THE TERMS AND CONDITIONS OF SALE TO BE UPLOADED ON THE WEBSITE OF THE SECURED CREDITOR.

<u>Property will be sold on 'AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS" basis</u>

1	Name and address of the Borrower	M/s. Swachha Beverages Pvt Ltd Registered Office: Lemon Fresh, 2 nd Floor, 29/1, Kalabagan Lane, Dumurjala Howrah-711104
2	Name and address of Branch, the secured creditor	State Bank of India, Stressed Assets Management Branch- II, Kolkata, Jeevandeep Building (10 th floor), 1, Middleton Street, Kolkata- 700071
3	Description of the immovable secured assets to be sold.	Flat No: 214, 2 nd Floor, area 666 sq. ft. Building / Society Name: VIVIEN VALLEY, Street / Area Name: Kona Express Highway, Landmark: Lake Land Country Club Complex, P.S: Domjur, District: Howrah, State: West Bengal, Pin Code: 711403 (compromised in the R.S.Dag No. 6370, L.R.Dag No: 6394, L.R.Khatian No: 1821/1, J.L.No. 51, within Mouza: Nibra, P.S: Domjur, Dist: Howrah), bearing deed no. 1716 for the year 2010 in the name of Sri Manas Roy
4.	Details of the encumbrances known to the secured creditor.	There is no SA pending as per the available record.
5.	The secured debt for recovery of which the property is to be sold	Rs. 4,52,22,012.30 (Rupees Four crore fifty two lakh twenty two thousand twelve and thirty paise only) and interest from 27/09/2016
6.	Deposit of earnest money	being the 10% of Reserve price to transferred /deposited by bidders in his/her/their own wallet provided by PSB Alliance Pvt Ltd on its e-auction site https://ebkray.in by means of RTGS/NEFT.



7.	Reserve price of the	Rs. 19.00 Lakh
	immovable secured assets:	https://ebkray.in by means of RTGS/NEFT. Bidders own wallet Registered with M/s PSB Alliance Pvt Ltd on its e-auction site.
	Bank account in which EMD to be remitted. Last Date and Time within which EMD to be	Interested bidders may deposit Pre-Bid EMD with PSB Alliance Pvt Ltd before the close of e-Auction. Credit of Pre-Bid EMD shall be given to the bidder only after receipt of payment in MSTC's Bank Account and updating of such information in the e-Auction website. This may take some time as per banking process and hence bidders, in their own
	remitted:	interest, are advised to submit the pre bid EMD amount well in advance to avoid any last minute problem.
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 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.
9.	Time and place of public e-Auction or time after which sale by any other mode shall be completed.	30.12.2024 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	PSB Alliance Pvt Ltd at the web portal https://ebkray.in
	documents containing e- Auction bid form, declaration etc., are available in the website of the service provider as mentioned above.	
11.	(i) Bid increment amount: (ii) Auto extension: times. (Limited / unlimited). (iii) Bid currency & unit of measurement	(i) Rs. 25,000/- (ii) 10 Minutes (iii) Indian Rupees
12.	Date and Time during which inspection of the immovable secured	Date: 16.12.2024, Time: 11 A.M. to 4.00 P.M.

