

THE TERMS AND CONDITIONS OF SALE

Property will be sold on 'AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS" basis

1	Name and address of the Borrower	PTS Limited 2nd Floor, AB Complex A. T Road, Near Mahavir Bhavan, Guwahati, Assam, India, Pin: 781001 Plot No IA, Brahmaputra Industrial Park Gauripur, Amingaon, Guwahati Assam, India, Pin: 781031
2	Name and address of Branch, the secured creditor	State Bank of India, Stressed Assets Management Branch- II, Kolkata, Jeevandeep Building (10 th floor), 1, Middleton Street, Kolkata- 700071
3	Description of the immovable secured assets to be sold.	All that piece and parcel of vacant land having Flat No. 4B ,4th floor of Kohinoor Classic, Block A, Rodali Path, Janak Nagar, Kahilipara, Guwahati 781019 measuring 4600 Sq Ft with Dag no 459 (O)/2962 (N) KP patta No 88 (O)/1512(N) , Sale Deed No. 8962/ 2016 belonging to Shri Manoj Kumar Goyal(Under Symbolic Possession) Measuring 4600 Sq Ft with Dag no 459 (O) / 2962 (N) of Patta No 88 (O) / 1512 (N) of Rodali Park ,Janak Nagar ,Kahilipara ,Guwahati-19, Vill Odlbakra ,Mouza Beltola,Dist Kamrup (M),Assam , Sale Deed No. 8962 BY 2016, Four Car Parking Space at Ground Floor (Covered) The Building is Bounded By: North: Land of Rajen Gohain South : Land of Hareswar Deka East : Land of Uhat Kamalu West : 23 ft wide Road Property ID : SBIN00588485301
4.	Details of the encumbrances known to the secured creditor.	Nil, known to secured creditor.
5.	The secured debt for recovery of which the property is to be sold	Rs. 19,08,07,856.00 (Rupees Nineteen Crores Eight Lac Seven thousand Eight hundred Fifty Six only) as on 17.04.2023 and subsequent interest, charges, cost etc thereon.



6.	Deposit of earnest money	<p>EMD: (a) Rs 0.15crs</p> <p>Being the 10% of Reserve price to transferred /deposited by Interested bidder in his/her/their own Wallet registered with M/s PSB Alliance on its e-auction site https://baanknet.com, by way of RTGS/NEFT.</p>
7.	<p>Reserve price of the immovable secured assets:</p> <p>Bank account in which EMD to be remitted.</p> <p>Last Date and Time within which EMD to be remitted:</p>	<p>(A) Rs.1.50 Crore</p> <p>10% of Reserve price as mentioned to be transferred / deposited by bidders in his / her / their own Wallet registered with M/s. PSB Alliance on its e-auction website https://baanknet.com, by way of RTGS/NEFT, as per the guidelines available in the website.</p> <p>As applicable as per policy of PSB Alliance Ltd.</p>
8.	Time and manner of payment	<p>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 Authorised Officer, failing which the earnest money deposited by the bidder shall be forfeited. The Balance 75% of the sale price is payable on or before the 15th 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 e-Auction purchaser not exceeding three months from the date of e-Auction.</p>
9.	Time and place of public e-Auction or time after which sale by any other mode shall be completed.	<p>28.08.2025 between 12.00 Noon to 4.00 p.m.</p>
10.	<p>The e-Auction will be conducted through the Bank's approved service provider.</p> <p>E-auction tender documents containing e-Auction bid form, declaration etc., are available in the website of the service provider as mentioned above.</p>	<p>The auction will be conducted through our e- Auction service provider M/s PSB Alliance Private Limited having its Registered Office at 4th Floor, Metro House, Mahatma Gandhi Road, Dhobi Talao, Near New Marine Lines, Mumbai- 400020 (Helpdesk Numbers:+918291220220) at the web portal https://baanknet.com.</p> <p>For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the secured Creditor website https://bank.sbi/web/sbi-in-the-news/auction-notices/bank-e-auctions.</p>



11.	(i) Bid increment amount: (ii) Auto extension: _____ times. (Limited / unlimited). (iii) Bid currency & unit of measurement	(i) (a) Rs 1,00,000/- (ii) 10 Minutes. (iii) Indian Rupees (INR)
12.	Date and Time during which inspection of the immovable secured assets to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number	Date: 21.08.2025, Time: 11:00 AM to 3:00 P.M. Name: Susmita Paik Mobile No. 9123854320 Email id: sbi.018192@sbi.co.in Suresh Chandra Panda 9810562803
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://ebkray.in 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-eBkray 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



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relevant information and allotment of ID and Password of PBS Alliance, may be conveyed through email.

- (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.
- (f) The intending bidders need to sign in the portal with ID and Password.
- (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.
- (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.
- (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.
- (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.
- (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.
- (l) Decision of the Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders.
- (m) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.
- (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.
- (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 any reason thereof. The sale is subject to confirmation by the secured creditor.
- (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>(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 immoveable 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>
<p>Details of pending litigation, if any, in respect of property proposed to be sold</p>	<p>OA 287/2023 DEBTS RECOVERY TRIBUNAL -1, KOLKATA</p>

Date: 03.08.2025
Place: Kolkata

S. S. Sanyal
Authorized Officer
(State Bank of India)



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