



STATE BANK OF INDIA
Stressed Assets Management Branch-1 (Kolkata)

Nagaland House, 8th Floor, 11 & 13 Shakespeare Sarani, Kolkata - 700 071. E-mail: sbi.04151@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 WHAT-EVER THERE IS” BASIS**

1.	Name and address of the Borrower.	Deluxe Print Finishing Private Limited Registered Office at: 13-A-2, Worli Sea Side, Abdul Gafar Khan Road, Worli, Mumbai 400018. Factory/ Works at: Vill: Nalpurkur, Mouza: Gobindpur, PO&PS: Bhangor, Dist: South 24 Parganas, West Bengal 743502.
2.	Name and address of Branch, the secured creditor.	State Bank of India, Stressed Asset Management Branch -1, Nagaland House 8 th Floor, 11 & 13 Shakespear Sarani, Kolkata 700071. Ph: 033-22810623/22803097, Fax: 033-22829134, E-mail: clo5.04151@sbi.co.in
3.	Description of the immovable secured assets to be sold.	eBkray Property ID: SBIN200000424088 (Under Physical Possession) All that piece and parcel of land and structure thereon, admeasuring 01 Acre 12 Decimals more or less, by nature Danga and Bastu respectively, out of which land measuring 20 decimals out of 45 decimals in RS Dag No. 361, land measuring 23 decimal out of 36 decimals in RS Dag No. 362, land measuring 10 decimals out of 14 decimals in RS Dag No 363, land measuring 5 decimals out of 09 decimals in R.S Dag No 374, land measuring 36 decimals in RS Dag No 376, land measuring 12 decimals out of 32 decimals in RS Dag No 377 and land measuring 06 decimals out of 31 decimals in RS and LR Dag No 2088 of the said Mouza in Gobindapur, comprising RS Khatian No 395, 816, 815 & 391, appertaining to LR Khatian Nos 775, 776, 452, 2664, 2351, 2376, 340, 2478, 2444, 2393 and 2485, JL No. 92 under Touzi Nos 635-640, RS No. 18, Police Station Bhangore, now under Jagulgachi Gram Panchayet, Sub-Registry Office at Bhangore via Deed of Conveyance dated 04.03.2008 made between Ayesha Bibi, Sujauddin Ahamed, Md. Misbahuddin Ahmed, Shakila Haque,

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		Shamima Rahaman, Shajida Begum, Shamina Begum, Sharifa Yasmin B. Mulla (Vendors) and Delux Print Furnishings Pvt Ltd (Purchaser) represented by Directors Bullu Siraj Mulla and Sharifa Yasmin B. Mulla, deed registered at ADSR Bhangore, (Book No-I, Vol. 19, pages 65-82, Being No. 946 for the year 2008).
4.	Details of the encumbrances known to the secured creditor	No known encumbrances.
5.	The secured debt for recovery of which the property is to be sold	of Rs.31,58,61,844.22 (Rupees Thirty one crores* fifty eight lakh sixty one thousand eight hundred forty four and paise twenty two only) as on 31.03.2026 with further interest, incidental expenses, costs etc. Rs 29,18,48,564.54 (Rupees Twenty Nine Crores Eighteen Lakhs Forty Eight Thousand Five Hundred and Sixty Four and Fifty Four Paise Only) as on 31.07.2024 plus Accrued Interest and Charges thereafter due from Deluxe Print Finishing Private Limited (Borrower), Mr Bullusriraj Saidali Mulla (Personal Guarantor), Mrs Sharifayasmin Bullsiraj Mulla (Personal Guarantor) & Mr Anup Kumar Mondal (Personal Guarantor).
6.	Deposit of earnest money (EMD)	
	Description of property/assets	EMD (In INR)
	eBkray Property ID: SBIN200000424088 -(Under Physical Possession) All that piece and parcel of land and structure thereon, admeasuring 01 Acre 12 Decimals more or less, by nature Danga and Bastu respectively, out of which land measuring 20 decimals out of 45 decimals in RS Dag No. 361, land measuring 23 decimal out of 36 decimals in RS Dag No. 362, land measuring 10 decimals out of 14 decimals in RS Dag No 363, land measuring 5 decimals out of 09 decimals in R.S Dag No 374, land measuring 36 decimals in RS Dag No 376, land measuring 12 decimals out of 32 decimals in RS Dag No 377 and land measuring 06 decimals out of 31 decimals in RS and LR Dag No 2088 of the said Mouza in Gobindapur, comprising RS Khatian No 395, 816, 815 & 391, appertaining to LR Khatian Nos 775, 776, 452, 2664, 2351, 2376, 340, 2478, 2444, 2393 and 2485, JL No. 92 under Touzi Nos 635-640, RS No. 18, Police Station Bhangore, now under Jagulgachi Gram Panchayet, Sub-Registry Office at Bhangore via Deed of Conveyance dated 04.03.2008 made between Ayesha Bibi, Sujauddin Ahamed, Md. Misbahuddin Ahmed, Shakila Haque, Shamima Rahaman, Shajida Begum, Shamina Begum, Sharifa Yasmin B. Mulla (Vendors) and Delux Print Furnishings Pvt Ltd	39202,504 0.00.00

