

TERMS AND CONDITIONS:

1. Auction sale/bidding would be only through "Online Bidding process" through the website <https://baanknet.com/eaction-psb/bidder-registration>
2. Date and time of E-auction is **25.09.2026 (11.00 AM to 05.00 PM with Auto-Extensions** of 10 minutes each). The last date for submission of EMD is **24.09.2026**.
3. Auction would commence on the Reserve Price plus first incremental value as mentioned in bank's website. Bidders shall improve their offers in multiples/incremental value mentioned in the above table for the property simultaneously. The properties shall not be sold below the Reserve Price plus first incremental value.
4. The intending bidders shall get their names registered on the portal www.baanknet.com and submit EMD online to the Global EMD Wallet and thereupon they would be allowed to participate in the online auction through the said portal. Buyers shall submit their KYC documents, phone number and email id to the website.
5. The property shall be sold with all existing or future encumbrances (if any). The authorized Officer shall not be responsible for any third party rights/claims or dues on the properties.
6. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. The intending bidders should make their own independent inquiries regarding encumbrances/ title of properties, statutory liability /tax liability /arrears of property tax etc. The Properties can be viewed by login to the website www.baanknet.com. For Physical Inspection of the property Authorized Officer can be contacted during banking working hours.
7. The successful bidder / purchaser would bear all taxes including **TDS @ 1%** of sale price payable on purchase of property (if sale price is **Rs. 50 lakhs/- & above**) and the taxes payable to service provider for conducting online sale. Also the fees payable for execution of sale certificate such as stamp duty, registration fee, etc. shall be borne by the successful bidder.
8. Unsuccessful bidder shall take up with **EBKRAY/ baanknet** on their own for refund of EMD. Authorized officers shall not be responsible for refund of EMD.
9. The Authorised Officers/Bank is not bound to accept the highest offer and has the absolute right to accept or reject any or all offer(s) or adjourn /postpone /cancel the e-auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for.
10. The Sale certificate will be issued in the name of purchasers /applicants only and will not be issued in any other names.
11. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration. The Earnest money Deposit shall not bear any interest. The Successful bidders shall have to deposit 25% of the sale price including **EMD** already paid, immediately before the end of next working days on acceptance of Bid price by the authorized officer & the balance of the sale price on or before 15th day of sale. The auction sale is subject to confirmation by the Bank. Default in deposit of amount by the successful bidders would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidders shall have no claim/right in respect of property amount.

The intending bidders who wants to get registered with the website and to submit the EMD and require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact the customer care at **8291220220** or support.baanknet@psballiance.com and for any property related query may contact Authorized Officers at their respective phone number. Sale will be done by the Authorized Officers through e-auction platform provided in the website www.baanknet.com.

Note: All interested bidders may inspect the property and its related documents/visit the site after contacting the AO/Branch from **08.09.2026 to 24.09.2026** during bank's working hours only and no request for site visit shall be entertained thereafter or prior to the date mentioned.

For detailed terms and conditions of the sale, please refer to the link provided in <https://www.bankofindia.bank.in/> <https://www.baanknet.com>

