

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	M/s Prativa Refrigeration Centre , Proprietor & Guarantor : Mrs Anjana Das Guarantor: Mr Victor Das 190, P.C Chatterjee Market, G.T. Road, Asansol, Dist-Paschim Bardhaman(WB),Pin-713303.
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, (WB) Pin -713104.
03	Description of the immovable secured assets to be sold	All that part and parcel of the Residential Flat at Jamuntori Apartment, 2 nd Floor, Flat No-F-3, with parking space, Holding No-835(N), House No-0211183, bearing Plot No-555, 556 & 743, within Anand Vihar Housing Complex, Aradanga, Murgasol, Asansol, Pin-713303, admeasuring Total Area 875 Sq ft (Super Built Up), Vide Title Deed No-8321 dated 30.09.2008 Property owned by: Mrs Anjana Das & Mr. Victor Das Butted and Bounded by: North: Road thereafter land of the vendor South: Land of the vendors and drain East: Land thereafter land of the vendor West: Land of the vendor (PROPERTY UNDER SYMBOLIC POSSESSION)
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	2,03,57,321/- (Rupees Two Crore three lacs fifty seven thousand three hundred and twenty one only) as on 07.02.2023 +Further interest thereon+other expenses & cost etc.
06	Deposit of earnest money	EMD: -Rs.1,45,000/- 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	Reserve Price -Rs.14,50,000/- (Bidder / Purchaser to register on e-auction portal https://BAANKNET.com 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) “Interested bidder may deposit Pre-Bid EMD with https://BAANKNET.com before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder

	Last Date and Time within which EMD to be remitted	only after receipt of payment in https://BAANKNET.com '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."									
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	30.08.2025 Time: 11.00 A.M. to 4.00 P.M. with unlimited extension of 10 minutes for each bid.									
10	The e-Auction will be conducted through the Bank's approved service provider	https://BAANKNET.com e-Auction will be provided by Bank's e-Auction service provider. The intending Bidders/Purchasers are required to participate in the - Auction process at e-Auction Service Provider's website https://BAANKNET.com . The Sale Notice containing the Terms and Conditions of Sale is uploaded in the Banks websites/webpage portal https://sbi.co.in/web/sbi-in-the-news/auction-notice/sarfaesi-and-others and https://BAANKNET.com . The intending participants of e- auction may download free of cost, copies Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from https://BAANKNET.com									
11	(i) Bid increment amount: (ii) Auto extension: (iii) Bid currency & unit of measurement	i. Rs.10,000/- ii. Auto Extension of 10 minutes iii. INR									
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	25.08.2025; Time 11.00 A.M. to 3.00 P.M. <table border="1" data-bbox="553 1638 1248 1797"> <tr> <th>NAME</th><th>MOBILE</th><th>E-MAIL ID</th></tr> <tr> <td>Urmi Sen</td><td>9674729616</td><td>sbi.14817@sbi.co.in</td></tr> <tr> <td>Swarnendu Sarkar</td><td>9674711102</td><td>sbi.14817@sbi.co.in</td></tr> </table>	NAME	MOBILE	E-MAIL ID	Urmi Sen	9674729616	sbi.14817@sbi.co.in	Swarnendu Sarkar	9674711102	sbi.14817@sbi.co.in
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13	Other conditions	(a). Bidder /Purchase to register one-auction portal https://BAANKNET.com using his mobile no and email Id. KYC verification will be done, bidder to									

		<p>upload requisite KYC documents, which will be verified by https://BAANKNET.com, 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 https://BAANKNET.com 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 https://BAANKNET.com.</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 & 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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14	Details of pending litigation, if any, in respect of property proposed to be sold	SA/260/2023 is pending for disposal; however no stay granted.
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Date: 11.08.2025

Place: BURDWAN

AUTHORISED OFFICER

STATE BANK OF INDIA