

**STRESSED ASSETS RECOVERY BRANCH, SOUTH BENGAL**

Jeevan Deep Building, 2nd Floor, 1, Middleton Street, Kolkata - 700 071  
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**E- Auction  
Notice****(Annexure-15 A)****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**

1.	Name and address of the Borrower	Borrower Name: <b>Subrata Sardar</b> 83, Shibpur Road, 3rd floor, Mandirtala, Shibpur, Howrah-711102
2	Name and address of Branch, the secured creditor	<b>SBI STRESSED ASSETS RECOVERY BRANCH, SOUTH BENGAL</b> Jeevandeep Building, 2nd Floor, 1- Middleton Street, Kolkata - 700 071 Phone : (033) 2288 4437, Fax : (033) 2288 4302, E-mail : <a href="mailto:sbi.15196@sbi.co.in">sbi.15196@sbi.co.in</a>  <b>MOBILE NUMBER OF AUTHORIZED OFFICER: +91-9674741918</b>
3	Description of the immovable secured assets to be sold.	All that self contained Flat on the Rear Side of the Third Floor containing by measurement an area of 624 Sq. ft. a little more or less including super built up area consisting of 2 (Two) rooms, 1 (one) Dining-cum-drawing area, 1 (one) Kitchen, 1(one) bath-cum-privy, 1 (one) verandah with mosaic floor together with undivided proportionate share in land and in common areas lying and situated in the building at premises No.83, Shibpur Road, under Police Station Shibpur, District Howrah, Pin- 711104, Ward No. 32 under jurisdiction of Howrah Municipal Corporation.  <b>TYPE OF POSSESSION : PHYSICAL</b>
4.	Details of the encumbrances known 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.
5.	The secured debt for recovery of which the property is to be sold	<b>Rs. 19,43,485.28</b> (Rupees Nineteen Lac Forty Three Thousand Four Hundred Eighty Five and paise Twenty Eight only) as on <b>31.01.2021</b> with further interest ,incidental expenses, costs, charges etc.
6.	Deposit of earnest money	<b>EMD: Rs.1,80,200.00 (Rupees One Lac Eighty Thousand Two Hundred Only)</b> Being the 10% of Reserve price to be remitted by RTGS/NEFT by the Bidder from his bank account in Bidder's Global EMD wallet maintained with ebkray.
7.	Reserve price of the immovable secured assets.  Bank account in which EMD to be remitted. Last Date	<b>Reserve Price fixed: Rs. 18,02,000.00 (Rupees Eighteen Lac Two Thousand only)</b>  Bidder's Global EMD wallet maintained with ebkray on its e-auction site <a href="https://ebkray.in">https://ebkray.in</a>  Interested bidder may deposit Pre-Bid EMD with <b>ebkray</b> before the close of e-auction. Credit of Pre-Bid EMD shall be given to the bidder only after receipt of payment in ebkray's Bank account and

	and Time within which EMD to be remitted.	update 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.
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.	<b>Date: 25.11.2024</b> <b>Time: 11.00 A.M. to 3.00 P.M. with unlimited extension of 10 minutes for each bid.</b>
10.	The e-Auction will be conducted through the Bank's approved service provider	web portal : <a href="https://ebkray.in">https://ebkray.in</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://ebkray.in">https://ebkray.in</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-others">https://sbi.co.in/web/sbi-in-the-news/auction-notice/sarfaesi-and-others</a> and <a href="https://ebkray.in">https://ebkray.in</a> .
11.	(i) Bid increment amount: (ii) Auto extension: (iii) Bid currency & unit of measurement	(i) <b>Rs. 10,000.00</b> (ii) Auto extension of 10 minutes each. (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	<b>Date: 18.11.2024, Time: 1 P.M. to 3 P.M.</b> Name: Sanghamitra Gangopadhyay e-mail ID : <a href="mailto:sanghamitra.gupta@sbi.co.in">sanghamitra.gupta@sbi.co.in</a> Mobile No: 9674741918

13.

Other conditions

- (a). Bidders shall hold a valid digital Signature Certificate issued by competent authority and valid email ID (e -mail ID is absolutely necessary for the intending bidder as all the relevant information and allotment of ID and Pass word by M/s PSB Alliance Pvt. Ltd. through its auction portal/website <https://ebkray.in> may be conveyed through e mail.
- (b) The intending bidder should submit the evidence of EMD deposit like UTR number along with Request letter for participation in the E-auction, 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 e mail ID (v) Contact number(mobile/Land line of the bidder etc., to the Authorised Officer of State Bank of India, SARB, South Bengal Branch, 2<sup>nd</sup> floor, Jeevandeep Building, 1 Middleton Street, Kolkata-700071 well before the auction date. Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorised Officer.
- (c) Names of Eligible Bidders to participate in online e-auction on the portal <https://ebkray.in> supported by 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 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.
- (h) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders.
- (i) 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.
- (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.
- (l) The EMD of the unsuccessful bidder will be refunded to their respective wallet maintained with M/s PSB Alliance Pvt. Ltd. The Bidder has to place a request in ebkray portal provided by M/s PSB Alliance Pvt. 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).
- (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.

14	Details of Pending Litigation, if any, in respect of property proposed to be sold	Not known to Bank. The intending bidders are advised to satisfy himself by local enquiry and from own sources before participating in the auction process.
Date : 08.11.2024 Authorized Officer, State Bank of India SARB, South Bengal		