



Regional Business Office -II
15, Square East Road
PO- Berhampore, Dt- Murshidabad, 742101 (WB)

THE TERMS AND CONDITIONS OF SALE

asset(s) will be sold on “As is Where is, As is What is and Whatever there is and Without recourse” basis **including encumbrance**, if any

Name and address of the Borrower	Shri Tanmoy Roy, Kalyan Roy & Kalpana Roy Vill + P.O. Haridasmati, P.S. Berhampore, Murshidabad – 742 101 (W.B.) Landmark: Near to Bijoy Kumar High School.
Name and address of the branch	State Bank of India 1) SBI Khagra Branch (02020) & 2) SBI Katabagan Branch (7147) Add : 1) Berhampore, PO-Berhampore, Pin-742103 Add : 2) Bhakuri, PO—Chaltia, Pin-742101 respectively.
Description of the assets to be sold	All that piece & parcel of land and G+2 storied building measuring covered area of Gr. Floor-1170 sq ft & 1 st floor-666 sq ft (as per plan) & Gr. Floor-2293.00 Sq ft, 1 st & 2 nd floor – 2372sq ft (as per measurement) erected over a freehold land to the extent of 10.90 Decimal or 6.60 Katha or 4748.04 Sq ft lying and situated at Mouza – Haridasmati, J.L. 87, Khatian No. R.S. 496, 1277, L.R. 7127 & R.S-75, L.R-1277, Plot No. 333 under Haridasmati Gram Panchayat, Vill+P.O.- Haridasmati, P.S. Berhampore Dist – Murshidabad, West Bengal, Pin – 742101. Registered vide <u>Deed No – I-472/07</u> dated 01.02.2007, Registered at A.D.S.R Berhampore & <u>Deed No- I-10043/16</u> dated 12.09.2016 registered at A.D.S.R Berhampore . <u>Land mark : Close to Bijoy Kumar High School .</u> <u>Age of the building : 13 years approx.</u>
Details of encumbrance known to bank, if any	Mortgaged to SBI Khagra & Katabagan branches . <u>Other encumbrances are not known to SBI .</u>
Why the sale of the mortgaged property	Loan secured by the property mortgaging went bad.
Loan outstanding & charges, interests thereon .	₹57,65,648 /- as on 31.08.2024 plus further charges, expenses and interests (Ref . Loan A/c- 1) 30978513983 2) 30807287325 3) 36056225989 4) 36056601364) . <u>Bank reserves the right to set off any other loan in default (SBI LOAN A/C only) in the name of the mentioned borrowers .</u>
Details of earnest money	<u>EMD: ₹7,77,700/-</u> for asset(i.e individual house) being the 10% of Reserve price to be transferred/deposited by the bidder/bidders in his/her/their own Wallet provided by ebkray.in.on its e-auction site https://ebkray.in by means of ONLINE PAYMENT GATEWAY/RTGS / NEFT
Reserve price of the asset Bank account in which EMD to be	<u>1) Reserve Price =Rs 77,77,000/-</u> 2) Bidders own wallet Registered with ebkray.in. on its e-auction site https://ebkray.in , by ONLINE PAYMENT GATEWAY/RTGS /

remitted. <u>Last Date and Time within which EMD to be remitted</u>	NEFT <u>3)Time: Upto 4 P.M., Date: 11.11.2024</u>
Time and manner of payment	<u>The successful bidder shall deposit 100% of sale price & applicable GST,</u> 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 earnest money deposited by the bidder shall be forfeited.
<u>Time and place of public E-Auction</u> or time after which sale by any other mode shall be completed	<u>Date: 14.11.2024 , Online e-Auction</u> Time: 11.00 AM to 4.00 PM with unlimited extension of five minutes for each bid, if the bidding continues, till the sale is concluded.
The E-Auction will be conducted through the Bank's approved service provider.	https://ebkray.in
. (i) Bid increment amount: (ii) Auto extension: _____ times. (limited / unlimited) (iii) Bid currency & unit of measurement	1) ₹10,000 /- 2) Unlimited extension of 5 minutes each if a bid is placed before 5 minutes of the scheduled closing time of e-Auction and bidding continues thereafter 3) (INR ₹)
Date and Time during which <u>inspection</u> of the asset to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number	<u>08.11.2024</u> 11:00 Hrs to 16:00 Hrs Shri Rajib Ranjan Tripathi (Authorised Officer) Mob-8001193053
Other conditions	(a) The Bidders should get themselves registered on https://ebkray.in.by providing requisite KYC documents and registration fee as per the practice followed by https://ebkray.in well before the auction date. The registration process takes minimum of two working days. (Registration process is detailed on the above website). (b) The Intending bidder should transfer his EMD amount by means of challan generated on his bidder account maintained with ebkray.in at https://ebkray.in by means of NEFT/ RTGS or online Payment gateway transfer from his bank account. (c) The Intending bidder should take asset(ie individual house)e that the EMD is transferred at least one day before the date of auction and confirm that his wallet maintained with https://ebkray.in

		<p>Ltd is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction.</p> <p>(d) 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 of sale price plus GST to be paid immediately i.e. on the same day or not later than next working day, as the case may be.</p> <p>(e) 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>(f) 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>(g) 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. Participation in the auction will mean acceptance of the terms and conditions and modalities mentioned herein and in the sale notice.</p> <p>(h) 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>(i) <u>Decision of the Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders.</u></p> <p>(j) <u>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.</u></p> <p>(k) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.</p> <p>(l) The conditional bids may be treated as invalid. Please note that after submission of the bid/s, no correspondence regarding any change in the bid shall be entertained.</p> <p>(m) The EMD of the unsuccessful bidder will be refunded to their respective wallet maintained with ebkray.in. The Bidder has to place a request with ebkray.in for refund of the same back to his bank account. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).</p> <p>(n) <u>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 any reason thereof. The sale is subject to confirmation by the bank.</u></p> <p>(o) 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>(p) The successful bidder shall bear all the necessary expenses like</p>
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Date : 08.10.2024
Place : SBI RBO II , Berhampore

AUTHORIZED OFFICER
SBI , Regional Business Office -II .