SBI, HOME LOAN CENTRE, BARUIPUR

E AUCTION NOTICE

(Annexure-15 A)

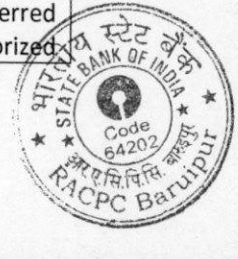
THE TERMS AND CONDITIONS OF SALE

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: PRABIR MONDAL AND KANIKA MONDAL Vill.: GANTI P.O.: BANSRA P.S.: JIBANTALA Dist.: South 24 Parganas, West Bengal, India PIN-743363
2	Name and address of the Branch, the secured creditor	SBI, HOME LOAN CENTER BARUIPUR (64202) Citrus Cove, 2nd Floor, Kamalgazi More, Kolkata 700103
3	Description of the immovable secured assets to be sold.	All the piece and parcel of land with single storied building measuring an area more or less 4 satak in L R Dag No 6020 out of 17 satak (09 satak in Dag No 6050, 04 satak in Dag No 6030, 04 satak in Dag No 6020) together with all easement rights over the common passage , lying and situated at Mouza- Bansra, J.L. No. 41, RS & LR Dag No 6020, R.S. Khatian No. 455 within the limits of Basra Gram Panchayat, PS: Jibantala, Dist: South 24 Pargana, PIN 743363.Boundaries: North: House of Khokon Mandal, South: Vacant Land, East: Owner's Vacant Land, West: Panchayet Road.
4	Details of the encumbrances known to the secured creditors.	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 (r) and point no.14 in this regard
5	The secured debt for recovery of which the property is to be sold	**Rs. 19,83,116.00** (Rupees Nineteen Lakhs Eighty Three Thousands One Hundred and Sixteen only) as on 01.03.2025 plus further interest, cost, charges, thereon from 01/03/2025.
6	Deposit of earnest money	**EMD: Rs 1,50,800/- (Rupees One lakh thirty fifty thousand and eight hundred only)** Being the 10% of the Reserve Price to be transferred/deposited by the bidder/bidders in his/her/their own wallet provided by BAANKNET.com on its e-auction site https://BAANKNET.com by means of RTGS/NEFT.
7	Reserve price of the immovable secured assets	**Reserve Price fixed: Rs 15,08,000/- (Rupees Fifteen lakhs eight thousand)** Bidders own wallet registered with BAANKNET.com on its e-auction site https://BAANKNET.com in RTGS/NEFT. (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 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 problems."



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 acceptance of the offer by the Authorised Officer, failing which the amount 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 assets or such extended period as may be agreed upon in writing between the Secured Creditor and the auction purchaser not exceeding three months from the date of auction.
9	Time and place of public e-Auction or time after which sale by any other mode shall be completed.	15/01/2025 between 11 AM to 4 PM
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 Bidder/Purchasers are required to participate in the e-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 website/webpage portal https://sbi.co.in/web/sbi-in-the-news/aution-notices/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 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 and mobile number.	08/01/2025 between 11 AM to 4 PM Name: Ravi Prakash Bharati/ Narinder Rampal Email ID: sbi.64202@sbi.co.in Mobile No: 9779584145/9674764203
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 upload requisite KYC documents, which will be verified by https://BAANKNET.com, may take 02 working days) (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. (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. (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. (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 Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders. (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. (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. (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. (m). The EMD of the unsuccessful bidder will be refunded to their respective wallet maintained with https://BAANKNET.com. The Bidder has to place a request with https://BAANKNET.com 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 Authorized Officer is not bound to accept the highest offer and the Authorized 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,

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		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). **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.** (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. (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.
14	Details of Pending Litigation, if any, in respect of property proposed to be sold	None

Place: Kolkata

Date : 12/12/2025

Authorized Officer

SBI, HLC, Baruipur