Date: 03.09.2026, Place: Noida

Authorized Officer, Bank of India

Federal Bank Ltd. New Delhi Zonal Office Third Floor, The Federal Towers, 2/2, West Patel Nagar, New Delhi – 110008 CIN: L65191K1931PLC000368, Contact Number – 011-40733918	
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NOTICE FOR AUCTION OF GOLD							
IT IS HEREBY NOTIFIED BY FEDERAL BANK LTD. ("Bank") TO ALL CONCERNED AND THE GENERAL PUBLIC THAT GOLD ORNAMENTS/JEWELLERY/COINS SUBMITTED BY THE BORROWERS TO THE BANK AT THE TIME OF AVALING GOLD LOAN WILL BE AUCTIONED ON AN "AS IS WHERE IS BASIS AND AS IS WHAT IS BASIS" FOR BELOW MENTIONED LOAN ACCOUNTS OF THE BORROWERS WHO HAVE DEFAULTED IN REPAYMENT OF LOAN AMOUNT, DESPITE REPEATED NOTICES.							
Details of Defaulted loan accounts:							
S. No.	Loan Account Number	Account Name	No. of Jewellery/ Coins	Gross Weight (in grams)	Branch Name	Auction Venue location, Branch Address and Contact details	Date & Time of Auction
1.	15456800066273	ARJUN SINGH	39	307.09	New Delhi / Dwaraka	THE FEDERAL BANK LTD, BR. NEW DELHI/ DWARAKA, Building No 12, Sector 12A, Dwarka, New Delhi, SOUTH WEST DELHI, NCT OF DELHI, 110 075, Ph-7678465922	15/09/2026, Time: 10:00AM -01:00PM
2.	15456800066372	AVANISH SINGH	31	155.33	New Delhi / Dwaraka	THE FEDERAL BANK LTD, BR. NEW DELHI/ DWARAKA, Building No 12, Sector 12A, Dwarka, New Delhi, SOUTH WEST DELHI, NCT OF DELHI, 110 075, Ph-7678465922	15/09/2026, Time: 10:00AM -01:00PM
3.	15966800035003	GUDDU	52	224.32	New Delhi / Paschim Vihar	B 465, Meera Bagh, Paschim Vihar, New Delhi, WEST DELHI, NCT OF DELHI, 110 063, Ph-9910873789	15/09/2026, Time: 10:00AM -01:00PM
4.	15966800034808	GUDDU	9	35.09	New Delhi / Paschim Vihar	B 465, Meera Bagh, Paschim Vihar, New Delhi, WEST DELHI, NCT OF DELHI, 110 063, Ph-9910873789	15/09/2026, Time: 10:00AM -01:00PM
5.	15966800035177	MONIKA	10	71.3	New Delhi / Paschim Vihar	B 465, Meera Bagh, Paschim Vihar, New Delhi, WEST DELHI, NCT OF DELHI, 110 063, Ph-9910873789	15/09/2026, Time: 10:00AM -01:00PM
6.	15966800034857	VEDANT DUGGAL	13	142.34	New Delhi / Paschim Vihar	B 465, Meera Bagh, Paschim Vihar, New Delhi, WEST DELHI, NCT OF DELHI, 110 063, Ph-9910873789	15/09/2026, Time: 10:00AM -01:00PM
7.	14536800029891	VINEET SAXENA	15	129.89	New Delhi / Pitampura	Ground Floor, B-156, Lok Vihar, Road No.44, Pitampura, New Delhi, NORTH WEST DELHI, NCT OF DELHI, 110 034, Ph-7906022745	15/09/2026, Time: 10:00AM -01:00PM
8.	14746800040463	SANJAY YADAV	20	131.66	New Delhi / Rohini	D 15, Ground Floor, Prashant Vihar, Sector 14, Rohini, New Delhi, Newdelhi, NORTH WEST DELHI, NCT OF DELHI, 110085, Ph-8699414514	15/09/2026, Time: 10:00AM -01:00PM
9.	14746800035398	SANJAY YADAV	3	22.18	New Delhi / Rohini	D 15, Ground Floor, Prashant Vihar, Sector 14, Rohini, New Delhi, Newdelhi, NORTH WEST DELHI, NCT OF DELHI, 110085, Ph-8699414514	15/09/2026, Time: 10:00AM -01:00PM
10.	14746800039655	VINEET SAXENA	18	106.11	New Delhi / Rohini	D 15, Ground Floor, Prashant Vihar, Sector 14, Rohini, New Delhi, Newdelhi, NORTH WEST DELHI, NCT OF DELHI, 110085, Ph-8699414514	15/09/2026, Time: 10:00AM -01:00PM
11.	14746800039952	YAGYA NAND JHA	17	48.16	New Delhi / Rohini	D 15, Ground Floor, Prashant Vihar, Sector 14, Rohini, New Delhi, Newdelhi, NORTH WEST DELHI, NCT OF DELHI, 110085, Ph-8699414514	15/09/2026, Time: 10:00AM -01:00PM
12.	15286800022228	AARUSHI ANAND	15	92.3	Surugram/ M G Road	The Federal Bank Ltd, Shop No 5, Sewa Corporate Park, Surugram, Haryana, Gurgaon, Haryana 122002, Ph-9988890909	15/09/2026, Time: 10:00AM -01:00PM
13.	19806800027509	MUNESH	5	32.64	New Delhi/ Hauz Khas	E 10, Ground floor, HAUZKHAS, New Delhi, SOUTH DELHI, NCT OF DELHI, 110016, Ph-7534000524	15/09/2026, Time: 10:00AM -01:00PM
14.	19806800027756	MUNESH	10	79.67	New Delhi/ Hauz Khas	E 10, Ground floor, HAUZKHAS, New Delhi, SOUTH DELHI, NCT OF DELHI, 110016, Ph-7534000524	15/09/2026, Time: 10:00AM -01:00PM
15.	19806800027640	MUNESH	34	114.93	New Delhi/ Hauz Khas	E 10, Ground floor, HAUZKHAS, New Delhi, SOUTH DELHI, NCT OF DELHI, 110016, Ph-7534000524	15/09/2026, Time: 10:00AM -01:00PM
16.	19146800026015	NEERAJ KUMAR	20	148.7	Faridabad / Sector 16	SCO-5, Ground Floor, Sector 16, Huda Market, Faridabad, Haryana, Faridabad, Haryana, 121002, Ph-9654380700	15/09/2026, Time: 10:00AM -01:00PM
17.	16146800040944	IRSHAD	11	63.22	Ghaziabad	The Federal Bank Ltd, Br.Ghaziabad, C-79, RDC, Raj Nagar, Gaziabad, Uttar Pradesh, Ghaziabad, Uttar Pradesh, 201 001, Ph-9205809113	15/09/2026, Time: 10:00AM -01:00PM
18.	16146800040928	RISHABH SOM	15	81.3	Ghaziabad	The Federal Bank Ltd, Br.Ghaziabad, C-79, RDC, Raj Nagar, Gaziabad, Uttar Pradesh, Ghaziabad, Uttar Pradesh, 201 001, Ph-9205809113	15/09/2026, Time: 10:00AM -01:00PM
19.	16146800040977	RISHABH SOM	10	32.47	Ghaziabad	The Federal Bank Ltd, Br.Ghaziabad, C-79, RDC, Raj Nagar, Gaziabad, Uttar Pradesh, Ghaziabad, Uttar Pradesh, 201 001, Ph-9205809113	15/09/2026, Time: 10:00AM -01:00PM
20.	16146800041553	VIKAS SHARMA	14	109.34	Ghaziabad	The Federal Bank Ltd, Br.Ghaziabad, C-79, RDC, Raj Nagar, Gaziabad, Uttar Pradesh, Ghaziabad, Uttar Pradesh, 201 001, Ph-9205809113	15/09/2026, Time: 10:00AM -01:00PM
21.	16146800040845	VIKAS SHARMA	2	27.78	Ghaziabad	The Federal Bank Ltd, Br.Ghaziabad, C-79, RDC, Raj Nagar, Gaziabad, Uttar Pradesh, Ghaziabad, Uttar Pradesh, 201 001, Ph-9205809113	15/09/2026, Time: 10:00AM -01:00PM
22.	22646800014411	SACHIN YADAV	34	154.82	Habibpur	Ground Floor, Shop No.1&2,Habibpur village, Greater Noida, Gautam Budha Nagar District, Uttar Pradesh, Gautam Buddha Nagar, Uttar Pradesh, 201306, Ph-9900747137	15/09/2026, Time: 10:00AM -01:00PM
23.	22646800014619	SACHIN YADAV	40	273.63	Habibpur	Ground Floor, Shop No.1&2,Habibpur village, Greater Noida, Gautam Budha Nagar District, Uttar Pradesh, Gautam Buddha Nagar, Uttar Pradesh, 201306, Ph-9900747137	15/09/2026, Time: 10:00AM -01:00PM
24.	22646800014577	SACHIN YADAV	31	257.85	Habibpur	Ground Floor	

