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	**M/s Janmani International Pvt Ltd** 6G, Nicco House, 6th Floor, 2, Hare Street Kolkata – 700001
2	Name and address of Branch, the secured creditor	State Bank of India, SAMB 1, Nagaland House, 8th Floor, 11 & 13, Shakespeare Sarani, Kolkata – 700071
3	Description of the immovable secured assets to be sold.	All that piece and parcel of residential duplex flat on 1st & 2nd 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 car parking spaces.
4	Details of the encumbrances known to the secured creditor.	It has been alleged by the personal guarantors that the two terraces adjoining the secured asset on the first and second floor of the property have been bought by them through separate title deeds, seven years subsequent to the creation of initial equitable mortgage and that they enjoy right of passage to the terraces, which goes through the secured asset. In this context, attention is drawn to Section 70 of the Transfer of Property Act, 1882, which inter-alia states, "***Accession to mortgaged property*** *- If, after the date of mortgage, any accession is made to the mortgaged property, the mortgagee, in the absence of a contract to the contrary, shall, for the purposes of the security, be entitled to such accession."*
5	The secured debt for recovery of which the property is to be sold	Rs. 112,12,58,943/- (Rupees One hundred and twelve crores, twelve lakhs, fifty eight thousand, nine hundred and forty three only) as on 30.11.2022 plus interest and charges thereafter
6	Deposit of earnest money	Rs. 45,40,000/- (Rupees forty five lakhs, forty thousand only).
7	Reserve price of the immovable secured assets: Bank account in which EMD to be remitted. Last Date and Time within which EMD wallet to be remitted:	Rs. 4,54,00,000/- (Rupees four crores, fifty four lakhs only)
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 Authorized Officer, by NEFT/ RTGS to Bank Account No. 30750108291 (Name of the Account- "AUTHORISED OFFICER SAMB I KOLKATA"), IFSC: SBIN0004151, failing which the earnest money deposited by the bidder

STATE BANK OF INDIA STRESSED ASSETS MANAGEMENT BRANCH KOLKATA-71

		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 auction or time after which sale by any other mode shall be completed.	Date: 29.08.2026 online Time between 11:00 a.m. and 04.00 p.m., with auto extension of ten (10) minutes from last highest bid till sale is completed.
10	The e-auction will be conducted through the Bank's approved service provider. E-auction tender documents containing e-auction bid form, declaration etc., are available in the website of the service provider as mentioned above	The auction will be conducted through our e- Auction service provider M/s PSB Alliance Private Limited having its Registered Office at Unit 1, 3rd Floor, VIS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai-400037 (Helpdesk Numbers:+918291220220) at the web portal https://baanknet.com For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the secured Creditor website https://bank.sbi/web/sbi-in-the-news/auction-notices/bank-e-auctions.
11	(i) Bid increment amount: (ii) Auto extension: ____times. limited / unlimited) (iii) Bid currency & unit of measurement	(i) Rs.1,00,000/- (ii) 10 minutes. Unlimited (iii) INR
12	Date and Time during which inspection of the immovable secured assets to be sold along with title deeds of the property. Contact person with mobile number	24.08.2026. Time: 3:30 p.m to 4:30 p.m. Name - Kaustav Khondekar. Mobile No. - 9051054217
13	Other conditions: (1) Intending Bidders should get themselves registered on https://baanknet.com/eauction psb/bidder-registration by providing requisite KYC documents and registration fee as per the guidelines provided on BAANKNET well before the auction date (The registration process is detailed on the above website). (2) Bidders have to visit the website (https://www.baanknet.com/eauction-psb/x-login) to participate for online bid. For technical assistance, the bidders may refer to BAANKNET helpline numbers/email id mentioned on the home page of https://www.baanknet.com (3) Bidders shall hold a valid e-mail ID (e-mail ID is absolutely necessary for the intending bidder as all the relevant information and allotment of ID and password by BAANKNET may be conveyed through e-mail.) (4) 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. (5) 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. (6) 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. (7) 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	

भारतीय स्टेट बैंक STATE BANK OF INDIA STRESSED ASSETS MANAGEMENT BRANCH दबावग्रस्त आस्ति प्रबंधन शाखा कोलकाता -71 KOLKATA-71 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.

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

(9) 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.

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

(11) 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. (e)

(12) Lien on the wallet of unsuccessful bidders to the extent of EMD amount will be automatically removed by the system. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).

(13) 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) 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.

(15) The successful bidder shall bear all the necessary expenses like applicable stamp duties/additional stamp duty/transfer charges, Registration expenses, Tax, fees etc. for transfer of the property in his/her name.

(16) The payment of all statutory /non- statutory dues, taxes, GST, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only.

(17) The bidders are advised to in their own interest to satisfy themselves with the title and correctness of other details pertaining to the immoveable secured assets including the size/area of the immovable secured assets in question. They shall independently ascertain any other dues/liabilities/encumbrances in respect of the property from the concerned authorities to their satisfaction before submitting the bids. It would not be open for the Bidder(s) whose bid is accepted by Authorised Officer to withdraw his bid, either on the ground of discrepancy in size/area, defect in title, encumbrances or any other ground whatsoever.

(18) 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.

(19) 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. Provided if the sale price is above Rs.50,00,0000.00, it shall be responsibility of the auction purchaser has to deduct the 1% TDS in the name of the owner of the property and remit to income tax Dept. as per sec. 194IA of Income Tax Act on PAN number which may be provided by the Authorised Officer. The sale certificate will be issued only on receipt of the Form No. 26QB and challan for having remitted to the Bank subsequently. Failing which, it shall be a default under section Rule 9(5) of Security Interest (Enforcement) Rules. 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.

(20) The Sale Certificate will not be issued pending operation of any stay/injunction/restraint order passed by the court/Tribunal against issue of sale certificate. Further, no interest will be paid on the amount deposited during this period. No request of for return of deposit either in part or full/ cancellation of sale will be entertained.

STATE BANK OF INDIA
STRESSED ASSETS MANAGEMENT BRANCH
KOLKATA-71

	(21) QR Code is provided only for the convenience to intending bidders. However, details of the property will be as per the description given in the notice published in Newspaper and uploaded in https://baanknet.com, portal only (22) Bidder shall be responsible to avoid any technical glitches or mistakes that may affect the e auction. Therefore, the Bank shall not be responsible for the same and there shall not any claim or whatso ever from the bidder thereon affecting the auction process. (23) Where land & building and plant & machinery both are put on the same auction under different Lot, Authorised Officer reserves right to confirm the sale immovable property only if plant and machinery is sold out.	
14	Details of pending litigation if any, in respect of property proposed to be sold	(i) OA/234/2015 is pending against the borrowers and guarantors in DRT 1 Kolkata. (ii) The Personal guarantors have filed an appeal in the Hon'ble DRAT Kolkata, against the order of the Hon'ble DRT 1 Kolkata in TSA/03/2023, vide Dy/1021/2025. (iii) The Personal Guarantors have prepared IA/342/2026 arising out of Dy/1021/2025, however the same has not been pressed till date. (iv) The Personal guarantors have preferred an appeal in the Hon'ble High Court of Calcutta vide CO/866/2026 against the order of the Hon'ble DRAT Kolkata dated 24.02.2026 in IA/637/2025 arising out of Dy/1021/2025.

Authorised Officer
Nabendu Nath
AGM & CLO 1
State Bank of India, SAMB 1

State Bank of India, Stressed Assets Management Branch, Kolkata-71

Bank Website	E-Auction	Property Location	Photographs & Video