

**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

01	Name and Address of the Borrower	Ramya Prava Swain D/o Amiya Ku Swain Nila Jaganath Bhaban Behind Bishal Hotel Lane Badambadi, Dist-Cuttack-753012
02	Name and address of Branch, the secured creditor	State Bank of India, Stressed Assets Recovery Branch (Code-05174), Plot No.778, Saheed Nagar, Bhubaneswar-751007
03	Description of the immovable secured assets to be sold	VEHICLE DETAILS: ASHOK LEYLAND & AL COMET 1615HE 22FTLS16, Regd. No- OD-05-BE-7945, ENGINE No-NKEZ405380 , CHASSIS NO-MB1A3HCD5NRKW3248 Propery ID- SBIN20078313274173
04	Details of the encumbrances know to the secured creditor	To the best of knowledge and information of the Authorised Officer, there are no encumbrances on the properties. However, the intending bidders should make their own independent enquiries regarding the encumbrances, asset put on auction, title of the property prior to submitting their bid. The vehicle is repossessed and parked in yard.
05	The secured debt for recovery of which the property is to be sold	Rs.23,54,377/- (Rupees Twenty Three Lakh Fifty Four Thousand Three Hundred Seventy Seven only) as on 25-06-2025 with further interest and incidental expenses, costs etc. thereon and interest from 26-06-2025.

06	Deposit of earnest money	1.EMD: For Property ID- SBIN20078313274173 is Rs1,30,000/- (Rupees One Lac Thirty Thousand Only).
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		being the 10% of Reserve price to be submitted to BAANKNET wallet in BAANKNET portal (https://baanknet.com) by intending bidders through their bank account.
07	<p>Reserve price of the immovable secured assets:</p> <p>Bank account/ Wallet in which EMD to be remitted.</p> <p>Last Date and Time within which EMD to be remitted</p>	<p>1. Reserve Price for Property ID- SBIN20078313274173 is Rs.13,00,000/- (Rupees Thirteen Lac Only).</p> <p>The intending bidder should submit the EMD deposit to BAANKNET wallet in baanknet portal (https://baanknet.com) through their Bank account.</p> <p>The Intending bidder should take care that the EMD is transferred till 2 PM on 16.07.2025.</p>
08	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.
09	Time and place of public e-Auction or time after which sale by any other mode shall be completed	Date & time of e-auction: 16-07-2025 from 3.00 PM to 4.00 PM on the Baanknet portal (https://baanknet.com) with unlimited extension of ten minutes for each bid, if the bid continues, till the sale is concluded.

10	The e-Auction will be conducted through the Bank's approved service provider	https://baanknet.com The intending bidders have to get themselves registered on the BAANKNET PORTAL (https://baanknet.com) for participation in the e-auction process. The Bidders have to get register themselves well before the auction date as registration of bidders takes minimum of 3-4 working days. The intending bidder should submit the EMD deposit to BAANKNET wallet in
		BAANKNET portal (https://baanknet.com) through their Bank account.
11	(i) Bid increment amount: (ii) Auto extension: Unlimited extension (iii) Bid currency & unit of measurement	Rs. 10,000/- 10 minutes each. INR
12	Date and Time during which inspection of the immovable secured assets to be sold along with title deeds of the property. Contact person with mobile number	Date: 14-07-2025 Time: 11.00 AM to 4.00 PM Name: Shri J.K. Sahoo, Mobile No:7993623381 Shri B.Meher, Mobile No.8895333411 e-mail: sbi.05174@sbi.co.in

13	Other conditions	<p>(a). The Bidders should get themselves registered on https://baanknet.com by providing requisite KYC documents and registration fee well before the auction date. The registration process takes minimum of three to four 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 at BAANKNET PORTAL in https://baanknet.com by means of NEFT/ RTGS transfer from his bank account.</p> <p>(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 BAANKNET PORTAL 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 Authorised Officer of the bank and the remaining amount i.e 25 % of final bid price 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</p>
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14	Details of pending litigation, if any, in respect of property proposed to be sold.	Nil

Date: 26-06-2025
Place: Bhubaneswar

AUTHORISED OFFICER
STATE BANK OF INDIA
SARB, BHUBANESWAR