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SPEED POST WITH AD

M/s. Express Infratech Pvt. Ltd.	Mr. Pankaj Kumar Das	1. Smt. Sampada Aishwarya
Karnani Extate, 3 rd Floor,	S/o- Mani Kant Das	W/o- Pankaj Kumar Das
Suite No. 109A	Flat No. 3C, Sunny Dew	Flat No. 3C, Sunny Dew
209 A.J.C.Bose Road	Majumdarpara, Garia	Majumdarpara, Garia
Kolkata-700017	Kolkata- 700084	Kolkata- 700084
# # # # # # # # # # # # # # # # # # #	2. Mr. Pankaj Kumar Das	2. Smt. Sampada Aishwarya
	S/o- Mani Kant Das	W/o- Pankaj Kumar Das
	Fartabad Gsnguly Para, Garia	Fartabad Gsnguly Para, Garia
	Kolkata- 700084	Kolkata- 700084
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V.Mr. Niraj Das	Mr. Brijesh Bhagat	
S/o- Mani Kant Das	S/o- Jagdish Bhagat	
Flat No. 3C, Sunny Dew	Tower-5, Flat- 9B, South City,	80 0
Majumdarpara, Garia	375 Prince Anwar Saha Road,	
Kolkata- 700084	Kolkata-700068	
2. Mr. Niraj Das		
S/o- Mani Kant Das		w W
Fartabad Gsnguly Para, Garia Kolkata- 700084		G 2 2
Noikata- /00084		

SAMB - II/BR/CLO-I/OPK/183

Date: 17.06.2025

Appendix-IV-A [See Proviso to rule 8 (6)]

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of State Bank Of India, the Secured Creditor, will be sold on "As is Where is", As is What is" and Whatever there is" on 20.08.2025 for recovery of Rs.15,43,33,758.62 (Rupees Fifteen crore forty three lakh thirty three thousand seven hundred fifty eight and paise sixty two only) with further interest, cost, charges etc. from 31.07.2021 due to the secured creditor from M/s. Express Infratech Pvt. Ltd.



having its Registered Office at Karnani Extate, 3rd Floor, Suite No. 109A, 209 A.J.C.Bose Road Kolkata-700017. And

- (i) Mr. Pankaj Kumar Das (Guarantor) residing at S/o- Mani Kant Das Flat No. 3C, Sunny Dew Majumdarpara, Garia Kolkata- 700084
- (ii Smt. Sampada Aishwarya (Guarantor) residing at W/o- Pankaj Kumar Das Flat No. 3C, Sunny Dew Majumdarpara, Garia Kolkata- 700084
- (iii) Mr. Niraj Das(Guarantor) residing at S/o- Mani Kant Das Flat No. 3C, Sunny Dew Majumdarpara, Garia Kolkata-700084.

And

(iv) Mr. Brijesh Bhagat (Guarantor) residing at S/o- Jagdish Bhagat Tower-5, Flat- 9B, South City, 375 Prince Anwar Saha Road, Kolkata-700068

SCHEDULE

Sr No	1 property with the medianees, it	Reserve Price (Rs)
-	any	
	Residential Flat, Being Flat No. 109A, on the 3 rd floor of multi storied	55,00,000/-
	building, having super built up area 750 sq. ft. together with one Open	
	undivided Car Parking Space on the Ground floor of the said building	
	situated at Premises No. 209, A.J.C. Bose Road, Ward No 64, P.S.	
	Beniapukur , Kolkata-700017. Title Deed No.3670 of 2008 dated	
	28.05.2008 & 3672 of 2008 dated 26.05.2008 in the name of Nilachal Infra	
	Projects, later change its name and became Express Infratech Pvt. Ltd. The	
	Flat is butted and bounded by :- On the North -By portion of premises no	
	209, Acharya Jagadish Chandra Bose Road, Kolkata On the South - By	
	Common Corridor of third floor of Karnani Estate. On the East - By Flat No	
	109 B of Karnani Estate.On the West- By Flat No 108 of Karnani Estate	
	The reserve price will be Rs.55,00,000.00 (Rupees Fifty-Five Lakh only) and	
	the earnest money deposit will be Rs.5,50,000.00 (Rupees Five Lakh Fifty	
	thousand only)	

For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the secured Creditor: - www.sbi.co.in and https://ebkray.in

Auction Service Provider E-bkray (M/s PSB Alliance Pvt Ltd,

email; support.ebkray@procure247.com.