competent authority and valid email ID (e —mail ID is absoluted necessary for the intending bidder as all the relevant information an allotment of ID and Password by M/s PSB Alliance Pvt Ltd may be conveyed through e mail. (b) The intending bidder should submit the evidence of EMD depose like UTR number along with Request letter for participation in the E auction, self-attested copies of (i) Proof of Identification (KYC) Viz II card/ Driving License/Passport etc., (ii) Current Address—proof of communication, (iii) PAN card of the bidder etc., to the Authorise Officer of State Bank of India, Stressed Assets Management Branch-I Kolkata, Jeevandeep Building (10th floor), 1, Middleton Street, Kolkata 700071 by 29.12.2024, 7.00 PM. Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorise Officer. ② Names of Eligible Bidders will be identified by the State Bank of India, Stressed Assets Management Branch-II, Kolkata, Jeevandee Building (10th floor), 1, Middleton Street, Kolkata-700071 to participate in online e-auction on the portal https://ebkray.in. PSB Alliance Pvt Ltd will provide User ID and Password after du verification of PAN of the Eligible Bidders (d) The successful bidder shall be required to submit the final price 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 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 liabilit towards bidders for any interruption or delay in access to the si irrespective of the causes. (g) The bidders are required to submit acceptance of the terms conditions and modalities of e-auction and pated by the service provide before participating in			
Contact person with mobile number 13. Other conditions (a) Bidders shall hold a valid digital Signature Certificate issued be competent authority and valid email ID (e —mail ID is absoluted necessary for the intending bidder as all the relevant information an allotment of ID and Password by M/s PSB Alliance Pvt Ltd may be conveyed through e mail. (b) The intending bidder should submit the evidence of EMD depos like UTR number along with Request letter for participation in the E auction, self-attested copies of (i) Proof of Identification (KYC) Vizi like of Contact number(mobile/Land line of the bidder etc., to the Authorise Officer of State Bank of India, Stressed Assets Management Branch - IK Kolkata, Jeevandeep Building (10 th floor), 1, Middleton Street, Kolkata 700071 by 29.12.2024, 7.00 PM. Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorise Officer. (c) Names of Eligible Bidders will be identified by the State Bank of India, Stressed Assets Management Branch - II, Kolkata, Jeevandee Building (10 th floor), 1, Middleton Street, Kolkata-700071 to participation in online e-auction on the portal https://lebkray.in. PSB Alliance Pvt Ltd will provide User ID and Password after du verification of PAN of the Eligible Bidders (d) The successful bidder shall be required to submit the final price quoted during the e-auction as per the annexure after the completion the auction, duly signed and stamped as token of acceptance without any new condition other than those already agreed to before start of 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 the network of the process of the sit 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 provide before participating in the e-auction adopted by the service provide before part		intending bidders should satisfy themselves about the assets and their	
mobile number Mobile No. 9136052101 (a) Bilders shall hold a valid digital Signature Certificate issued be competent authority and valid email ID (e —mail ID is absoluted necessary for the intending bidder as all the relevant information an allotment of ID and Password by M/s PSB Alliance Pvt Ltd may be conveyed through e mail. (b) The intending bidder should submit the evidence of EMD depos like UTR number along with Request letter for participation in the E auction, self-attested copies of (i) Proof of Identification (KYC) Viz II 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 Authorise Officer of State Bank of India, Stressed Assets Management Branch I Kolkata, Jeevandee Building (10 th floor), 1, Middleton Street, Kolkata 700071 by 29.12.2024, 7.00 PM. Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorise Officer. (a) Names of Eligible Bidders will be identified by the State Bank of India, Stressed Assets Management Branch II, Kolkata, Jeevandee Building (10 th floor), 1, Middleton Street, Kolkata-700071 to participate in online e-auction on the portal https://ebkray.in . PSB Alliance PVI Ltd will provide User ID and Password after du verification of PAN of the Eligible Bidders (d) The successful bidder shall be required to submit the final price 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 the e-auction of the auction and modalities of e-auction shall not have any liability towards bidders for any interruption			\$ CONTROL OF CONTROL O
competent authority and valid email ID (e —mail ID is absoluted necessary for the intending bidder as all the relevant information an allotment of ID and Password by M/s PSB Alliance Pvt Ltd may be conveyed through e mail. (b) The intending bidder should submit the evidence of EMD depos like UTR number along with Request letter for participation in the E auction, self-altested copies of (i) Proof of Identification (KYC) Viz II card/ Driving License/Passport etc., (ii) Current Address—proof of communication, (iii) PAN card of the bidder etc., to the Authorise Officer of State Bank of India, Stressed Assets Management Branch-I Kolkata, Jeevandeep Building (10th floor), 1, Middleton Street, Kolkata 700071 by 29.12.2024, 7.00 PM. Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorise Officer. ② Names of Eligible Bidders will be identified by the State Bank of India, Stressed Assets Management Branch-II, Kolkata, Jeevandee Building (10th floor), 1, Middleton Street, Kolkata-700071 to participate in online e-auction on the portal https://ebkray.in. PSB Alliance Pvt Ltd will provide User ID and Password after du verification of PAN of the Eligible Bidders (d) The successful bidder shall be required to submit the final price 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 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 liabilit towards bidders for any interruption or delay in access to the si irrespective of the causes. (g) The bidders are required to submit acceptance of the terms conditions and modalities of e-auction and phe bidder shall be bound buy the property at the fina		A AND THE PROPERTY OF THE PROP	Mobile No. 9136052101 9874318266
successful bidder shall be final and binding on all the bidders. (i) The Authorised Officer shall be at liberty to cancel the e-auction	13.	Other conditions	(b) The intending bidder should submit the evidence of EMD deposit like UTR number along with Request letter for participation in the Eauction, 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, Stressed Assets Management Branch-II, Kolkata, Jeevandeep Building (10 th floor), 1, Middleton Street, Kolkata-700071 by 29.12.2024, 7.00 PM. Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorised Officer. ® Names of Eligible Bidders will be identified by the State Bank of India, Stressed Assets Management Branch-II, Kolkata, Jeevandeep Building (10 th floor), 1, Middleton Street, Kolkata-700071 to participate in online e-auction on the portal https://ebkray.in . 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) 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

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.
- (I) 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 immovable secured assets including the size/area of the immovable secured assets in question. They shall independtly 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.
- ® 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 authorized 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.

14. Details of pending litigation, if any, in respect of property proposed to be sold

Suit No 150 of 2017, filed in DRT I on 28.03.2017. Last date of hearing was on 06.09.2024. Next date of hearing is on 05/02/2025.

Date: 28.10.2024

Place: Kolkata

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