

**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	Mallick Gems and Jewellers Pvt Ltd. Registered Office : 15A, Nalini Sett Road, Sonapatty, Kolkata – 700007.		
2.	Name and address of the Branch, secured creditor	State Bank of India, Stressed Asset Management Branch -1, Nagaland House 8 <sup>th</sup> Floor, 11 & 13 Shakespeare Sarani, Kolkata 700071. E-mail: sbi.04151@sbi.co.in, clo2.04151@sbi.co.in Contact Number: 9955998430, 9163004666.		
3.	Description of the immovable secured assets to be sold.	N o	Description of Properties	Possession type
		1.	<p>All that the self contained floor space having R.C.C built-up area including ceiling thereon measuring as area about 2100 square feet including super built-up area each in the first floor , second floor and third floor aggregating the total area of about 6300 square feet situated at 16/4/3, Round Tank Lane ( Jaya Bhawan ), Ward No. 29 , P.S. + Dist : Howrah, W.B, PIN - 711101 owned by Shri Susenjit Mallick. Vide Deed No – 3620 dated 30/06/2000, A.D.S.R – Howrah.</p> <p><b>Boundaries of Land :</b></p> <p>North : By 16/3/1, Round Tank Lane, South : By 16/6, Round Tank lane (House Of K.L Seal) East : By 16, Round Tank lane, (House Of K.L Seal), West : By 16/4, Round Tank lane.</p> <p><b>Any pending Municipal / Govt. Tax dues to be paid by the auction purchaser.</b></p>	Symbolic

			(Property ID : SBIN200051517066)	
4.	Details of the encumbrances known to the secured creditor	NOT KNOWN TO THE BANK		
5.	The secured debt for recovery of which the property is to be sold	Rs. 21,94,32,360.00 /- ( Rupees Twenty One Crores ninety four lacs thirty two thousand three hundred and sixty only) as on 30.04.2023 plus interest and cost etc. thereafter due to the State Bank of India, secured creditor from Mallick Gems & Jewellers Pvt. Ltd (Borrower) and Sri Sushenjit Mallick, Sri Tapan Kumar Mallick, Smt. Draupadi Mallick and Smt Dalia Seal (Personal Guarantors). The reserve price will be Rs. 70,00,000.00 (Rupees Seventy lacs only), the earnest money deposit will be Rs.7,00,000.00 (Rupees Seven Lacs only).		
6.	Deposit of earnest money	N o	Description of Properties	a)EMD Price b)Encumbrances (Rs.)
		1.	<p>All that the self contained floor space having R.C.C built-up area including ceiling thereon measuring as area about 2100 square feet including super built-up area each in the first floor , second floor and third floor aggregating the total area of about 6300 square feet situated at 16/4/3, Round Tank Lane ( Jaya Bhawan ), Ward No. 29 , P.S. + Dist : Howrah, W.B, PIN - 711101 owned by Shri Susenjit Mallick. Vide Deed No - 3620 dated 30/06/2000, A.D.S.R - Howrah.</p> <p>Boundaries of Land :</p> <p>North : By 16/3/1, Round Tank Lane, South : By 16/6, Round Tank lane (House Of K.L Seal) East : By 16, Round Tank lane, (House Of K.L Seal), West : By 16/4, Round Tank lane.</p> <p>(Property ID : SBIN200051517066.)</p>	<p>a) 7,00,000/-</p> <p>b) Dues of Any pending Municipal / Govt. Tax dues : Not Known to the bank. (Any pending Municipal / Govt. Tax dues to be paid by the auction purchaser)</p>