Date: 17.06.2025 Place: Kolkata. AUTHORISED OFFICER, sbi.18192@sbi.co.in clo1.samb2kol@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 WHATEVER THERE IS" basis

1	Name and address of the Borrower	M/s. Express Infratech Private Limited Registered Office: 209,A.J.C Bose Road, Karnani Estate, 3rd Floor Suite No 109A, Kolkata-700017
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.	(i)All that the piece and parcel of one self-contained residential Flat, Being Flat No. 109A, on the 3 rd floor of multi storied building, having super built up area 750 sq. ft. together with one Open undivided Car Parking Space on the Ground floor of the said building situated at Premises No. 209, A.J.C. Bose Road, within the limits of Kolkata Municipal Corporation, KMC Ward No.64, P.S. Beniapukur, Kolkata-700017. ADSR - Sealdah in the District- South 24 Parganas. Title Deed No.3670 of 2008 Dated 28.05.2008 & 3672 of 2008 Dated 26.05.2008 in the name of Nilachal Infra Projects, later change its name and became Express InfratechPvt. Ltd. Flat is butted and bounded by: On the North: By portion of Premises No 209, Acharya Jagadish Chandra Bose Road, Kolkata-700017.On the South: On the South - By Common Corridor of third floor of Karnani Estate On the East - By Flat No 109 B of Karnani Estate. On the West- By Flat No 108 of Karnani Estate. Property ID – SBINEX01
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.15, 43,33,758.62 (Rs Fifteen crore Forty three lakh Thirty three thousand seven hundred fifty eight and paise Sixty Two only) with further interest, cost, charges etc. from 31.07.2021.
6.	Deposit of earnest money	EMD: (i) Rs.5.50 Lac. Being the 10% of Reserve price to transferred /deposited by Interested bidder with ebkray(PSB Alliance) before the close of e- auction. (https://ebkray.in) by means of RTGS/NEFT
7.	Reserve price of the immovable secured assets: Bank account in which	(i) Rs.0.55 Crore 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 site https://ebray.in , by way of RTGS/NEFT, as per the guidelines available in the website.
	Dank account III WIIICII	As applicable as per policy of PSB Alliance Ltd.

	EMD to be remitted.		
	Last Date and Time within which EMD to be remitted:		
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 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.	
9.	Time and place of public e-	20.08.2025 between 11.00 A.M. to 4.00 P. M	
	Auction or time after which sale by any other mode shall be completed.		
10.	The e-Auction will be	The auction will be conducted through our e- Auction service provider M/s PSB	
	conducted through the Bank's approved service provider.	Alliance Private Limited having its Registered Office at 4th Floor, Metro House Mahatma Gandhi Road, Dhobi Talao, Near New Marine Lines, Mumbai- 40002	
	E-auction tender documents containing e-Auction bid form, declaration etc., are available in the website of the service provider as mentioned above.	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-eauctions.	
11.	(i) Bid increment amount: (ii) Auto extension:times. (Limited / unlimited). (iii) Bid currency & unit of measurement	(a)Rs. 50,000/- (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.	Date: 02.08.2025, Time: 11 A.M to 3.00 P.M.	
	Contact person with mobile number	Name: Om Parkash Koery Mobile No. 9779585387 Suresh Chandra Panda 9810562803 sbi.18192@sbi.co.in	

13. Other conditions

- (a) The Bidders should get themselves registered on https://ebkray.in 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://ebkray.in. 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://ebkray.in 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 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.
- (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.
- (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.
- (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.
- (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.
- (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).
- (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.
Details of pending litigation, if any, in respect of property proposed to be sold	

Date: 18.06.2025 Place: Kolkata



Authorized Officer (State Bank of India)