

THE TERMS AND CONDITIONS OF SALE TO BE UPLOADED ON THE WEBSITE OF THE SECURED CREDITOR.

PROPERTY ON PHYSICAL POSSESSION 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 Bard Roy Infotech Pvt Ltd Regd. Off: 10/4B, Lala Lajpat Sarani, PS: Bhowanipore, Kolkata - 700020
2.	Name and address of Branch, the secured creditor	STRESSED ASSETS MANAGEMENT BRANCH-I, KOLKATA 'Nagaland House', 8th Floor, 11 & 13 Shakespeare Sarani, Kolkata - 700071 Ph: 033- 22810623/ 033- 22803097, Fax: 033- 22829134, E-mail: sbi.04151@sbi.co.in , clo5.04151@sbi.co.in .
3.	Complete Description of the immovable secured assets to be sold with identification marks or number, if any, on them	<p>ALL that freehold piece and parcel of Land area of 1 Cottah 8 Chittacks be the same a little more or less, together with Ground Floor and two storied dwelling house admeasuring 2303 sq. ft. super built up area being Ground floor containing an area of 882 sq ft comprising one hall measuring about 580 sq ft and one room attached with bath and one verandah measuring about 302 sq. ft. 1st floor containing an area of 881 sq ft comprising one hall measuring about 580 sq ft and one room attached with bath and one verandah measuring about 301, sq. ft. 2nd floor comprising one hall measuring about 540 sq ft built and erected on the said land comprised in and under Dihi 55 Gram, 6-Division, J Sub Division, on the North of Mouza-Bhowanipore at Chakraber Village forming a part of Old Holding no.132, Current Holding no.165 lying and situate at municipal Premises no. 36A, Balaram Bose First lane, Kolkata-700020 (part of old premises number being 30, Balaram Bose 1st Lane), PS: Bhowanipore, within the limit of Ward No.70 of Kolkata Municipal Corporation in the District of South 24 Parganas.</p> <p>Property belongs to Smt Amita Jhawar, Miss Aditi Jhawar and Miss Anushka Jhawar.</p> <p>Registered vide Indenture being no.11103 of 2012 in the name of Pradeep Jhawar, HUF, registered under Book No.-I, CD Volume No.23, Pages from 1064 to 1084, Being no.11103 for the year 2012, and Deed of Partition being no.07286 for the year 2013 in favour of Amita Jhawar, Aditi Jhawar, Anushka Jhawar, Book No-I, CD Volume no.30, Pages 1534 to 1549, ADSR Alipore, Kolkata.</p> <p>Property ID: SBIN200036190361</p> <p>Type of Possession: Physical</p>
4.	Details of the encumbrances known to the secured creditor.	Not known, if any.



5.	The secured debt for recovery of which the property is to be sold	Rs. 14,02,00,000.00 (Rupees Fourteen crore two lakh only) and further interest from 12.01.2023, costs, etc thereon due to the secured creditor from M/s Bard Roy Infotech Pvt Ltd (Borrower) and its Guarantors/Corporate Guarantor.
6.	Deposit of earnest money	EMD: Rs.7,00,000.00 (Rupees Seven lakh only)
7.	Reserve price of the immovable secured assets: Account/ Wallet in which EMD to be remitted Last Date and Time within which EMD to be remitted:	Reserve Price – Rs.70,00,000.00 (Rupees Seventy lakh only) 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://ebkray.in , by way of RTGS/NEFT, as per the guidelines available in the website. As applicable as per policy of PSB Alliance Ltd.
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-Auction or time after which sale by any other mode shall be completed.	On 06.12.2024 (Friday) Between 11.00 A.M. to 04:00 P.M.
10.	The e-Auction will be conducted through the Bank's approved service provider.	M/s. PSB Alliance Ebkray at the web portal https://ebkray.in
11.	(i) Bid increment amount: (ii) Auto extension: (limited / unlimited) (iii) Bid currency & unit of	(i) Rs. 50,000.00 (Rupees Fifty thousand only) (i) Auto extension of 10 minutes each. (ii) Indian Rupee (INR)



	measurement	
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. Contact person with mobile number	Date: 27.11.2024, Time: 03:00 P.M to 04:00 P.M. Name: Naw Kumar Raha e-mail ID: clo5.04151@sbi.co.in Mobile No: 7719375144
13	Other conditions	<p>(a). The Bidders should get themselves registered on https://ebikray.in. by providing requisite KYC documents and registration fee as per the practice followed by PSB Alliance Ltd well before the auction date. The registration process takes minimum of two working days. (Registration process is detailed on the above website).</p> <p>(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://ebikray.in 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. PSB Alliance 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 respective Authorised 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.</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>



(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.

(i) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.

(j) 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.

(k) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.

(l) 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.

(m) The EMD of the unsuccessful bidder will be refunded to their respective wallet maintained with M/s PSB Alliance Ltd. The Bidder has to place a request with PSB Alliance 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).

(n) 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.

(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) 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.

(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.

(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.

(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.



Authorised Officer
SBI, SAMB-I, Kolkata

Place: Kolkata
Date: 04.11.2024

