

**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 WHATEVER THERE IS” Basis

01	Name and Address of the Borrower	1.Smt.Karabi Chowdhury W/O-Subhankar Chowdhury, 28/B, Ram Mohan Palace, P.O.: Konnagar, PS:Uttarpara,Dist: Hooghly, Pin-712235.
02	Name and address of Branch, the secured creditor	State Bank of India, Stressed Assets Recovery Branch, Burdwan (14817) Ulhas, Gate No.1, Pin-713104, Dist – Purba Bardhaman, West Bengal, Pin -713104.
03	Description of the immovable secured assets to be sold	Residential flat situated on the Ground Floor of the building “Krishna Apartment” being flat no GF-4, measuring super built-up area of 767(Seven hundred sixty seven) sq.ft.be the same or a little more or less consisting of Two bed rooms, one dining cum Living, one kitchen and two toilets.(one attach) and one covered garage on ground floor being garage No.1, measuring super built area of 180(one hundred eighty) Sq. ft. be the same or a little more or less, with undivided proportionate share of land with all common facilities and amenities, which is situated with the ambit of Konnagar Municipality being Municipal Holding No. 21/A Ram Mohan Place PO Konnagar Ward No 17 PS Uttarpara , Dist Hooghly Deed No 0373/2017 in the Name of Karabi Choudhur.
04	Details of the encumbrances know to the secured creditor	NIL,
05	The secured debt for recovery of which the property is to be sold	Rs. 21,71,941.00 as on 17.10.2022 + further interest thereon+ other expenses &cost as per demand notice dated 17.10.2022.
6	Deposit of earnest money	EMD:Rs.1,89,300/- being the 10% of Reserve price to be transferred / deposited by bidders in his / her/ their own Wallet provided by https://BAANKNET.com on its e-auction site https://BAANKNET.com by means of RTGS/NEFT.
07	Reserve price of the immovable secured assets: Account/ Wallet in which EMD to be remitted	Rs. 18.93 lacs Bidders own wallet Registered with https://BAANKNET.com on its e-auction site https://BAANKNET.com by means of RTGS/NEFT. Interested bidder may deposit Pre-Bid EMD with BAANKNET before the close of e-auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in BAANKNET Bank account and updation

	Last Date and Time within which EMD to be remitted	of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the Pre-bid EMD amount well in advance to avoid any last minute problem.														
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	22.04.2025 from 11.00 A.M. to 3.00 P.M.														
10	The e-Auction will be conducted through the Bank's approved service provider	https://BAANKNET.com														
11	(i) Bid increment amount: (ii) Auto extension: (iii) Bid currency & unit of measurement	i. Rs.20,000/- ii. 10 minutes iii. INR Rupees														
12	Date and Time during which inspection of the immovable secured assets to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number	15.04.2025 :Time 11.00A.M. to 3.00 P.M. <table><tr><td>NAME</td><td>DESIGNATION</td><td>MOBILE</td><td>E-MAIL ID</td></tr><tr><td>Abhijit Chakravorty</td><td>CLO</td><td>9674458888</td><td>sbi.14817@sbi.co.in</td></tr><tr><td>Kalpataru Das</td><td>CCO</td><td>7439938599</td><td>sbi.14817@sbi.co.in</td></tr></table>			NAME	DESIGNATION	MOBILE	E-MAIL ID	Abhijit Chakravorty	CLO	9674458888	sbi.14817@sbi.co.in	Kalpataru Das	CCO	7439938599	sbi.14817@sbi.co.in
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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 https://BAANKNET.com well before the auction date. The registration process takes minimum of														

two 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 with <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 <https://BAANKNET.com> is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction. Additionally, the amount of EMD has to be added to the property ID for bidding.

(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 sale price to be paid immediately i.e. on the same day or not later than next working day, as the case may be.

(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.

(h) 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.

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

(j) 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.

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

(l) 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.

(m) The EMD of the unsuccessful bidder will be refunded to their respective wallet maintained with <https://BAANKNET.com>. The Bidder has to place a request with <https://BAANKNET.com> for refund of the same back to his bank account. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).

(n) 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.

(o) 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) The successful bidder shall bear all the necessary expenses like applicable stamp duties/additional stamp duty/transfer charges,

		<p>Registration expenses, fees etc. for transfer of the property in his/her name.</p> <p>(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.</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	<p>OA/207/2023 DRT 2 Kolkata</p> <p>SA/063/2023 DRT 1 Kolkata</p>

Date: 06.04.2025

Place: Burdwan

Authorised Officer,
State Bank of India.