

### THE TERMS AND CONDITIONS OF SALE

**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	<b>Mr. Manmoy Mishra</b> Flat No.C-1, 3 <sup>rd</sup> Floor, Ashiana Apartment, Holding No-27, Radha Gobinda Nagar Road, Kotrung, Ward No-4,PO: Hindmotor, PS: Uttarpura, Dist: Hooghly, Pin-712233.		
02	Name and address of Branch, the secured creditor	<b>State Bank of India, Stressed Assets Recovery Branch, Burdwan (14817)</b> Ulhas, Gate No.1, Pin-713104, Dist – Purba Bardhaman, (WB) Pin -713104.		
03	Description of the immovable secured assets to be sold	<p>All that piece and parcel of a Residential <b>Flat No.C-1</b>, at <b>ASHIANA APARTMENT</b> facing South-East , measuring covered area of 303.28 Sq.Ft. and 370 sq. ft. super built up area be the same or a little more or less, consisting of one bedroom, one living room, one kitchen and one toilet, on the 3rd Floor, with all common facilities &amp; amenities with easement right, hereditaments, appendages,easements of air and privileges for the benefit of the purchaser, situated in municipal holding No-27, Radha Gobinda Nagar Road, Ward No-4, under Uttarpura- Kotrung Municipality, P.O: Hindmotor, P.S: Uttarpura, Dist:Hooghly, Pin-712235. The property stands in the name of Mr. Manmoy Mishra vide Deed No. 062100440 for the year 2019.</p> <table><tr><td>Property ID-SBIN1000460852</td><td>PROPERTY UNDER PHYSICAL POSSESSION</td></tr></table>	Property ID-SBIN1000460852	PROPERTY UNDER PHYSICAL POSSESSION
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04	Details of the encumbrances know to the secured creditor	The intending bidders are advised to satisfy himself by local enquiry and from own sources before participating in the auction process. Please also refer to point No. 13 and 14.		
05	The secured debt for recovery of which the property is to be sold	Rs. 14,13,455.00/- as on 23.07.2024 + further interest thereon+ other expenses & cost as per demand notice.		
06	Deposit of earnest money	<b>EMD: Rs 1,00,600.00</b> being the 10% of Reserve price to be transferred / deposited by bidders in his / her/ their own Wallet provided by <a href="https://BAANKNET.com">https://BAANKNET.com</a> on its e-auction site <a href="https://BAANKNET.com">https://BAANKNET.com</a> by means of RTGS/NEFT.		
07	Reserve price of the immovable secured assets:	<b>Reserve Price Rs. 10,06,000.00</b>		

	<p>Account/ Wallet in which EMD to be remitted</p> <p>Last Date and Time within which EMD to be remitted</p>	<p>(Bidder / Purchaser to register on e-auction portal <a href="https://BAANKNET.com">https://BAANKNET.com</a> using his mobile no and email Id. KYC verification will be done online. Hence bidder to upload requisite KYC documents verification of which may take 02 working days)</p> <p>“Interested bidder may deposit Pre-Bid EMD with <a href="https://BAANKNET.com">https://BAANKNET.com</a> before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in <a href="https://BAANKNET.com">https://BAANKNET.com</a>'s Bank account and updation 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 (before auction date) to avoid any last-minute problem.”</p>
08	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>
09	Time and place of public e-Auction or time after which sale by any other mode shall be completed	<p><b>22.07.2025</b></p> <p>Time: 11.00 A.M. to 3.00 P.M. with unlimited extension of 10 minutes for each bid.</p>
10	The e-Auction will be conducted through the Bank's approved service provider	<p><a href="https://BAANKNET.com">https://BAANKNET.com</a> e-Auction will be provided by Bank's e-Auction service provider. The intending Bidders/Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website <a href="https://BAANKNET.com">https://BAANKNET.com</a>. The Sale Notice containing the Terms and Conditions of Sale is uploaded in the Banks websites/webpage portal <a href="https://sbi.co.in/web/sbi-in-the-news/auction-notice/sarfaesi-and-others">https://sbi.co.in/web/sbi-in-the-news/auction-notice/sarfaesi-and-others</a> and <a href="https://BAANKNET.com">https://BAANKNET.com</a>. The intending participants of e- auction may download free of cost, copies Terms &amp; Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from <a href="https://BAANKNET.com">https://BAANKNET.com</a></p>
11	<p>(i) Bid increment amount:</p> <p>(ii) Auto extension:</p> <p>(iii) Bid currency &amp; unit of measurement</p>	<p>i. Rs.20,000</p> <p>ii. Auto Extension of 10 minutes</p> <p>iii. INR</p>
12	Date and Time during which inspection of the	15.07.2025; Time 11.00 A.M. to 3.00 P.M.

