

### 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	<b>Mrs. Priyanka Dey,</b> Ridhi Sidhi Apartment, Flat No-402, 41/C, Kumirjala Road, Ward No-04, PO-Mallickpara, Dist-Hooghly, Pin-712203.
02	Name and address of Branch, the secured creditor	<b>State Bank of India, Stressed Assets Recovery Branch, Burdwan (14817)</b> Ulhas, Gate No.1, Dist – Purba Bardhaman, (WB) Pin -713104.
03	Description of the immovable secured assets to be sold	<p>All that one marble finished residential flat on the fourth floor being flat No. 402 measuring super built up area 718 (Seven one eight) sq.f.t. (574 Sq. ft. covered area and 144 Sq. ft. common service area) on north west south side of the apartment known as "Riddhi Siddhi Apartment" comprised in Municipal holding no. 41/C, Kumirjala Road, Serampore, under Serampore Municipality and P.S. at Serampore , Dist. Hooghly in the state of West Bengal, including right to use the only southern side common passage.</p> <p>The flat is butted and bounded by:</p> <p style="padding-left: 40px;">On the North: Open to Sky, On the South: Open to Sky, On the East: Flat no. 401 and lift &amp; stairs, On the West: Open to Sky.</p> <p>The property stands in the name of Mrs Priyanka Dey, registered vide Deed No.060502463 for the year 2017 in Book - I, Volume No.0605-2017, Page from 56511 to 56545.</p> <p><b>PROPERTY UNDER SYMBOLIC POSSESSION</b></p>
04	Details of the encumbrances know to the secured creditor	The intending bidders are advised to satisfy himself by local enquiry and from own sources before participating in the auction process. Please also refer to point No. 13 and 14.
05	The secured debt for recovery of which the property is to be sold	Rs. 29,45,708.00 as on 09.06.2014 + further interest thereon+ other expenses & cost since then.
06	Deposit of earnest money	<b>EMD: -Rs.1,49,000/-</b> being the 10% of Reserve price to be transferred / deposited by bidders in his / her/ their own Wallet provided by <a href="https://BAANKNET.com">https://BAANKNET.com</a> on its e-auction site <a href="https://BAANKNET.com">https://BAANKNET.com</a> by means of RTGS/NEFT.

07	<p>Reserve price of the immovable secured assets:</p> <p>Account/ Wallet in which EMD to be remitted</p> <p>Last Date and Time within which EMD to be remitted</p>	<p>Reserve Price - Rs. 14.90 lacs (Flat)</p> <p>(Bidder / Purchaser to register on e-auction portal <a href="https://BAANKNET.com">https://BAANKNET.com</a> using his mobile no and email Id. KYC verification will be done online. Hence bidder to upload requisite KYC documents verification of which may take 02 working days)</p> <p>“Interested bidder may deposit Pre-Bid EMD with <a href="https://BAANKNET.com">https://BAANKNET.com</a> before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in <a href="https://BAANKNET.com">https://BAANKNET.com</a>'s Bank account and updation 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 (before auction date) to avoid any last-minute problem.”</p>
08	Time and manner of payment	<p>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.</p>
09	Time and place of public e-Auction or time after which sale by any other mode shall be completed	<p><b>11.09.2025</b></p> <p>Time: 11.00 A.M. to 3.00 P.M. with unlimited extension of 10 minutes for each bid.</p>
10	The e-Auction will be conducted through the Bank's approved service provider	<p><a href="https://BAANKNET.com">https://BAANKNET.com</a> e-Auction will be provided by Bank's e-Auction service provider. The intending Bidders/Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website <a href="https://BAANKNET.com">https://BAANKNET.com</a>. The Sale Notice containing the Terms and Conditions of Sale is uploaded in the Banks websites/webpage portal <a href="https://sbi.co.in/web/sbi-in-the-news/auction-notice/sarfaesi-and">https://sbi.co.in/web/sbi-in-the-news/auction-notice/sarfaesi-and</a> others and <a href="https://BAANKNET.com">https://BAANKNET.com</a>. The intending participants of e-auction may download free of cost, copies Terms &amp; Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from <a href="https://BAANKNET.com">https://BAANKNET.com</a></p>
11	(i) Bid increment amount:	<p>i. 1. Rs.10,000/-</p>

	(ii) Auto extension: (iii) Bid currency & unit of measurement	ii. Auto Extension of 10 minutes  iii. INR									
12	<p>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.</p> <p>Contact person with mobile number</p>	<p>04.09.2025; Time 11.00 A.M. to 3.00 P.M.</p> <table border="1"> <thead> <tr> <th>NAME</th><th>MOBILE</th><th>E-MAIL ID</th></tr> </thead> <tbody> <tr> <td>Urmi Sen</td><td>9674729616</td><td>sbi.14817@sbi.co.in</td></tr> <tr> <td>Abhijeet Kumar</td><td>9674711521</td><td>sbi.14817@sbi.co.in</td></tr> </tbody> </table>	NAME	MOBILE	E-MAIL ID	Urmi Sen	9674729616	sbi.14817@sbi.co.in	Abhijeet Kumar	9674711521	sbi.14817@sbi.co.in
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13	Other conditions	<p>(a). Bidder /Purchase to register one-auction portal <a href="https://BAANKNET.com">https://BAANKNET.com</a> using his mobile no and email Id. KYC verification will be done, bidder to upload requisite KYC documents, which will be verified by <a href="https://BAANKNET.com">https://BAANKNET.com</a>, may take 02 working days)</p> <p>(b). The intending bidder should transfer the EMD amount from his Account through NEFT to his/her Global EMD wallet maintained with <a href="https://BAANKNET.com">https://BAANKNET.com</a> before auction date.</p> <p>(c). Name of Eligible Bidders will be identified by the State Bank of India, Stressed Assets Recovery Branch, South Bengal to participate in online e-Auction on the portal <a href="https://BAANKNET.com">https://BAANKNET.com</a>.</p> <p>(d). 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>(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 &amp; conditions and modalities of e-Auction adopted by the service provider, before participating in the e-Auction.</p> <p>(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.</p> <p>(i). Decision of the Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders.</p> <p>(j). 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>(k). The bid submitted without the EMD shall be summarily rejected. The property shall not be sold at or below the reserve price. The property should be sold at least one increment higher than the reserve price.</p> <p>(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.</p>
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		<p>(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.</p> <p>(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.</p>
14	Details of pending litigation, if any, in respect of property proposed to be sold	Not known to Bank.

Date: 20.08.2025  
Place: BURDWAN

AUTHORISED OFFICER  
STATE BANK OF INDIA