STRESSED ASSETS RECOVERY BRANCH, SOUTH BENGAL
Jeevan Deep Building, 2nd Floor, 1, Middleton Street, Kolkata - 700 071
Phone: (033) 2288 4437, Fax: (033) 2288 4302, E-mail: sbi.15196@sbi.co.in



(Annexure-15 A)

## 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	Borrower Name: SHRI ARUN DAS
	the Borrower	Address:
		<ol> <li>S/O Late Sreesh Chandra Das, Budge Budge Fire Service, Qtr. No 1, Block-A, Room - 4, 12/2 Desh Bandhu Chittaranjan Road, Kolkata - 700137</li> </ol>
		2) S/O Late Sreesh Chandra Das, Vill.+ P.O. Uttar Raipur, Near Vodafone
		Tower (Shyampur Paikpara), Near Shop of Parimal Mondal, P.S. Budge
		Budge, South 24 Parganas, Kolkata - 700137
2	Name and address of	SBI STRESSED ASSETS RECOVERY BRANCH, SOUTH BENGAL
	Branch, the secured	Jeevandeep Building, 2nd Floor, 1 Middleton Street, Kolkata - 700 071
	creditor	Phone : 9674710085, E-mail : <u>sbi.15196@sbi.co.in</u>
3	Description of the	MOBILE NO. OF AUTHORIZED OFFICER: +91-9051108745  ALL THAT PIECE AND PARCEL OF LAND CONTAINING AN AREA OF
	immovable secured assets	1800 SQFT (COVERAGE AREA 703 SQFT AND VACANT LAND 1097
	to be sold.	SQFT) BE THE SAME A LITTLE MORE OR LESS TOGETHER WITH
		ONE STORIED BUILDING BEING MOUZA-UTTAR RAIPUR, J.L.NO.15,
		TOUZI NO.355, RS NO. 38, R.S. DAG NO.336/4733, L.R.DAG
		NO.392, UNDER R.S.KHAITAN NO.2179, UNDER L.R.KHAITAN
		NO.8349, UNDER UTTAR RAIPUR GRAM PANCHAYAT, PS-BUDGE
		BUDGE, DISTRICT-24 PARGANAS (SOUTH), KOLKATA-700137 IN
		THE NAME OF SHRI ARUN DAS, VIDE DEED NO. I-1116/2020.
		CLASSIFICATION OF LAND IS BASTU.
		Butted and bounded by :
		NORTH: LAND OF PADDA GHOSH
		SOUTH: LAND OF PARIMAL MONDAL
		EAST: 4FT WIDE PACCA ROAD THEREAFTER LAND OF PARIMAL
		MONDAL
		WEST: LAND OF PARIMAL MONDAL
		TYPE OF POSSESSION: SYMBOLIC
4.	Details of the	The intending bidders are advised to satisfy himself by local enquiry and from own sources
	encumbrances known to the secured creditor.	before participating in the auction process. Please also refer to point No. 13 and 14.
5.	The secured debt for	Rs. 14,92,173.00 (Rupees Fourteen Lakh Ninety Two Thousand One Hundred and
] 3.	recovery of which the	Seventy Three Only) as on 10.08.2025 with further interest and incidental expenses, costs etc.
	property is to be sold	Seventy Three Only) as on 10.00.2025 with future interest and incidental expenses, costs etc.
	Deposit of	EMD:
6.	earnest money	ENID.
		Rs. 1,39,400.00 (Rupees One Lac Thirty Nine Thousand Four Hundred Only)
		Being the 10% of Reserve price to be remitted by RTGS/NEFT/BT by the Bidder from his bank account in Bidder's Global EMD wallet maintained with PSB Alliance Pvt. Ltd.
	Reserve price of the	Reserve Price fixed:
7.	immovable secured assets.	1) Rs. 13,94,000.00 (Rupees Thirteen Lac Ninety Four Thousand Only)
''		Bidder's Global EMD wallet maintained with BAANKNET on its e-auction site
		https://baanknet.com/
		(erstwhile ebkray.in is now BAANKNET.COM)
	Bank account in which	Interested bidder may deposit Pre-Bid EMD with BAANKNET before the close of e-auction.
	EMD to be remitted. Last Date and Time within	Credit of Pre-Bid EMD shall be given to the bidder only after receipt of payment in BAANKNET's Bank account and updation of such information in the e-auction website. This
	which EMD to be	may take some time as per Banking process and hence bidders, in their own interest, are
	remitted.	advised to submit the Pre-Bid EMD amount well in advance to avoid any last minute problem.
	Time and manner of	The successful bidder shall deposit 25% of sale price, after adjusting the EMD already paid,
8.	payment	immediately, i.e. on the same day or not later than next working day, as the case may be,
1		after the acceptance of the offer by the Authorised Officer, failing which the earnest money

