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

## PROPERTY ON PHYSICAL POSSESSION WILL BE SOLD ON 'AS IS WHERE IS', 'AS IS WHAT IS' AND 'WHATEVER THERE IS'BASIS

1.	Name and address of the Borrower	M/s Janmani International Pvt Ltd Regd. Off: 6G, Nicco House, 6th Floor 2, Hare Street, Kolkata – 700001
2	Name and address of Branch, the secured creditor	STRESSED ASSETS MANAGEMENT BRANCH-I, KOLKATA 'Nagaland House', 8th Floor, 11 & 13 Shakespeare Sarani, Kolkata - 700071  Mob: 9674712147, E-mail: <a href="mailto:sbi.04151@sbi.co.in">sbi.04151@sbi.co.in</a> , <a href="mailto:clos.04151@sbi.co.in">clos.04151@sbi.co.in</a> .
3	Complete Description of the immovable secured assets to be sold with identification marks or number, if any, on them	(i) All that piece and parcel of residential duplex flat on 1 <sup>st</sup> & 2 <sup>nd</sup> floor of a B+G+5 storeyed building named as 'Jaisalmer' jointly belong to Late Uttam Kumar Bagaria (vide Deed no.652 dated 19.01.2001, Flat no.104A), Mrs Mamta Bagaria (vide Deed no. 653 & 657 dated 19.01.2001, Flat nos. 204A & 104B) & Mrs Gita Bagaria (vide Deed no. 656 dated 19.01.2001, Flat no. 204B), situated at Premises no. 6, Ashoka Road, Alipore, Kolkata – 700027, a two-storied duplex apartment of approx. Built up area of 3,380 sq ft with 4 covered call parking spaces.  Proprty ID: SBIN200000392407
		Type of possession: Symbolic  (ii) ALL that piece and parcel of a residential flat (vide no. 7518 date 16.08.2013) having super built up area of 2,350 sq ft on the 1st floor southern side of the building alongwith one car parking space of 100 s ft on the ground floor together with undivided 1/11th share of land beneath the said building lying and situated at and being the divide eastern portion of the premises no. 7, Gurusaday Road, PS- Karaya Kolkata -700019 under Kolkata Municipal Corporation ward no. 6 together with all benefits and facilities and advantage in common with other owners and occupiers of the other flats and open space in the sampremises in the name of M/s Mamraj Villa Pvt Ltd.  Proprty ID: SBIN200005741893  Type of possession: Symbolic



etails of the ncumbrances known the secured creditor. The secured debt for ecovery of which the roperty is to be sold	Rs. 1,12,12,58,943.00 (Rupees One hundred twelve crore twelve lac fifty eight thousand nine hundred forty three only ) as on 30.11.2022 plus interest and
ecovery of which the	thousand nine hundred forty three only ) as on 30.11.2022 plus interest and
	cost thereafter due to the secured creditor from M/s Janmani International Pvt Ltd (Borrower) and its Guarantors/Corporate Guarantors.
Deposit of Parnest money	<ul> <li>(i) Rs.38,50,000.00 (Rupees Thirty eight lakh fifty thousand only) for property ID: SBIN200000392407</li> <li>(ii) Rs.19,20,000.00 (Rupees Nineteen lakh twenty thousand only) for property ID: SBIN200005741893</li> <li>(iii) Rs. 4,90,000.00 (Rupees Four lakh ninety thousand only) for property ID: SBIN100001868734</li> </ul>
Reserve price of the mmovable secured assets:  Account/ Wallet in which EMD to be remitted  Last Date and Time within which EMD to be remitted:	The reserve price will be  (i) Rs. 3,85,00,000.00 (Rupees Three crore eighty five lakh only) for property ID: SBIN200000392407  (ii) Rs. 1,92,00,000.00 (Rupees One crore ninety two lakh only) for property ID: SBIN200005741893  (iii) Rs. 49,00,000.00 (Rupees Forty nine lakh only) for property ID: SBIN100001868734  Bidders own wallet Registered with M/s MSTC Ltd on its e-auction site <a href="https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp">https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp</a> by means of RTGS/NEFT.  Last Date and Time: Not applicable as per M/s MSTC policy
ra	mmovable secured assets: Account/ Wallet in which EMD to be remitted Last Date and Time within which EMD to be



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.	On 21.02.2024 on 11.00 A.M. to 04:00 P.M.
10.	The e-Auction will be conducted through the Bank's approved service provider.	Through M/s. MSTC Ltd at the web portal <a href="https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp">https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp</a>
11.	<ul><li>(i) Bid increment amount:</li><li>(ii) Auto extension:</li><li>(iii) Bid currency &amp; unit of measurement</li></ul>	<ul><li>(i) Rs. 1,00,000.00 (Rupees One Lakh only)</li><li>(ii) Unlimited extension of 10 minutes each.</li><li>(ii) Indian Rupee (INR)</li></ul>
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	e-mail ID: clo5.04151@sbi.co.in
12	mobile number	(a). The Bidders should get themselves registered on
13	Other conditions	https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp. by providing requisite KYC documents and registration fee as per the practice followed by M/s. MSTC. Ltd 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 MSTC Ltd at https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp. 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 M/s.MSTC Ltd is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction.
- (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.
- (I) 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 M/s MSTC Ltd. The Bidder has to place a request with



MSTC Ltd 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, Registration expenses, fees etc. for transfer of the property in his/her name.
- (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.
- (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.
- (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.

Authorised Officer SBI, SAMB-I, Kolkata

Place: Kolkata Date: 18.01.2024

