



STATE BANK OF INDIA
Stressed Assets Management Branch-1 (Kolkata)

(Annexure-15A)

Nagaland House, 8th Floor, 11 & 13 Shakespeare Sarani, Kolkata - 700 071, E-mail: sbi.04151@sbi.co.in

THE TERMS AND CONDITIONS OF SALE TO BE UPLOADED ON THE WEBSITE OF THE SECURED CREDITOR.

**PROPERTY WILL BE SOLD ON
"AS IS WHERE IS, AS IS WHAT IS AND WHAT-EVER THERE IS" BASIS**

1.	Name and address of the Borrower.	Saumya Mining Limited Registered Office at: BJ-311, Sector – II, Salt Lake City, Kolkata 700091. <i>Note: The Borrower company is under CIRP/ Liquidation. SARFAESI proceedings are continued against the mortgaged assets in the name of the guarantors.</i>
2.	Name and address of Branch, the secured creditor.	State Bank of India, Stressed Asset Management Branch -1, Nagaland House 8 th Floor, 11 & 13 Shakespear Sarani, Kolkata 700071. Ph: 033-22810623/22803097, Fax: 033-22829134, E-mail: clo3.04151@sbi.co.in
3.	Description of the immovable secured assets to be sold.	Baanknet Property ID: SBIN200001422938 (Under Symbolic Possession) Multiple patches of open land at Khasra No's 37, 871 & 872/1, 67, 875/1, 875/2, 881/1, 881/2, 881/3, 881/4, 873 via Deed nos 5463, 4489B, 5906A in the name of Saumya Infraventures Private Limited admeasuring 4.63 Hectare at PH No 27 (Old) 60 (New), Village: Banbarad, RNM, Ahiwara, Tahsil: Dhamada, Dist: Durg Chattisgarh. Banks charge registered with CERSAI bearing Asset ID 200001281838.
4.	Details of the encumbrances known to the secured creditor	No known encumbrances.
5.	The secured debt for recovery of which the property is to be sold	Rs.120,23,94,289.12 (Rupees One hundred twenty Crore Twenty Three Lacs Ninety Four thousand Two hundred Eighty Nine and Twelve paisa only) as on 31.03.2025 plus Accrued Interest and Charges thereafter due to the State Bank of India, Secured Creditor from Saumya Mining Limited formerly Saumya Mining Private Limited (Borrower), Mr. Ashok Jain (Personal Guarantor), Mrs. Pradnya Jain (Personal Guarantor) & Mr. Ajay Jain (Personal Guarantor) and Saumya Infraventures Private Limited (Corporate Guarantor)



6.	Deposit of earnest money (EMD)	
	Description of property/assets	EMD (In INR)
	Baanknet Property ID: SBIN200001422938 (Under Symbolic Possession) Multiple patches of open land at Khasra No's 37, 871 & 872/1, 67, 875/1, 875/2, 881/1, 881/2, 881/3, 881/4, 873 via Deed nos 5463, 4489B, 5906A in the name of Saumya Infraventures Private Limited admeasuring 4.63 Hectare at PH No 27 (Old) 60 (New), Village: Banbarad, RNM, Ahiwara, Tahsil: Dhamada, Dist: Durg Chattisgarh.	20,50,000.00
	EMD being 10% of Reserve price as mentioned in the aforementioned table is to be transferred/ deposited by bidders in his / her/ their own Wallet provided by M/s. PSB Alliance on its e-auction site https://baanknet.com by means of RTGS / NEFT, as per the guidelines available in the website.	
7.	Reserve price of the immovable secured assets:	
	Description of property/assets	Reserve Price (In INR)
	Baanknet Property ID: SBIN200001422938 (Under Symbolic Possession) Multiple patches of open land at Khasra No's 37, 871 & 872/1, 67, 875/1, 875/2, 881/1, 881/2, 881/3, 881/4, 873 via Deed nos 5463, 4489B, 5906A in the name of Saumya Infraventures Private Limited admeasuring 4.63 Hectare at PH No 27 (Old) 60 (New), Village: Banbarad, RNM, Ahiwara, Tahsil: Dhamada, Dist: Durg Chattisgarh.	2,05,00,000.00
	Bank account in which EMD to be remitted.	10 % of Reserve price as mentioned to be transferred / deposited by bidders in his / her / their own Wallet registered with the e-auction site https://baanknet.com by way of RTGS/NEFT, as per the guidelines available in the website.
	Last Date and Time within which EMD to be remitted:	As applicable as per policy of PSB Alliance Ltd.
8.	Time and manner of payment	The successful bidder shall deposit 25% of sale price, after adjusting the EMD already paid, immediately, i.e. on the same day or not later than next working day, as the case may be, after the acceptance of the offer by the Authorized Officer failing which the amount deposited by the bidder shall be forfeited. The Balance 75% of the sale price is payable on or before the 15 th day of confirmation of sale of the secured asset or such extended period as may be agreed upon in writing between the Secured Creditor and the auction purchaser not exceeding three months from the date of auction.
9.	Time and place of public auction or time after which sale by any other mode shall be completed.	03.09.2025 (Wednesday) between 11:00 AM to 4:00 PM.



