



Stressed Assets Recovery Branch, Sambalpur
At- Mahanadi Bhawan, Kachery Road,
Near SBI Main Branch, 1ST Floor, Administrative Office
Dist- Sambalpur, Odisha-768001

Email: sbi.18398@sbi.co.in

(Annexure-15 A)

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	Smt Anju Agrawal W/o: Shri Bhim Kumar Agrawal, House No-BL/93,Basanti Colony,Rourkela, PS:Udit Nagar Dist :Sundargarh Odisha-769012	Shri Bhim Kumar Agrawal, S/o: Shri Nandakishor Agrawal, House No-BL/93,Basanti Colony,Rourkela, PS:Udit Nagar Dist :Sundargarh Odisha-769012
2	Name and address of Branch, the secured creditor	State Bank of India, Stressed Assets Recovery Branch (Code-18398), At- Mahanadi Bhawan, Kachery Road, Near SBI Main Branch, 1 st Floor, Administrative Office, Dist- Sambalpur, Odisha-768001	
3	Complete Description of the immovable secured assets to be sold with identification marks or number, if any, on them	All that part and parcel of the property situated Land & Building standing in the name of Smt Anju Agrawal,situated at mouza:Durgapur Are No-17,House No.B/L-93 assigned by OSHB at BasantiColony,Rourkela,Phase-I,Khata No-7 and 59 Rev.PlotNo.284& 286,Kissam:Gharbari,Area:1000sq.ft,Tahasil-Rourkela,SRO-Panposh,Dist-Sundargarh,Odisha.	
4	Details of the encumbrances known to the secured creditor.	To the best of knowledge and information of the Authorized Officer, there are no encumbrances on the properties.	
5	The secured debt for recovery of which the property is to be sold	Rs. 24,30,371.00 (Rupees Twenty four lakhs thirty thousand three hundred seventy one only) including interest up to dated 08.07.2025 with further interest and incidental expenses, costs, charges, etc.	
6	Deposit of earnest money	EMD: Property 1) Rs.9,70,000.00 being the 10% of Reserve price to be transferred / deposited by bidder in his / her /their own Wallet provided by baanknet.com on its eauction site. By means of RTGS/NEFT	
7	Reserve price of the immovable secured assets: Bank account in which EMD to be remitted. Last Date and Time within which EMD to be remitted:	Property 1) Rs. 97,00,000.00 Rupees Ninety seven lakhs only Bidders own wallet Registered with baanknet on its e-auction site https://baanknet.com/eauction-psb/x-login Account no-35788260860(State Bank of India) IFSC-SBIN00007978 Interested bidder may deposit Pre-Bid EMD with baanknet before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in baanknet's Bank account and updating of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last-minute problem. Bidders are requested to visit user manual on baanknet portal in Help menu.	
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 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-Auction or time after which sale by any other mode shall be completed.	Date & time of e-auction: 22.08.2025 from 11.00 AM to 4.00 PM Website for e-auction: https://baanknet.com/eauction-psb/x-login
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.	baanknet web Portal https://baanknet.com/eauction-psb/x-login 'Click here for register' -> bUYER Registration">https://baanknet.com/eauction-psb/xlogin>bUYER Registration . Buyer's manual > Help>User manual">https://baanknet.com/eauction-psb/x-login>Help>User manual For any assistance email with bidder registration number Or Call Helpdesk Number: +91 8291220220
11	(i) Bid increment amount: (ii) Auto extension: (iii) Bid currency & unit of measurement	Rs.50,000/- extension of 10 minutes INR
12	Date and Time during which inspection of the immovable assets to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number	Date: 14.08.2025 to 21.08.2025 Time: 11.00 AM to 4.00 PM Name: Smt Pramila Ekka, Mobile No.7978351998 Shri Subrat Sahu, Mobile No.9594063490 e-mail: sbi.18398@sbi.co.in
13	Other conditions	(a). The Bidders should get themselves registered on https://baanknet.com/eauction-psb/x-login by providing requisite KYC documents and registration fees by means of NEFT/RTGS transfer from his bank account. (b). Interested bidder may deposit Pre-Bid EMD with ebkay before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in ebkay's Bank account and updating of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last-minute problem. (c) 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 or not later than next working day, as the case may be. (d) 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.

- (e) The Bank/ service provider for e-Auction shall not have any liability towards bidder for any interruption or delay in access to site irrespective of the causes.
- (f) 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.
- (g) 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 defaulting bidder.
- (h) The decision of the Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders.
- (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 bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.
- (k) 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.
- (l) The EMD of the unsuccessful bidder will be refunded to their respective A/c numbers shared with the Bank. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).
- (m) 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 e-Auction without assigning any reason thereof. The sale is subject to confirmation by the secured creditor.
- (n) 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 it may be subsequently sold.
- (o) The successful bidder shall bear all the necessary expenses like applicable stamp duties / additional stamp duty / transfer charges, Registration expenses, fees, GST etc. for transfer of the property in his/her name.
- (p) 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.
- (q) In case of any dispute arises as to the validity of the bid 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 off 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.

		(r) 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 a change of name in the sale certificate other than the person who submitted the bid/participated in the e-Auction will be entertained. (s) Applicable GST / TDS shall be borne by successful buyer over and above bid amount. (t) 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 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 the Authorized Officer to withdraw his bid, either on the ground of discrepancy in size/area, defect in title, Encumbrances, or any other ground whatsoever.
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Date:14.08.2025
Place: Sambalpur

Authorized Officer
State Bank of India
SARB, Sambalpur