		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 <a href="https://baanknet.com">https://baanknet.com</a> by means of RTGS / NEFT, as per the guidelines available in the website.		
		<b>No</b>	<b>Description of property</b>	<b>Reserve Price (Rs.)</b>
7.	Reserve price of the immovable secured assets: Bank account in which EMD to be remitted. Last Date and Time within which EMD to be remitted:	1.	<p>All that the self contained floor space having R.C.C built-up area including ceiling thereon measuring as area about 2100 square feet including super built-up area each in the first floor , second floor and third floor aggregating the total area of about 6300 square feet situated at 16/4/3, Round Tank Lane ( Jaya Bhawan ), Ward No. 29 , P.S. + Dist : Howrah, W.B, PIN - 711101 owned by Shri Susenjit Mallick. Vide Deed No - 3620 dated 30/06/2000, A.D.S.R - Howrah.</p> <p><b>Boundaries of Land :</b></p> <p>North : By 16/3/1, Round Tank Lane, South : By 16/6, Round Tank lane (House Of K.L Seal) East : By 16, Round Tank lane, (House Of K.L Seal), West : By 16/4, Round Tank lane.</p> <p><b>(Property ID : SBIN200051517066)</b></p>	70,00,000/-
		<p>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 way of RTGS/NEFT, as per the guidelines available in the website.</p> <p><b>Last Date and Time:</b> As applicable as per policy of PSB Alliance Ltd.</p>		

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 15 <sup>th</sup> 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.	28.01.2026 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-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 <a href="https://baanknet.com">https://baanknet.com</a>
11.	(i) Bid increment amount:	Rs. 50,000.00 (Rupees Fifty Thousands Only) for Property ID : SBIN200051517066.
	(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 movable assets to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number	<p><b>Property ID SBIN200051517066</b>  Date of Inspection: <b>21.01.2026</b>, Time: 3:00pm to 4:00pm.  <b>Contact Person:-</b>  1)Name: Shri. Anil Kumar Anal  E-mail ID: clo2.04151@sbi.co.in, sbi.04151@sbi.co.in  Mobile No: 9955998430.</p> <p>2)Name: Tarasankar Saha  E-mail ID: clo2.04151@sbi.co.in, sbi.04151@sbi.co.in  Mobile No: 9163004666.</p>
13	Other conditions	<p>(a) The Bidders should get themselves registered on <a href="https://baanknet.com">https://baanknet.com</a> 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 <a href="https://baanknet.com">https://baanknet.com</a>. The intending bidder should bear in mind that the process of registration takes a minimum of two working days.</p> <p>(b) The Intending bidder should transfer his EMD amount by means of challan generated on his bidder account maintained with PSB Alliance Ltd at <a href="https://ebkgray.in">https://ebkgray.in</a> by means of NEFT/ RTGS transfer from his bank account.</p> <p>(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-eBkgray is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction.</p> <p>(d) Bidders shall have to visit the website <a href="https://baanknet.com">https://baanknet.com</a> 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.</p>

	<p>(e) 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.</p> <p>(f) The intending bidders need to sign in the portal with ID and Password.</p> <p>(g) 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>(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.</p> <p>(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.</p> <p>(j) The bidders are required to submit acceptance of the terms &amp; conditions and modalities of e-auction adopted by the service provider before participating in the e-auction.</p> <p>(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.</p> <p>(l) Decision of the Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders.</p> <p>(m) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.</p> <p>(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.</p> <p>(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>
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(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.

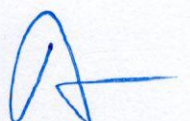
(r) The payment of all statutory / non- statutory dues, taxes, GST, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only including the provisions of sec-194-IA of the income tax.

(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 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.

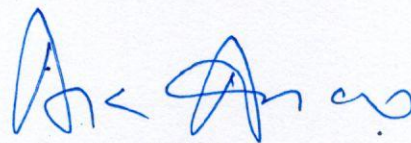
(t) The sale certificate shall be issued after receipt of entire sale consideration and confirmation of sale by secured creditor. The sale certificate shall be issued in the name of the successful bidder. No request for change of name in the sale certificate other than the person who submitted the bid/participated in the auction will be entertained.

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



**Date: 03.01.2026**  
**Place: Kolkata**

A handwritten signature in blue ink, consisting of stylized, overlapping loops and lines.

**Authorised Officer**  
**State Bank of India**