

**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**

1	Name and address of the Borrower	M/s. Express Infratech Private Limited Registered Office: 209,A.J.C Bose Road, Karnani Estate, 3rd Floor Suite No 109A, Kolkata- 700017
2	Name and address of Branch, the secured creditor	State Bank of India, Stressed Assets Management Branch- II, Kolkata, Jeevandeep Building (10 th floor), 1, Middleton Street, Kolkata- 700071
3	Description of the immovable secured assets to be sold.	<p>(i)All that the piece and parcel of one self-contained residential Flat, Being Flat No. 109A, on the 3<sup>rd</sup> floor of multi storied building, having super built up area 750 sq. ft. together with one Open undivided Car Parking Space on the Ground floor of the said building situated at Premises No. 209, A.J.C. Bose Road, within the limits of Kolkata Municipal Corporation, KMC Ward No.64, P.S. Beniapukur, Kolkata-700017. ADSR - Sealdah in the District- South 24 Parganas. Title Deed No.3670 of 2008 Dated 28.05.2008 &amp; 3672 of 2008 Dated 26.05.2008 in the name of Nilachal Infra Projects, later change its name and became Express InfratechPvt. Ltd. Flat is butted and bounded by: On the North : By portion of Premises No 209, Acharya Jagadish Chandra Bose Road, Kolkata-700017.On the South: On the South - By Common Corridor of third floor of Karnani Estate On the East - By Flat No 109 B of Karnani Estate. On the West- By Flat No 108 of Karnani Estate. <b>Property ID – SBINEX01</b></p> <p>(ii)All that the piece and parcel of Commercial Space on the entire 4<sup>th</sup> floor of the multi storied building named as Dankuni Super Market Complex, measuring an super built up area 13176 Sq.Ft. situated at Mouza- Monoharpur ,J.L.No 98, R. S. No 1773, Touzi No 17, compraised in the R.S.Dag Nos. 553&amp;554, L.R. Dag Nos 1148 &amp; 1152 under LR. Khatian Nos. 1377 &amp; 626, within the limits of Dankuni Municipality, Ward No. 11, beside T.N.Mukherjee Road &amp; near Railway Crossing , P.S. – Dankuni, ADSR-Janai in the district Hooghly-712311. Deed No. 05240 of 2011 dated 09.08.2011 in the name of Express Infratech Pvt. Ltd. Building bounded as: North- Existing open land of the building, par land of the vendors. South-Existing open land of the building, par T. N. Mukharjee Road. East: House of Biswanath Ghosh &amp; Ors. West: Municipal Road, par Eastern Railway Chord Line and house of Nilimoni Gupta. <b>Property ID – SBINEX02</b></p>
4.	Details of the encumbrances known to the secured creditor.	Nil, known to secured creditor.
5.	The secured debt for recovery of which the property is to be sold	<b>Rs.15, 43,33,758.62</b> (Rs Fifteen crore Forty three lakh Thirty three thousand seven hundred fifty eight and paise Sixty Two only) with further interest , cost, charges etc. from 31.07.2021.





	(iii) Bid currency & unit of measurement	(iii) Indian Rupees (INR)
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: 04.02.2025, Time: 11 A.M to 3.00 P.M.  Name: Om Parkash Koery Mobile No. 9779585387  Suresh Chandra Panda 9810562803 <a href="mailto:sbi.18192@sbi.co.in">sbi.18192@sbi.co.in</a>
13.	Other conditions	<p>(a) The Bidders should get themselves registered on <a href="https://ebkray.in">https://ebkray.in</a> by providing requisite KYC documents and registration fee as per applicable guidelines of PSB Alliance Ltd well before the auction date. The process of registration has been detailed in the above website <a href="https://ebkray.in">https://ebkray.in</a>. The intending bidder should bear in mind that the process of registration takes a minimum of two working days.</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 <a href="https://ebkray.in">https://ebkray.in</a> 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-eBkray is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction.</p> <p>(d) Bidders shall have to visit the website <a href="https://ebkray.in">https://ebkray.in</a> of our e-auction service provider of PBS Alliance Ltd, to participate for online bid. For Technical Assistance, the bidders may refer to PSB Alliance helpline numbers. E-mail ID is absolutely necessary for the intending bidder as all the relevant information and allotment of ID and Password of PBS Alliance, may be conveyed through email.</p> <p>(e) The EMD of the successful bidder will be automatically transferred to the bank once the sale is confirmed by the respective Authorized 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>(f) The intending bidders need to sign in the portal with ID and Password.</p> <p>(g) 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>(h) 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>(i) The Authorized 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>



- (j) 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.
- (k) 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.
- (l) Decision of the Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders.
- (m) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.
- (n) 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.
- (o) The Authorized Officer is not bound to accept the highest offer and the Authorized 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) 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.
- (q) 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.
- (r) 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 including the provisions of sec-194-IA of the income tax.
- (s) 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 Authorized 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 authorized officer of the concerned bank branch only.
- (t) 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.
- (u) The EMD of the unsuccessful bidder will be refunded to their respective originating account by the service provider (PSB Alliance Ltd). The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).



		(v) The bidders are advised to in their own interest to satisfy themselves with the title and correctness of other details pertaining to the immovable 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.
	Details of pending litigation, if any, in respect of property proposed to be sold	Suit No 374 of 2021, filed in DRT I on 23.12.2021. Last date of hearing was on 16.04.2024. Next date of hearing is on 28.01.2025.

Date: 24.01.2024  
Place: Kolkata

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Authorized Officer  
(State Bank of India)