1) **Details of Auction**
Reserve Price : As determined by an approved valuer, available at the time of auction

2) The bidders shall carry their valid ID Card/PAN Card at the auction venue.

3) The Terms & Conditions ("T&CS") pertaining to this public auction can be accessed by the bidders through <https://www.federal.bank.in/gold-loan-inc-forauction>. Submission of bid by the bidders will be construed as a deemed acceptance of the said T & Cs.

4) If liabilities of the Bank are outstanding even after adjustment of the amount received through auction, necessary legal action will be initiated against the Borrowers to recover the remaining dues.

5) If the Borrower is deceased, this auction notice will be applicable to the Legal Heirs of the Borrower.

6) Successful bidder shall make payment in full (i.e. 100% of the winning Bid amount plus applicable GST and other taxes/charges) on the same day of auction. However, Federal Bank may at its sole discretion permit deferment of payment to the next working day in exceptional cases.

7) The Successful bidder shall take delivery of the Gold Jewellery/ Coins/ within 2 days from the date of auction.

8) The decision of the Bank regarding acceptance of bid shall be final and binding. The Bank has the right to cancel the auction without prior intimation to the Borrowers.

For further information, please contact respective Branches.

DATE : 08.09.2026
PLACE : DELHI NCR

**SD/- BRANCH HEAD
FEDERAL BANK LTD.**