(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**	M/s Raghav Oil Mills Factory at 178 Part, Coochbehar Industrial Growth Centre, Chakchaka Dist: Coochbehar PIN- 736156.
2.	**Name and address of Branch, the secured creditor**	State Bank of India, Stressed Asset Management Branch -I, Nagaland House 8th Floor, 11 & 13 Shakespeare Sarani, Kolkata 700071. Ph: 033-22810623/22803097, Fax: 033-22829134, E-mail: sbi.04151@sbi.co.in, clo1.04151@sbi.co.in.
3.	**Description of the immovable secured assets to be sold.**	As below
	1	**Property No.-i) Owner- M/s Raghav Oil Mills,Deed No :-I-71 for the year 2005.** All that piece or parcel of land with building vide Lease Deed No. I-71, dated 19.01.2005, Registered Before the Office of A.R.A.-II, Kolkata in the name of M/s Raghav Oil Mills, land measuring 1600 sq. meters, under · JL No. 107, Mouza-Chakchaka, Corresponding to LR Plot No. 178 (Part), 179 (Part) and 181 (Part) according to the Master Plan of WBIIDC of Coochbehar Industrial Growth Center at Chakchaka Gram Panchayat. lease for 99 Years commencing from 16.03.1999. **Bank Property id: SBIN10137134** **Possession: Symbolic** **Property No.-ii). Owner- M/s Raghav Agro Products Pvt Ltd., Deed No. I--3607 for the year 2007.** All that Flat No.002, Block-A, on the Ground Floor in the Apartment named "Srabani Apartment", Super Built up Area 922 sq. ft., located in District: Cooch Behar, P.S: Kotwali, Mouza-Sahar Cooch Behar. Thak No. 914, JL No. 130, Khatian No. LR 12394, Plot No. RS4143, 4145, 4146, 4148, 4149, 4152, LR5295, 5297, 5298, 5300, 5301, 5305, Ward No. 07, Holding No. 4153, in the name of Raghav Agro Products Pvt Ltd. vide Deed No. I-3607 of 2007 registered before the District Sub Registry Office, Cooch Behar.

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		Bank Property id: SBIN10137135 **Possession: Symbolic** **Property No.iii). Owner- Sri Jay Prakash Bajoria, Deed No : I-2761 for the year 2006** All that one flat premises measuring 870.24 Sq. ft.(Super built Area) on the 5th Floor of Block – B plus common area of 130.76 Sq. ft. i.e. total 1001 sq.ft including the area of common stair cases, lifts and all other common areas, situated in the Building known as "SRABANI APARTMENT" along with the 1/48th undivided proportionate share in the land vide Deed No. I-2761 of 2006 in the name of Sri Jay Prakash Bajoria, registered before the District Sub Registry Office, Cooch Behar located in District: Cooch Behar, P.S.: Kotwali, Mouza-Sahar Cooch Behar, R.S. No. 914, JL No. 130, RS Khatian No 3741, 726, 727, 728 and 729, RS Plot Nos 4143, 4145, 4146, 4148, 4149, 4152 corresponding to LR Khatian No. 12394, LR Plot Nos. 5295,5297,5298,5300,5301,5305, under Ward No. 07. **Bank Property id: SBIN110137136** **Possession: Symbolic**
4.	**Details of the encumbrances known to the secured creditor**	No known encumbrance.
5.	**The secured debt for recovery of which the property is to be sold**	Rs. 6,43,63,143.50 (Rupees Six crore forty three lacs sixty three thousand one hundred forty three and fifty paises only) as on 07.10.2025 plus Accrued Interest and Charges thereafter.
6.	**Deposit of earnest money**	**EMD:** **Bank Property id: SBIN10137134** Rs 10,90,000/- (Ten lakh and ninety thousand rupees only) **Bank Property id: SBIN10137135** Rs.2,75,000/- (Two lakh and seventy five thousand rupees only) **Bank Property id: SBIN110137136** Rs.2,70,000/- (Two lakh and seventy thousand rupees only) being the 10% of Reserve price to be transferred / deposited by bidders in his/her/their own Wallet registered with M/s. PSB Alliance on its e-auction site : https://baanknet.com as per the guidelines available in the website.
7.	**Reserve price of the immovable secured assets:** **Bank account in which EMD to be remitted.** **Last Date and Time within**	**Reserve Price:** **Bank Property id: SBIN10137134** **Rs 1,09,00,000/- (One** crore and nine lakh rupees only) **Bank Property id : SBIN10137135** Rs.27,50,000/- (Twenty seven lakh and fifty thousand rupees only) **Bank Property id : SBIN110137136** Rs.27,0,000/- (Twenty seven lakh rupees only)

	which EMD to be remitted:	EMD : 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://baanknet.com, by way of RTGS/NEFT,as per the guidelines available in the website. **Last Date and Time**: As applicable as per policy of M/s 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 acceptance of the offer by the Authorized 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 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.**	**14th November, 2025 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://baanknet.com
11.	**(i) Bid increment amount:**	**Bank Property id: SBIN10137134** Rs. 1,00,000/- (Rupees one lakh only) **Bank Property id : SBIN10137135** Rs. 50,000/- (Rupees fifty thousand only) **Bank Property id : SBIN110137136** Rs. 50,000/- (Rupees fifty thousand only)
	(ii) Auto extension: _____ times. (limited / unlimited)	Auto extension of 10 minutes each.
	(iii) Bid currency & unit of measurement	Indian Rupee (INR)

12.	**Date and Time during which inspection of the immovable assets to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number**	**Property ID: SBIN10137134** Date of Inspection: 06.11.2025, Time: 03:15 PM. to 03:45 PM **Property ID: SBIN10137135** Date of Inspection: 06.11.2025, Time: 04:00 PM to 4.30 PM. **Property ID: SBIN110137136** Date of Inspection: 06.11.2025, Time: 04:00 PM to 4.30 PM Contact Person: - 1)Name: Nabendu Nath E-mail ID: clo1.04151@sbi.co.in, sbi.04151@sbi.co.in Mobile No: 7044675875
13	**Other conditions**	(a) The Bidders should get themselves registered on https://baanknet.com by providing requisite KYC documents and registration fee as per the practice followed by M/s MSTC Ltd. well before the auction date. The registration process takes minimum of two working days. (Registration process is detailed on the above website). The intending bidder should bear in mind that the process of registration takes a minimum of two working days. (b) Bidders shall have to visit the website https://baanknet.com) of our e-auction service provider of PSB 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 in PSB Alliance Ltd. may be conveyed through email. (c) The intending bidder should transfer his EMD amount by means of challan generated on his bidder account maintained with PSB Alliance Ltd. at https://baanknet.com. by means of NEFT/RTGS transfer from his bank account. (d)The intending bidders need to sign in the portal with ID and Password. (e)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-e Bkray is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction. (f) 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.

		(g) 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. (h) 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. (i) 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. (j) 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. (k) Decision of the Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders. (l) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price. (m) 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. (n) 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 e-Auction without assigning any reason thereof. The sale is subject to confirmation by the secured creditor. (0) 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 etc., owing to anybody shall be the sole responsibility of successful bidder only including the provisions of sec-194-IA of the income tax.

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		(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 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. (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 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. (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 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 Authorized Officer to withdraw his bid, either on the ground of discrepancy in size/area, defect in title, encumbrances or any other ground whatsoever.

Date: 14.10.2025

Place: Kolkata

Authorised Officer

State Bank of India.