

THE TERMS AND CONDITIONS OF SALE

Property will be sold on “AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS” Basis;

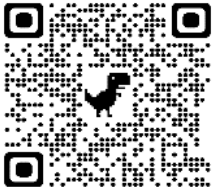
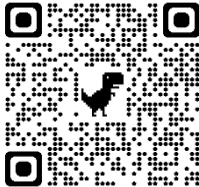

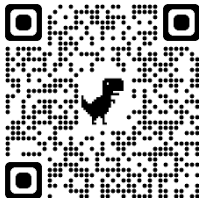

01	Name and Address of the Borrower	Smt Rita Shankar W/o Vikash Choudhary Harisree Apartment,106/3 3 rd Floor, Milan Pally SMC Ward no 25, Po +PS- Siliguri District Darjeeling- 734005
02	Name and address of Branch, the secured creditor	State Bank Of India Stressed Asset Recovery Branch, Siliguri, Home Land Business Centre, 1st Floor, 3rd Mile, Sevoke Road, Siliguri-734008
03	Description of the immovable secured assets to be sold	All that piece and parcel of one residential Flat/ Unit measuring about 900 Sq. Ft. (Super built up area) Front side (North East Corner) of the P+ Three storied building, together with undivided proportionate share of land measuring 4 Katha 10 Chhatak, appertaining to and forming part of R.S. Plot No. 3501 and 3502, recorded in R.S. Khatian No.1160/1, situated within Mouza- Siliguri, J.L. No. 110(88), Pargana- Baikunthapur, Deed No. I-3080, Dated 26/10/2021, Regd. Office- A.D.S.R. Siliguri, Situated at 3 rd Floor, “Harishree Apartment” 106/3, Mukund Das Road, Milan Pally, Ward No. 25 of SMC Area, P.S.-Siliguri, District- Darjeeling. The property stands in the name of Smt. Rita Shanker (Borrower) and the said property is butted & bounded by (as per Deed)- On the North- L/O Sudhir Das, On the South- L/O Binapani Tarafdar, On the East-21 feet wide SMC Road, on the West- L/O Hafizuddin Mia & Others PROPERTY ID: SBIN10137098 Type of possession: SYMBOLIC. Physical possession will be handed over as and when it is available to the bank.
04	Details of the encumbrances known to the secured creditor	NIL
05	The secured debt for recovery of which the property is to be sold	Rs.27,81,149.00 (Rupees Twenty seven lakhs Eighty one thousand One hundred Forty nine only) with interest calculated upto 05.10.2022 and further interest from 06.10.2022 at contractual rate on the aforesaid amount together with incidental expenses, cost, charges, etc.
06	Deposit of earnest money	EMD: Rs.2,51,800.00 (Rupees Two Lakhs Fifty one thousand Eight hundred Only) being the 10% of Reserve price to be transferred / deposited by bidders in his / her/ their own Wallet provided by M/s. MSTC Ltd on its e-auction site

		https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp by means of RTGS/NEFT.
07	<p>Reserve price of the immovable secured assets:</p> <p>Account/ Wallet in which EMD to be remitted</p> <p>Last Date and Time within which EMD to be remitted</p>	<p>Rs.25,18,000.00(Rupees Twenty Five Lakhs Eighteen thousand only)</p> <p>Bidders own wallet Registered with M/s MSTC Ltd on its e-auction site https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp. by means of RTGS/NEFT.</p> <p>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. MSTC Ltd is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction.</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. The Bank account in which fund to be remitted is as under:</p> <p>Account No.- 38346111402 , IFSC: SBIN0011384 Bank: State Bank of India, Salugara Branch, Siliguri Address: Janki Complex, 4th Mile, Service Road, Salugara, Siliguri, Dist.-Jalpaiguri, PIN-734008.</p>
09	Time and place of public e-Auction or time after which sale by any other mode shall be completed	The E-auction will take place through <u>IBAPI portal</u> (IBAPI.in) on 19.03.2024 between 11 A.M to 04 P.M with unlimited extension of 10 minutes each.
10	The e-Auction will be conducted through the Bank's approved service provider	M/s. MSTC Ltd at the web portal https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp .
11	<p>(i) Bid increment amount:</p> <p>(ii) Auto extension:</p> <p>(iii) Bid currency & unit of measurement</p>	<p>(i) Bid increment amount: Rs.10,000/-</p> <p>(ii) Unlimited extension of 10 minutes each.</p> <p>(iii) INR</p>
12	Date and Time during which inspection of the immovable secured assets	<p>Date: 15.03.2024</p> <p>Time: Between 1:00 P.M to 4:00 P.M.</p>

	<p>to be sold and intending bidders should satisfy themselves about the assets and their specification.</p> <p>Contact person with mobile number</p>	<p>Contact Person: (I) Shri Rajnath Prakash, Authorised Officer, SARB, SBI, Siliguri, Mob No-7260842268 and (ii) Shri Roushan Kumar Manager, SARB, SBI, Siliguri, Mob-9674713970. email- sbi.10137@sbi.co.in,</p>
13	Other conditions	<p>(a). The Bidders should get themselves registered on https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp. by providing requisite KYC documents and registration fee as per the practice followed by M/s. MSTC. Ltd 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 MSTC Ltd at https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp. 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 M/s. MSTC Ltd 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 Authorised Officer and the remaining amount i.e.25 % of sale price (after adjusting the Earnest Money Deposit) 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 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) 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.</p> <p>(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.</p>

		<p>(i) Decision of the Authorised Officer, SBI, SARB, Siliguri, regarding declaration of successful bidder shall be final and binding on all the bidders.</p> <p>(j) The Authorised Officer, SBI, SARB, Siliguri 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>(k) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.</p> <p>(l) The conditional bids shall be treated as invalid. Please note that after submission of the bid/s, no correspondence regarding any change in the bid shall be entertained.</p> <p>(m) The EMD of the unsuccessful bidder will be refunded to their respective wallet maintained with M/s MSTC Ltd. The Bidder has to place a request with MSTC 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>(n) The Authorised Officer, SBI, SARB, Siliguri is not bound to accept the highest offer and the Authorised Officer, SARB, SBI, Siliguri, has absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the auction without assigning any reason thereof.</p> <p>(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> <p>(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 property in his/her name.</p> <p>(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.</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 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 Authorised Officer, SBI, SARB, Siliguri.</p> <p>(s) The sale certificate shall be issued after receipt of entire sale consideration and confirmation of sale by the secured creditor. The</p>
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Bank website: URL: https://bank.sbi	E-auction website: URL: https://ibapi.in/	Property Location	Photographs	Photographs
	 Search Property ID- SBIN10137098			

Date: 02.03.2024

Place: Siliguri

Authorised Officer
Stressed Assets Recovery Branch, Siliguri