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	(Purchaser) represented by Directors Bullu Siraj Mulla and Sharifa Yasmin B. Mulla, deed registered at ADSR Bhangore, (Book No-I, Vol. 19, pages 65-82, Being No. 946 for the year 2008).	
	EMD being 10% of Reserve price as mentioned in the aforementioned table is to be transferred / deposited by bidders in his / her/ their own Wallet provided by M/S. PSB Alliance on its e-auction site https://ebkcray.inbaanknet.com .by means of RTGS / NEFT, as per the guidelines available in the website.	
7.	Reserve price of the immovable secured assets:	
	Description of property/assets	Reserve Price (In INR)
	eBkcray Property ID: SBIN200000424088 (Under Physical Possession) All that piece and parcel of land and structure thereon, admeasuring 01 Acre 12 Decimals more or less, by nature Danga and Bastu respectively, out of which land measuring 20 decimals out of 45 decimals in RS Dag No. 361, land measuring 23 decimal out of 36 decimals in RS Dag No. 362, land measuring 10 decimals out of 14 decimals in RS Dag No 363, land measuring 5 decimals out of 09 decimals in R.S Dag No 374, land measuring 36 decimals in RS Dag No 376, land measuring 12 decimals out of 32 decimals in RS Dag No 377 and land measuring 06 decimals out of 31 decimals in RS and LR Dag No 2088 of the said Mouza in Gobindapur, comprising RS Khatian No 395, 816, 815 & 391, appertaining to LR Khatian Nos 775, 776, 452, 2664, 2351, 2376, 340, 2478, 2444, 2393 and 2485, JL No. 92 under Touzi Nos 635-640, RS No. 18, Police Station Bhangore, now under Jagulgachi Gram Panchayet, Sub-Registry Office at Bhangore via Deed of Conveyance dated 04.03.2008 made between Ayesha Bibi, Sujauddin Ahamed, Md. Misbahuddin Ahmed, Shakila Haque, Shamima Rahaman, Shajida Begum, Shamina Begum, Sharifa Yasmin B. Mulla (Vendors) and Delux Print Furnishings Pvt Ltd (Purchaser) represented by Directors Bullu Siraj Mulla and Sharifa Yasmin B. Mulla, deed registered at ADSR Bhangore, (Book No-I, Vol. 19, pages 65-82, Being No. 946 for the year 2008).	32,95,000.00
	Bank account in 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 https://ebkcray.inbaanknet.com , —by way of RTGS of RTGS/NEFT, as per the guidelines available in the website.
	Last Date and Time within which EMD to be remitted:	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

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		acceptance of the offer by the Authorized Officer failing which the amount deposited by the bidder shall be forfeited. The Balance 75% of the sale price is payable on or before the 15 th day of confirmation of sale of the secured asset or such extended period as may be agreed upon in writing between the Secured Creditors and the auction purchaser not exceeding three months from the date of auction.
9.	Time and place of public auction or time after which sale by any other mode shall be completed.	16.09.2024 280517.086.2026 (MonFriWednesday) between 11:00 AM to 4:00 PM.
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.	M/s. PSB Alliance ebkray at the web portal https://ebkray.inbaanknet.com
11.	(i) Bid increment amount:	Rs. 1,00,000.00 (-Rupees One lakh only-)
	(ii) Auto extension:	Unlimited extensions of 10 minutes each.
	(iii) Bid currency & unit of measurement	Indian Rupee (INR) as per ISO 4217.
12.	Date and Time during which inspection of the immovable secured assets to be sold along with title deeds of the property. Contact person with mobile number	Date: 02.09.2024 212405.0876.2026 (MonFriday) Time: 3:00:00 P.M. to 4:00:00 P.M. Name: Sridip Banerjee Anup Kumar Mandal Soumyajit Dutta (Authorized Officer) e-mail ID: clo5.04151@sbi.co.in. Mobile No: 858404351496747 12147 31401 Interested parties should inform at least 5 working days before to facilitate the visit arrangements on the scheduled date. Visit will only be allowed after meeting KYC compliance requirements as per Bank's policy.
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 may be conveyed through e mail. b) The intending bidder should submit the evidence of EMD deposit like UTR number along with Request

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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 email ID (v) Contact number(mobile/Land line of the bidder etc., to the Authorised Officer of State Bank Of India SAMB-I Kolkata, 8th Floor Nagaland House, 11& 13 Shakespeare Sarani, Kolkata – 700071 by _____ date _____ and _____ time. Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorised Officer.

c) Names of Eligible Bidders will be identified by the State Bank of India SAMB-I Kolkata, 8th Floor Nagaland House, 11& 13 Shakespeare Sarani, Kolkata – 700071 to participate in online e-auction on the portal <https://baanknet.com>. PSB ALLIANCE 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) 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.

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.

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

(i) 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.

(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.

(l) The EMD of the unsuccessful bidder will be refunded to their respective A/c numbers shared with the Bank. 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.~~(a) The Bidders should get themselves registered on <https://ebkray.in> 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 <https://ebkray.in>. The intending bidder should bear in mind that the process of registration takes a minimum of two working days.~~

~~(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://ebkray.in> by means of NEFT/ RTGS transfer from his bank account.~~

~~(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.~~

~~(db) Bidders shall have to visit the website <https://ebkray.in> 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.~~

~~(ec) 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 authorized officer.~~

~~(d) TThe 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.~~

~~(df) The intending bidders need to sign in the portal with ID and Password.~~

~~(e) 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.~~

~~(fg) 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.~~

~~(hg) 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.~~

~~(ih) 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.~~

~~(ji) 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.~~

~~(kj) The bid once submitted by the bidder, cannot be cancelled/withdrawn and the bidder shall be~~

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~~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.~~

~~(lk) Decision of the Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders.~~

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

~~(nm) 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.~~

~~(on) 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.~~

~~(po) 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.~~

~~(qp) 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.~~

~~(rq) 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.~~

~~(sr) 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 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~~

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		kind of dispute bidders are required to contact the concerned authorized officer of the concerned bank branch only. (ts) 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. (ut) 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). (vu) 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.
14	Details of pending litigation, if any, in respect of property proposed to be sold.	There is no knowledge of any litigations for the aforementioned properties by the bank.

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Date: 08.20241625.075.2026
Place: Kolkata

Authorized Officer:
State Bank of India.

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