

(Annexure-14 A)

THE TERMS AND CONDITIONS OF SALE

Property will be sold on **“AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS” Basis**

01	Name and Address of the Borrower	SRI ANURAG KARMAKAR AT-484, FF,WARD NO-074,NOIDA OPP- ARMY PUBLIC SCHOOL, SECTOR-29 NOIDA PO- NOIDA SECTOR-37 DIST- GAUTAM BUDDHA NAGAR, UTTAR PRADESH-201303.
02	Name and address of Branch, the secured creditor	State Bank of India, Stressed Assets Recovery Branch (Code-05174), Plot No.778, Saheed Nagar, Bhubaneswar-751007
03	Complete Description of the movable secured assets to be sold with identification marks or number, if any, on them	HYUNDAI CRETA SX (O)IVT MODEL BLACK COLOUR CAR, REGD NO-24BH0285J ENGINE NO G4FLRV795095 CHASIS NO-MALPC812TRM035587 (PROPERTY ID –SBIN7865666626)
04	Details of the encumbrances known to the secured creditor	To the best of knowledge and information of the Authorised Officer, there are no encumbrances on the assets. However, the intending bidders should make their own independent enquiries regarding the encumbrances, asset put on auction, title of the property prior to submitting their bid. Any pending statutory dues relating to the vehicle/GST/Taxes/yard charges applicable if any, as per laid down instructions will be recovered from the buyer of the vehicle. The property is under the Physical Possession of Bank. Repossessed vehicle parked in
05	The secured debt for recovery of which the property is to be sold	Rs.24,39,514.00 (Rupees Twenty four lakh thirty nine thousand five hundred fourteen Only) including interest up to 17.12.2025 with further interest and incidental expenses, costs, charges, etc.
06	Deposit of earnest money	EMD: Rs.1,51,700/- (Rupees One Lakh fifty one thousand seven hundred only) being the 10% of Reserve price to be deposited in BAANKNET wallet in BAANKNET portal (https://baanknet.com) by intending bidders through their bank account.
07	Reserve price of the immovable secured assets: Bank account/ Wallet in which EMD to be remitted. Last Date and Time within which EMD to be remitted	Rs.15,17,000/- (Rupees Fifteen Lakh seventeen thousand Only). The intending bidder should submit the EMD deposit to BAANKNET wallet in baanknet portal (https://baanknet.com) through their Bank account. The Intending bidder should take care that the EMD is transferred at least one day before the date of auction i.e. 12.01.2026.
08	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 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.
09	Time and place of public e-Auction or time after which sale by any other mode shall be completed	Date & time of e-auction: 12.01.2026 from 3.00 PM to 4.00 PM on the Baanknet portal https://baanknet.com) with unlimited extension of ten minutes for each bid, if the bid continues, till the sale is concluded.
10	The e-Auction will be conducted through the Bank's approved service provider	https://baanknet.com The intending bidders have to get themselves registered on the BAANKNET PORTAL (https://baanknet.com) for participation in the e-auction process. The Bidders have to get register themselves well before the auction date as registration of bidders takes minimum of 3-4 working days. The intending bidder should submit the EMD deposit to BAANKNET wallet in BAANKNET portal (https://baanknet.com) through their Bank account.
11	(i) Bid increment amount: (ii) Auto extension: (iii) Bid currency & unit of measurement	Rs. 20,000/- Unlimited extension of 10 minutes each INR
12	Date and Time during which inspection of the movable assets to be sold and intending bidders should satisfy themselves about the assets and there specification. Contact person with mobile number	Date: 09.01.2026 Time: 11.00 Noon to 4.00 PM Name: Shri Kishora Chandra Sethi,Mobile No :8249010373 Shri Nigamananda Behera Mobile No: 7978902913 e-mail: sbi.05174@sbi.co.in
13	Other conditions	(a). The Bidders should get themselves registered on https://baanknet.com by providing requisite KYC documents and registration fee well before the auction date. The registration process takes minimum of three to four working days. (Registration process is detailed on the above website). (b). The Intending bidder should transfer his EMD amount by means of challan generated on his bidder account maintained at BAANKNET PORTAL in https://baanknet.com 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 BAANKNET PORTAL is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction. (d) The EMD of the successful bidder will be automatically transferred to the bank once the sale is confirmed by the respective Authorised Officer of the bank and the remaining amount i.e 25 % of final bid price to be paid immediately i.e. on

	<p>the same day or not later than next working day, as the case may be.</p> <p>(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.</p> <p>(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.</p> <p>(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.</p> <p>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.</p> <p>(h) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.</p> <p>(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.</p> <p>(j) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.</p> <p>(k) 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.</p> <p>(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).</p> <p>(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.</p> <p>(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.</p> <p>(o) 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.</p>
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	<p>(p) 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.</p> <p>(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.</p> <p>(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.</p> <p>(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.</p>
14	Details of pending litigation, if any, in respect of property proposed to be sold.

Date: **23.12.2025**

Place: Bhubaneswar

AUTHORISED OFFICER
STATE BANK OF INDIA
SARB, BHUBANESWAR