eight Only) due as on 05/01/2026 under Asset Prime Loan with number 24417600000069 with interest and other charges thereon within 60 days from the date of receipt of the said notice.

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

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13(4) of the said Act read with Rule 8 of the said Rules on **25.03.2026** 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 borrowers/defaulters and general public that the Bank has decided to sell on **18.11.2026** the property described herein below on **"As is where is", "As is what is", and "Whatever there is"** under Rules 8 and 9 in respect of immovable property and Rules 8 and 9 of the said Rules for realizing the total dues of **Rs.6,11,24,190.26 (Rupees Six Crore Eleven Lakhs Twenty Four Thousand One Hundred and Ninety and paise Twenty Six Only)** comprising of (1) Rs.2,24,88,314.40 (Rupees Two Crore Twenty Four lakhs Eighty Eight Thousand Three Hundred and Forteen and Paise Forty Only) due as on 30.09.2026 which includes unapplied penal/other charges of Rs.10,30,240.00 under CC-GENERAL loan with number 24415500000056,(2) Rs.3,07,16,161.82 (Rupees Three Crore Seven Lakh Sixteen Thousand One Hundred and Sixty One and paise Eighty Two only) due as on 21.10.2026 under TL GENERAL Loan with number 24416900000035 and(3) Rs.79,19,714.04 (Rupees Seventy Nine Lakhs Nineteen Thousand Seven Hundred and Forteen and paise Four Only) due as on 21.10.2026 under Asset Prime Loan with number 24417600000069 with future interest till realization, charges 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 MOVABLE /IMMOVABLE PROPERTY

Item No.	Particulars of property	Reserve Price below which property will not be sold.	EMD Amount
1	All the piece and parcel of residential 3BHK Flat bearing No. 312 on the 3rd floor, D-Wing in 'Shathrunjay Block' of the project 'Adishwar Vatika' having super built-up area of 179.9531 Sq Meters along with 53.9642 Sq Meters of undivided share, right, title and interest in the property bearing No. 670/16AI, N -28/16AI measuring East to West 210 Feet and North to South on the Eastern side 491.80 Feet, on Western side 492.60 feet in total measuring	Rs.1,40,40,000/- (Rupees One Crore Forty Lakhs Forty Thousand Only)	Rs.14,04,000/- (Rupees Forteen Lakhs Four Thousand Only)

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	1,03,362 Sq Feet, situated in New Chamundi Vihar Layout, Nazarbad Mohalla, Mysore, Karnataka State- 570010, together with proportionate share in common areas such as passages, basement, lobbies, lifts, staircases and other areas of common use with one CLOSED CAR PARKING SPACE in the Basement level and all structures thereon and all plant and machinery attached to the earth or permanently fastened to anything attached to the earth both present and future.Bounded on East: Private Property, West: Property belongs to brigade group namely 'Brigade Horizon', North: Private Property and South: Road.		

Terms and Conditions

1. Auction sale/bidding would be only through "online electronic bidding" process through the website https://www.bankeauctions.com

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** for each items as mentioned above.

3. Last date for the submission of documents with EMD (Earnest Money Deposit) is **16.11.2026** before 5.00 PM. EMD for each items of the properties is as mentioned above.

4. The date and time of auction is on **18.11.2026** 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.1,00,000/- (Rupees One Lakh Only). Any increase in the bid amount over and above the reserve price should be in the multiples of Rs.1,00,000/-.

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 C 1 India Private LTD E- Auction service provider whereupon they would be allowed to participate in online e-auction.

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7. The prospective bidders may avail online training on e-auction from M/s C 1 India Private LTD E- Auction service provider, Helpline No:+91 9891628914, 01244302000 & email – mannur.govindarajan@c1india.com and Mr. Mannur Balaji Govindarajan- 7977701080 , email Id - karnataka@c1india.com

8. All the payments shall be made in the form of DD drawn in favour of The Federal Bank Ltd, payable at Bangalore or by way of RTGS., Bank details are: The Federal Bank Ltd, LCRD/Bangalore Division, Account No.17630051030003, IFSC Code FDRL0001763.

9. The Bank / M/s C 1 India Private LTD E- Auction service provider, 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 Branch Mysore/Kuvempu Nagar. 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 2 PM to 4 PM on the 07th November 2026 in consultation with the undersigned.

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 or not later than the next working day 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. No encumbrance in respect of the property has come to the knowledge and information of the Bank. The bank will not be held responsible for any charge, lien, encumbrances, arrears of property tax, electricity charges, water charges, society charges, maintenance 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 cleared by the purchaser.

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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 C 1 India Private LTD E- Auction service provider, 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.

For The Federal Bank Ltd.

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For THE FEDERAL BANK LTD.

Shrikrishna Sharma K (SP5928)
Assistant Vice President & Branch Head
LCRD / Bangalore Division

30.10.2026
Bangalore

(Authorised Officer under SARFAESI Act).