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 Dipika Rava Kalita W/o Shri Saurabh Kumar Kalita Village 1 No. Bordubi Gaon Bijulibari PO Duliajan, Dist : Dibrugarh PIN - 786602 Assam
02	Name and address of Branch, the secured creditor	State Bank of India, Stressed Assets Recovery Branch, Jorhat Branch, M.G.Road, Na-Ali, Opp ASEB Building Jorhat, Assam- 785001
03	Description of the movable secured assets to be sold	All that part and parcel of the property consisting of a plot of Land measuring 2 Katha and an Assam Type Building situated thereon covered by Dag no 336(old), 374(new) and Patta no 113(old), 148(new) under Kheramia Mouza: PO & PS Duliajan, District: Dibrugarh, Assam in the name of Smt. Dipika Rava Kalita and bounded by North: Land of Sri Loknath Jaisy South: Land of Sri Ganesh Upadhyaya East: 8 ft wide Road & Land of Sri Saurabh Kumar Kalita West: Land of Bijulibari Tea Estate
04	Details of the encumbrances known to the secured creditor	Nil
05	The secured debt for recovery of which the vehicle is to be sold	Rs. 22,15,127.00 (Rupees Twenty Two Lakhs Fifteen Thousands One Hundred Twenty Seven only) as on 22-06-2020 + further interest, cost, charges & other expenses etc thereon
06	Deposit of earnest money	EMD: Rs. 3,50,000.00 (Rupees Three Lac Fifty Thousand only) EMD as mentioned above (10% of Reserve Price) to be transferred / deposited by bidders in his / her/ their own Wallet provided on its e-auction site PSB Alliance Pvt Limited https://baanknet.com/ by means of RTGS/NEFT.
07	Reserve price of the movable secured assets:	Rs. 35,00,000.00 (Rupees Thirty Five Lacs only)
	Bank account/ wallet in which EMD	Bidders own wallet Registered on its e-auction site, PSB Alliance Pvt

	to be remitted	Limited https://baanknet.com/ by means of RTGS/NEFT.
	Last Date and Time within which EMD to be remitted;	This may take some time as perbanking 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. Note: After approval of the bid on the property by AO, the winners EMD gets transferred to the Bank account associated to the property.
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, failing which the earnest money deposited by the bidder shall be forfeited. The account details for depositing 25% of the sale price after adjusting the EMD amount and the remaining balance amount of 75% of the sale price on being declared successful bidder:
		Account No. 38401351282 IFSC Code: SBIN0004460 Account Name: SBI SARB, Jorhat Parking Account Branch: Gar Ali, Jorhat
09	Time and place of public e-Auction or time after which sale by any other mode shall be completed	Online e-Auction on Date: 22.01.2025 Time: 11:00 A.M to 04:00 P.M with unlimited extension of 10 minutes for each bid if a bid is placed in the last 10 minutes of scheduled closing time of e-auction and if the bid continues, till the sale is concluded.
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 provide as mentioned above	PSB Alliance Pvt Limited at the web portal https://baanknet.com/
11	(i) Bid increment amount: (ii) Auto extension: (iii) Bid currency & unit of	Rs. 10,000/- Unlimited extension of 10 minutes for each bid if a bid is placed in the last 10 minutes of scheduled closing time of e-auction and if the bid continues

	measurement	further.
		Indian Rupees (INR)
12	Date and Time during which inspection of the movable secured assets to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number	On any working day from 02.01.2025 to 16.01.2025 between 11:00 AM and 15:00 PM with prior appointment exlcuding holidays. Following officers may be contacted during office hours. Utpal Kalita, Assistant General Manager, Mobile No: 9435199296 Shweta Kumari, Manager, Mobile No: 7742695092
13	Other conditions	(a) The Bidders should get themselves registered on PSB Alliance Pvt Limited https://baanknet.com/ using his mobile no and email Id. Bidders to upload requisite KYC documents which will be verified by PSB Alliance Pvt Ltd. (The 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 PSB Alliance Pvt Limited at https://baanknet.com/ by means of NEFT/RTGS transfer from his bank account.
		(c) The intending bidders should take care that the EMD is transferred at least one day before the date of auction and confirm that his wallet maintained with PSB Alliance Pvt Limited is reflecting the EMD amount without which the system will not allow the bidder to participate in the eauction.
		(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 the sale price to be paid immediately i.e on same day or not later than the next working day as the case may be.
		(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.
		(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.

- (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.
- (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 PSB Alliance Pvt Limited. The bidder has to place a request with PSB Alliance Pvt Limited 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 e-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 it may 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, GST 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 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 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 e-Auction will be entertained.

(t) The Bank is not liable to pay any interest/ refund of EMD/money paid in case of any delay in issuance of confirmation of Sale/ Sale Certificate by virtue of any Tribunal/Court Order in connection with this e-auction.

Date: 16.12.2024

Place: Jorhat

AUTHORISED OFFICER STATE BANK OF INDIA