

## THE TERMS AND CONDITIONS OF SALE

### 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 Deccan Tradcom Pvt Ltd Annapurna Apartment ,11 <sup>th</sup> Floor ,224 A AJC Bose Road Kolkata -700017 P-245, CIT Road, Scheme VI-M Kolkata-700054
2	Name and address of Branch, the secured creditor	State Bank of India SAMB-II, Kolkata, 10 <sup>th</sup> Floor, Jeevandeep Building 1, Middleton Street, Kolkata 700071
3	Description of the immovable secured assets to be sold.	
i	Entire 3 <sup>rd</sup> Floor commercial space of Block 1 South facing G+5 stored commercial Building front portion measuring more of less super built up area of 4646 sq.ft. or 431.86 sq mtr situated at Laxmiganj Bazar, Mouza Chandannagore Sheet No.8 J.L No 1 comprising in R.S Khatian No. 169,170,178 & R S Dag No. 239, 240, 252 corresponding L.R Khatian No. 505 & 510 LR Dag No. 318, 319, 320, 321, 322 within the Chandannagor Municipal Ward No. 11 (New) old No 7, Holding No. Old -7 New 242 and P.S Chandannagore adjacent to GT Road, Hooghly, West Bengal. Owned by M/s Shivjata Commotrade Pvt Ltd Being deed no . 01868 for the year 2013 The entire property is butted and Bounded by:  NORTH : Municipal Lane and Property of others SOUTH : G.T. Road and property of others EAST : Property of others WEST : property of others	<ol style="list-style-type: none"><li>1. Reserve Price: Rs.1,01,00,000/-</li><li>2. EMD : Rs. 10,01,000/-</li><li>3. Increment amount: Rs. 50,000/-</li><li>4. Encumbrance details: Society dues, Electricity, Holding Tax etc.</li><li>5. Inspection Date and Time: 13.02.2026 and 14.02.2026, 12:00 P.M to 3:00 P.M</li><li>6. Possession type: Physical Possession</li></ol> <p style="text-align: right;"><b>PROPERTY ID : SBINDECCAN3</b></p>
ii	Entire 4 <sup>th</sup> Floor commercial space of Block 1 South facing G+5 stored commercial Building front portion measuring more of less super built up area of 4646 sq.ft. or 431.86 sq mtr . situated at Laxmiganj Bazar, Mouza Chandannagore Sheet No.8 J.L No 1 comprising in R.S Khatian No. 169,170,178 & R S Dag No. 239, 240, 252 corresponding L.R Khatian No. 505 & 510 LR Dag No. 318, 319, 320, 321, 322 within the Chandannagar Municipal Ward No. 11 (New) old No 7, Holding No. Old -7 New 242 and P.S Chandannagore adjacent to GT Road, Hooghly,	<ol style="list-style-type: none"><li>1. Reserve Price: Rs.1,01,00,000/-</li><li>2. EMD : Rs. 10,01,000/-</li><li>3. Increment amount: Rs. 50,000/-</li><li>4. Encumbrance details: Society dues, Electricity, Holding Tax etc.</li><li>5. Inspection Date and Time: 13.02.2026 and 14.02.2026, 12:00 P.M to 3:00 P.M</li><li>6. Possession type: Physical Possession</li></ol>



	<p>West Bengal. Owned by M/s Shivjata Commotrade Pvt Ltd, Being deed no . 01867 for the year 2013</p> <p>The entire property is butted and Bounded by:</p> <p>NORTH : Municipal Lane and Property of others  SOUTH : G.T. Road and property of others  EAST : Property of others  WEST : property of others</p>	<b>PROPERTY ID : SBINDECCAN4</b>
4.	Details of the encumbrances known to the secured creditor	Society dues, Electricity, Holding Tax etc.
5.	The secured debt for recovery of which the property is to be sold	<b>Rs.27,02,45,027.00 (Rupees Twenty Seven crores Two Lacs Forty Five Thousand Twenty Seven Only ) as on 10.03.2015 and subsequent interest, charges, cost etc thereon.</b>
6.	Deposit of earnest money	EMD being the 10% of Reserve price to be transferred /deposited by interested bidder with ( PSB Alliance) one day before the date of auction.  ( <a href="https://baanknet.com">https://baanknet.com</a> ) by means of RTGS/ NEFT.
7	Reserve price of the immovable secured assets  <b>Bank account</b> in which EMD to be remitted.  <b>Last Date and Time</b> within which EMD to be remitted:	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 <a href="https://baanknet.com">https://baanknet.com</a> by means of RTGS/ NEFT.As per the guidelines available in the website.  EMD to be transferred / deposited by Interested bidder with PSB Alliance <a href="https://baanknet.com">https://baanknet.com</a> at least one day before the date of auction by means of NEFT/ RTGS transfer from his bank account. As applicable as per policy of PSB Alliance Ltd.  Date 21.02.2026 Time Upto 14:00 hrs
8	<b>Time and manner of</b>	The successful bidder shall deposit 25% of sale price, after adjusting the EMD already paid, immediately, i.e. on the same day



	<b>payment</b>	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	<b>Time and Place of public e-auction or time after which sale by any other mode shall be completed</b>	21.02.2026 Between 11:00 am to 04:00 pm M.S PSB Alliance Private Limited at the web portal <a href="https://baanknet.com">https://baanknet.com</a> For assistance : <a href="mailto:support.baanknet@psballiance.com">support.baanknet@psballiance.com</a>
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 provider as mentioned above	The auction will be conducted through our e- Auction service provider M/S PSB Alliance Private Limited having its Corporate Office at Unit 1 , 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai-400 037 (Helpdesk Numbers: 022-69029800) at the portal <a href="https://baanknet.com">https://baanknet.com</a> , For assistance: <a href="mailto:support.baanknet@psballiance.com">support.baanknet@psballiance.com</a> , M-+918291220220  For detailed terms and conditions of the sale, please refer to the link provided in State bank of India, the Secured Creditor website <a href="https://sbi.bank.in">https://sbi.bank.in</a> or <a href="https://bank.sbi/web/sbi-in-the-news/auction-notice/bank-e-auctions">https://bank.sbi/web/sbi-in-the-news/auction-notice/bank-e-auctions</a> .
11	(i) Bid increment amount: (ii) Auto extension: _____ times. (limited /unlimited) (iii) Bid currency & unit of measurement	(i) as per details provided in SI No. 3. (ii) Unlimited Extension of 10 Minutes for each BID. (iii) Indian Rupees ( INR)





(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.

(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.

(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



		<p>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.</p> <p>(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.</p> <p>(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).</p> <p>(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.</p>
14	Details of pending litigation, if any, in respect of property proposed to be sold	N.A

Date:29.01.2026  
Place: Kolkata

  
  
 AUTHORISED OFFICER,  
 STATE BANK OF INDIA  
 Stressed Assets Management  
 Branch -II,Kolkata.  
 Email:clo1.samb2kol@sbi.co.in