



**Jagannath Chawk Branch (14097)**  
**Vill- Jagannath Chawk, PO- Midnapore**  
**Dist- Paschim Midnapore, PIN- 721101 (West Bengal)**

**(Annexure- / 15A)**

**THE TERMS AND CONDITIONS OF SALE**

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	<b>Mr. Matilal karan</b> <b>S/o Lt. Mohan Karan</b> <b>Vill- Balipata, PO- Jagul</b> <b>PS- Kotwali, Dt- Paschim Midnapore, PIN- 721149</b>
2	Name and address of Branch, the secured creditor	State Bank of India Jagannath Chawk Branch (14097) Vill- Jagannath Chawk, PO- Midnapore Dist- Paschim Midnapore, PIN- 721101 (West Bengal)
3	Complete Description of the movable and immovable secured assets to be sold with identification marks or number, if any, on them	All that piece and parcel of Bastu land with building thereon situated at Mouza- Sultanpur, JL No.- 501, LR Khatian No. 325, RS Khatian No. 200, Present LR Khatian No. 1253, RS Dag No. 1063, LR Dag No. 1154, Vill- Balipata, PS- Jagul, Dt- Paschim Medinipur, PIN- 721149 under Kaliara-I Gram Panchayet, West Bengal.  <b>Date and Time</b> during which inspection of the secured assets to be sold along with title deeds of the property:  Inspection Dates: 16.12.2024 to 21.12.2024 during business hours.  For inspection contact Shri Tanumay Mali, Authorized officer, State Bank of India, (Mob: +91-8001300293)
4	Details of the encumbrances known to the secured creditor.	Not known
5	The secured debt for recovery of which the property is to be sold	<b>₹7,95,456/-</b> (Rupees Seven Lakhs Ninety Five Thousand Four Hundred Fifty Six only) due as on 31.01.2020 plus further interest, costs, charges etc thereon due to the secured creditor
6	Deposit of earnest money	<b>EMD : ₹74,500/-</b> being the 10% of Reserve price of the respective securities to be transferred/deposited by the bidder/bidders in his/her/their own Wallet provided by ebkray.in.on its e-auction site <a href="https://ebkray.in">https://ebkray.in</a> by means of ONLINE PAYMENT GATEWAY/RTGS / NEFT
7	Reserve price of the immovable / movable secured assets: <b>Bank account</b> in which EMD to be remitted. <b>Last Date and Time</b> within which EMD	<b>Reserve Price : ₹7,45,000/-</b> <b>(Rupees Seven Lakhs Forty Five Thousand Only)</b> Bidders own wallet Registered with ebkray.in. on its e-auction site <a href="https://ebkray.in">https://ebkray.in</a> , by ONLINE PAYMENT GATEWAY/RTGS / NEFT  Time: Upto 4 P.M., Date: 23.12.2024

	to be remitted:	
8	<b>Time and manner of payment</b>	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 amount 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 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.	Date: 23.12.2024 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.  Online e-Auction on portal <a href="https://ebkray.in">https://ebkray.in</a>
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.	PSB Alliance Pvt Ltd through their portal:  <a href="https://ebkray.in">https://ebkray.in</a>
11	(i) Bid increment amount: (ii) Auto extension: _____ times. (limited / unlimited) (iii) Bid currency & unit of measurement	Bid increment amount: ₹10,000/-  (ii) 5 Minutes, Unlimited (iii) INR (₹)
12		(a) The Bidders should get themselves registered on <a href="https://ebkray.in">https://ebkray.in</a> by providing requisite KYC documents and registration fee as per the practice followed by <a href="https://ebkray.in">https://ebkray.in</a> 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 <a href="https://ebkray.in">ebkray.in</a> at <a href="https://ebkray.in">https://ebkray.in</a> by means of NEFT/ RTGS or online Payment gateway 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 <a href="https://ebkray.in">https://ebkray.in</a> Ltd is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction. (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.

(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.

(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.

(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.

(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.

(i) Decision of the Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders.

(j) 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.

(k) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.

(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.

(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).

(n) 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.

(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) 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 vehicle in his/her name.

(q) The payment of all statutory /non- statutory dues, taxes, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only.

(r) 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

		<p>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>(s) 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>Details of pending litigation, if any, in respect of property proposed to be sold</p>	<p>SA 234 of 2024 in the Kolkata Debts Recovery Tribunal- 2</p>

Date : 22.11.2024  
Place : Midnapore

AUTHORIZED OFFICER  
STATE BANK OF INDIA