10.	The e-auction will be conducted through the Bank's approved service provider. E-auction tender documents containing e-auction bid form, declaration etc., are available in the website of the service provider as mentioned above.	M/s. PSB Alliance at the web portal https://baanknet.com
11.	(i) Bid increment amount:	For Property ID: SBIN200001422938 Rs. 1,00,000.00 (Rupees One lakh only)
	(ii) Auto extension:	Unlimited extensions of 10 minutes each.
	(iii) Bid currency & unit of measurement	Indian Rupee (INR) as per ISO 4217.
12.	Date and Time during which inspection of the immovable secured assets to be sold along with title deeds of the property. Contact person with mobile number	For Property ID: SBIN200001422938 Date: 29.08.2025 (Friday) Time: 1.00 P.M. to 3.00 P.M. Name: Abhijit Khan (Authorized Officer) e-mail ID: clo3.04151@sbi.co.in. Mobile No: 7738330995 Note: The assets are under Symbolic Possession, the physical possession shall be handed over once legal formalities are met and bank is able to obtain physical possession in due course of time.
13	Other conditions	(a) The Bidders should get themselves registered on https://baanknet.com by providing requisite KYC documents and registration fee as per applicable guidelines of PSB Alliance Ltd well before the auction date. The process of registration has been detailed in the above website https://baanknet.com . The intending bidder should bear in mind that the process of registration takes a minimum of two working days. (b) The Intending bidder should transfer his EMD amount by means of challan generated on his bidder account maintained with PSB Alliance Ltd at https://baanknet.com by means of NEFT/ RTGS transfer from his bank account. (c) The Intending bidder should take care that the EMD is transferred at least one day before the date of auction and confirm that his wallet maintained with M/s. PSB Alliance-Baanknet is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction. (d) Bidders shall have to visit the website https://baanknet.com of our e-auction service provider of PBS Alliance Ltd, to participate for online bid. For Technical Assistance, the bidders may refer to PSB Alliance helpline numbers. E-mail ID is absolutely necessary for the intending bidder as all the relevant information and



	<p>allotment of ID and Password of PBS Alliance, may be conveyed through email.</p> <p>(e) The EMD of the successful bidder will be automatically transferred to the bank once the sale is confirmed by the respective Authorized Officer of the bank and the remaining amount i.e 25 % of sale price to be paid immediately i.e. on the same day or not later than next working day, as the case may be.</p> <p>(f) The intending bidders need to sign in the portal with ID and Password.</p> <p>(g) During e-auction, if no bid is received within the specified time, State Bank of India at its discretion may decide to revise opening price/ scrap the e-auction process/ proceed with conventional mode of tendering.</p> <p>(h) The Bank/ service provider for e-auction shall not have any liability towards bidders for any interruption or delay in access to the site irrespective of the causes.</p> <p>(i) The Authorized Officer shall be at liberty to cancel the e-auction process / tender at any time, before declaring the successful bidder, without assigning any reason.</p> <p>(j) The bidders are required to submit acceptance of the terms & conditions and modalities of e-auction adopted by the service provider before participating in the e-auction.</p> <p>(k) The bid once submitted by the bidder, cannot be cancelled/withdrawn and the bidder shall be bound to buy the property at the final bid price. The failure on the part of bidder to comply with any of the terms and conditions of e-auction, mentioned herein will result in forfeiture of the amount paid by the defaulting bidder.</p> <p>(l) Decision of the Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders.</p> <p>(m) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.</p> <p>(n) The conditional bids may be treated as invalid. Please note that after submission of the bid/s, no correspondences regarding any change in the bid shall be entertained.</p> <p>(o) The Authorized Officer is not bound to accept the highest offer and the Authorized officer has absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the auction without assigning</p>
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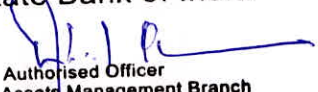


	<p>any reason thereof. The sale is subject to confirmation by the secured creditor.</p> <p>(p) In case of forfeiture of the amount deposited by the defaulting bidder, he shall neither have claim on the property nor on any part of the sum for which may it be subsequently sold.</p> <p>(q) The successful bidder shall bear all the necessary expenses like applicable stamp duties/additional stamp duty/transfer charges, Registration expenses, fees etc. for transfer of the property in his/her name.</p> <p>(r) The payment of all statutory / non- statutory dues, taxes, GST, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only including the provisions of sec-194-IA of the income tax.</p> <p>(s) In case of any dispute arises as to the validity of the bid (s), amount of bid, EMD or as to the eligibility of the bidder, authority of the person representing the bidder, the interpretation and decision of the Authorized Officer shall be final. In such an eventuality, the Bank shall in its sole discretion be entitled to call of the sale and put the property to sale once again on any date and at such time as may be decided by the Bank. For any kind of dispute bidders are required to contact the concerned authorized officer of the concerned bank branch only.</p> <p>(t) The sale certificate shall be issued after receipt of entire sale consideration and confirmation of sale by secured creditor. The sale certificate shall be issued in the name of the successful bidder. No request for change of name in the sale certificate other than the person who submitted the bid/participated in the auction will be entertained.</p> <p>(u) The EMD of the unsuccessful bidder will be refunded to their respective originating account by the service provider (PSB Alliance Ltd). The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).</p> <p>(v) The bidders are advised to in their own interest to satisfy themselves with the title and correctness of other details pertaining to the immovable secured assets including the size/area of the immovable secured assets in question. They shall independently ascertain any other dues/liabilities/encumbrances in respect of the property from the concerned authorities to their satisfaction before submitting the bids. It would not be open for the Bidder(s) whose bid is accepted by Authorised Officer to withdraw his bid, either on the ground of discrepancy in size/area, defect in title, encumbrances or any other ground whatsoever.</p>
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14	Details of pending litigation, if any, in respect of property proposed to be sold.	There is no knowledge of any litigations for the aforementioned properties by the bank.
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For State Bank of India


Authorised Officer
Stressed Assets Management Branch
Nagaland House (8th Floor)
11 & 13 Shakespeare Sarani
Kolkata-700 071

Date: 17.08.2025
Place: Kolkata

Authorized Officer
State Bank of India.