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		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	On 24.12.2025 between 11.00 A.M. to 4.00 P.M. through website <u>BAANKNET: The eAuction</u> Portal for the Indian Banks for selling the Non-Performing Asset (NPA) (https://baanknet.com) with unlimited extension of 10 minutes for each bid.
	mode shall be completed.	with diffillited extension of 10 lithlates for each bld.
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	web portal: <a href="https://baanknet.com/">https://baanknet.com/</a> (Erstwhile ebkray.in is now BAANKNET.COM) e-Auction will be provided by Bank's e Auction service provider. The intending Bidders/Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website <a href="https://baanknet.com/">https://baanknet.com/</a> . The Sale Notice containing the Terms and Conditions of Sale is uploaded in the Banks websites/webpage portal https://sbi.co.in/web/sbi-in-the-news/auction-notices/sarfaesi-and-others and also in <a href="https://baanknet.com/">https://baanknet.com/</a> . The intending participants of e- auction may download free of cost, copies Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from
11	mentioned above (i) Bid increment amount:	https://baanknet.com/.  (i) Rs. 10,000.00 (Rupees Ten Thousand Only)
11.	(ii) Auto extension: (iii) Bid currency & unit of measurement	(ii) Auto extension of 10 minutes each. (iii) INR
12.	Date and Time during	Date: 10.12.2025, Time: 11.00 A.M. to 3.00 P.M.
	which inspection of the	Name: Jayant Augustine Mundu
	immovable secured assets to be sold and intending	e-mail id: jayant.mundu@sbi.co.in Mobile No: 9051108745
	bidders should satisfy	Widolle No. 9031100743
	themselves about the	
	assets and their	
	specification.	
	Contact person with	
13.	Other conditions	(a). Bidders shall hold a valid digital Signature Certificate issued by competent authority and valid email ID (e -mail ID is absolutely necessary for the intending bidder as all the relevant information and allotment of ID and Pass word by M/s PSB Alliance Pvt. Ltd. through its auction portal/website <a href="https://baanknet.com/">https://baanknet.com/</a> may be conveyed through e mail.  (b) The intending bidder should submit the evidence of EMD deposit like UTR number along with Request letter for participation in the E-auction, self-attested copies of (i) Proof of Identification (KYC) Viz ID card/ Driving License/Passport etc., (ii) Current Address -proof of communication, (iii) PAN card of the bidder (iv) Valid e mail ID (v) Contact number(mobile/Land line of the bidder etc., to the Authorised Officer of State Bank of India, SARB,South Bengal Branch, 2nd floor, Jeevandeep Building, I Middleton Street, Kolkata-700071 before the auction date. Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorised Officer (jayant.mundu@sbi.co.in).  (c) Names of Eligible Bidders to participate in online e-auction on the portal <a href="https://baanknet.com/">https://baanknet.com/</a> supported by PSB Alliance Pvt. Ltd. will provide User ID and Password after due verification of PAN of the Eligible Bidders.  (d) The successful bidder shall be required to submit the final prices, quoted during the e-auction as per the annexure after the completion of the auction, duly signed and stamped as token of acceptance without any new condition other than those already agreed to before start of auction.  (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) Th

before declaring the successful bidder, without assigning any reason. (j) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price. (k) 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. (1) The EMD of the unsuccessful bidder will be refunded to their respective wallet maintained with M/s PSB Alliance Pvt. Ltd. The Bidder has to place a request in BAANKNET portal provided by M/s PSB Alliance Pvt. 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). (m) 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. (n) 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. (o) The successful bidder shall bear all the necessary expenses like applicable stamp duties/additional stamp duty/transfer charges, Registration expenses, Tax, fees etc. for transfer of the property in his/her name. (p) 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. (q) The bidders are advised to in their own interest to satisfy themselves with the title and correctness of other details pertaining to the immoveable 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. (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. Details Not known to Bank. of Pending Litigation, if The intending bidders are advised to satisfy himself by local enquiry and from own sources any, in respect of property before participating in the auction process. The Bank will not be responsible for future legal proposed to be sold consequences, if any. Date: 08.12.2025

Place: Kolkata

**Authorized Officer** State Bank of India, SARB, South Bengal