	<p>immovable secured assets to be sold and intending bidders should satisfy themselves about the assets and their specification.</p> <p>Contact person with mobile number</p>	<table border="1"> <thead> <tr> <th>NAME</th><th>MOBILE</th><th>E-MAIL ID</th></tr> </thead> <tbody> <tr> <td>Urmi Sen</td><td>9674729616</td><td>sbi.14817@sbi.co.in</td></tr> <tr> <td>Abhijeet Kumar</td><td>9674711521</td><td>sbi.14817@sbi.co.in</td></tr> </tbody> </table>	NAME	MOBILE	E-MAIL ID	Urmi Sen	9674729616	sbi.14817@sbi.co.in	Abhijeet Kumar	9674711521	sbi.14817@sbi.co.in
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13	Other conditions	<p>(a) Bidders shall hold a valid digital Signature Certificate issued by competent authority and valid email ID (e-mail ID is absolutely necessary for the intending bidder as all the relevant information and allotment of ID and Pass word by M/s PSB Alliance Pvt. Ltd. through its auction portal/website <a href="https://BAANKNET.COM">https://BAANKNET.COM</a> may be conveyed through e mail.</p> <p>(b) The intending bidder should submit the evidence of EMD deposit like UTR number along with Request letter for participation in the E-auction, self-attested copies of (i) Proof of Identification (KYC) Viz ID card/ Driving License/Passport etc., (ii) Current Address -proof of communication, (iii) PAN card of the bidder (iv) Valid e mail ID (v) Contact number(mobile/Land line of the bidder etc., to the Authorised Officer of State Bank of India, SARB, Burdwan Branch, Ulhas Gate No. 1, Joteram, Dist: Purba Bardhaman, West Bengal, Pin-713104 well before the auction. Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorised Officer.</p> <p>(c) Names of Eligible Bidders to participate in online e-auction on the portal <a href="https://BAANKNET.COM">https://BAANKNET.COM</a> supported by PSB Alliance Pvt. Ltd. will provide User ID and Password after due verification of PAN of the Eligible Bidders.</p> <p>(d) The successful bidder shall be required to submit the final prices, quoted during the e-auction as per the annexure after the completion of the auction, duly signed and stamped as token of acceptance without any new condition other than those already agreed to before start of auction.</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 opening price/ scrap the e-auction process/ proceed with conventional mode of tendering.</p> <p>(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.</p> <p>(g) <b>The bidders are required to submit acceptance of the terms &amp; conditions and modalities of e-auction adopted by the service provider before participating in the e-auction.</b> 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.</p> <p>(h) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.</p>									

		<p>(i) The Authorised Officer shall be at liberty to cancel the e-auction process/tender at any time, before declaring the successful bidder, without assigning any reason.</p> <p>(j) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.</p> <p>(k) 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.</p> <p>(l) The EMD of the unsuccessful bidder will be refunded to their respective wallet maintained with M/s PSB Alliance Pvt. Ltd. The Bidder has to place a request in BAANKNET portal provided by M/s PSB Alliance Pvt. Ltd 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).</p> <p>(m) The Authorised Officer is not bound to accept the highest offer and the Authorised 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> <p>(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 may it be subsequently sold.</p> <p>(o) The successful bidder shall bear all the necessary expenses like applicable stamp duties/additional stamp duty/transfer charges, Registration expenses, Tax, fees etc. for transfer of the property in his/her name.</p> <p>(p) 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. TDS/ GST, wherever applicable, will have to be borne by the successful bidder/ buyer, over and above the bid amount.</p> <p><b>(q) 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.</b></p> <p>(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 Authorised 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 Authorised 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>(t) The Sale Certificate will not be issued pending operation of any stay/ injunction/restraint order passed by the DRT/DRAT/High Court or any other</p>
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		court against the issue of Sale Certificate. Further no interest will be paid on the amount deposited during this period. The deposit made by the successful-bidder, during pendency of execution of Sale Certificate, will be kept in non-interest bearing deposit account. No request for return of deposit either in part or full/cancellation of sale will be entertained. In case of stay of further proceedings by DRT/DRAT/High Court or any other Court, the auction may either be deferred or cancelled and persons participating in the sale shall have no right to claim damages, compensation or cost for such postponement or cancellation.
14	Details of pending litigation, if any, in respect of property proposed to be sold	Not known to Bank.

Date: 03.07.2025  
Place: BURDWAN

AUTHORISED OFFICER  
STATE BANK OF INDIA