

**STATE BANK OF INDIA**

STRESSED ASSETS RECOVERY BRANCH, SILIGURI
'HOME LAND BUSINESS CENTRE', 1ST FLOOR,
3rd MILE, SEVOKE ROAD, SILIGURI-734008

**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

01	Name and Address of the Borrower	M/S. SAMMANAY PROPERTIES A partnership Firm Village: Raghunathpur, Near Tank more, Post Office : Beltalapark, Distrect: Dakshin Dinajpur PIN: 733103, West Bengal	SRI SUPRIYO BOSE Son of Late Subhash Chandra Bose Partner and Personal Guarantor of M/s. Sammanay Properties Village: Girija Das Lane, Thana Para 18, Post Office: Balurghat, South Dinajpur 733101
		SMT. SAMAPTI GHOSH Wife of Sri Supriyo Bose Partner and Personal Guarantor of M/s. Sammanay Properties Village: Girija Das Lane, Thana Para 18, Post Office: Balurghat, South Dinajpur 733101	SRI ANUPAM GHOSH Son of Late Nirode Bandhu Ghosh, Personal Guarantor of M/s. Sammanay Properties Village: Raghunathpur Near Tank more, Post Office: Beltalapark, District: South Dinajpur PIN: 733103
		SRI AMITAVA GHOSH Son of Late Nirode Bandhu Ghosh, Partner and Personal Guarantor of M/s. Sammanay Properties Village: Raghunathpur Near Tank more, Post Office: Beltalapark, District: South Dinajpur PIN: 733103	SMT. SATARUPA GHOSH Wife of Amitabha Ghosh Partner and Personal Guarantor of M/s. Sammanay Properties Village: Raghunathpur Near Tank more, Post Office: Beltalapark, Dist: South Dinajpur PIN: 733103
		SRI ASIT BANDHU GHOSH Son of Late Nirode Bandhu Ghosh, Personal Guarantor of M/s. Sammanay Properties , Village: Raghunathpur Near Tank more, Post Office: Beltalapark, District: South Dinajpur PIN: 733103	SRI MALAY KUMAR GHOSH Son of Late Nirode Bandhu Ghosh, Personal Guarantor of M/s. Sammanay Properties Village: Raghunathpur Near Tank more, Post Office: Beltalapark, District: South Dinajpur PIN:733103

02	Name and address of Branch, the secured creditor	State Bank of India Stressed Asset Recovery Branch, Siliguri, Home Land Business Centre, 1st Floor, 3rd Mile, Sevoke Road, Siliguri-734008	
03	Description of the immovable secured assets to be sold	Sr No	Description of property/Assets mortgaged
		1	Land on measuring 6.50 decimal, Mouza-Bara Raghunathpur, P.S. Balurghat, JL No. 139, Khatian No LR-374 (New), Plot No. L.R. 36 vide deed no 2553 of the year 2011 registered at Book-I, CD Volume -8, Page No. 1923 to 1931 Property stands in the name of Asit Bandhu Ghosh Butted & Bounded by:- On the North: - Property of Panchabala Ghosh On the South: - 8 Ft Wide G.P. Road On the East: - Property of Kushbondhu Ghosh On the West: - Property of Sikha Ghosh & Others Property ID : SBIN10137154
		2	Land on measuring 58.745 decimal, Mouza-Bara Raghunathpur, P.S. Balurghat, JL No. 139, Khatian No. CS -35, L.R. 371 & 5780, Khatian No. C.S 35 , L.R. 374 & 5777, Khatian No. C.S. 35 , L.R. 370 & 5781, Khatian No. C.S. 35, L.R. 372 & 5779 Plot No. L.R. 25 vide deed no 2449 /2021 registered at Book-I, Volume -1702-2021, Page No. 41887 to 41904 in the name of Amitabha Ghosh registered at ADSR Balurghat, deed no 2491 /2021 in the name of Asit Bandhu Ghosh registered at Book-I, Volume -1702-2021, Page No. 42001 to 42019 registered at ADSR Balurghat, deed no 3110 /2021 registered at Book-I, Volume -1702-2021, Page No. 53360 to 53377 in the name of Anupam Ghosh registered at ADSR Balurghat deed no 2612 /2021 registered at Book-I, Volume -1702-2021, Page No. 45792 to 45808 in the name of Malay Kumar Ghosh registered at ADSR Balurghat. Property stands in the name of Amitabha Ghosh, Asit Bandhu Ghosh, Anupam Ghosh & Malay Kumar Ghosh Butted & Bounded by:- On the North: - Property of Manaranjan Roy & Other On the South: - 9ft wide Common Lane & Property of Manoj Kumar Ghosh On the East: - 60ft wide P.W.D Road (NH-512) On the West: - Property of Milan Sarkar & Others Property ID : SBIN10137155

04	Details of the encumbrances know to the secured creditor	Not known to the bank
05	The secured debt for recovery of which the property is to be sold	(1) Rs. <i>Rs.1,39,65,154.00/- (Rupees One Crore Thirty-Nine Lakhs Sixty-Five Thousand One Hundred Fifty-Four) only</i> as on 22.01.2026 only with further interest at the contractual rate to be calculated from 23.01.2026 & other charges after netting off recoveries, due to the secured creditor from Borrower/ Guarantors.
06	Deposit of earnest money	EMD: 1) Property No 1: Rs.1,65,400.00 (Rupees One Lakhs Sixty Five Thousand Four Thousand only) 2) Property No 2: Rs.33,18,700.00 (Thirty Three lakhs eighteen Thousand Seven hundred only) being the 10% of Reserve price to be transferred his/her/their EMD amount by means of challan generated on his/her/their bidder account maintained with BAANKNET/PSB Alliance Pvt. Ltd. (e-mail ID: support.BAANKNET@psballiance.com) at https://baanknet.com by means of NEFT/ RTGS transfer from his/her/their bank account well before the auction date/ time.
07	Reserve price of the immovable secured assets: Account/ Wallet in which EMD to be remitted Last Date and Time within which EMD to be remitted	Reserve Price: 1) Property No. 1: Rs. 16,54,000.00 (Rupees Sixteen Lakhs Fifty Four Thousand only) 2) Property No. 2: Rs. 3,31,87,000.00 (Three Crores Thirty one lakhs Eighty Seven Thousand only) (i) For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the Secured Creditor's website www.sbi.co.in and specific link created for the particular e-Auction: https://baanknet.com . (ii) Intending bidder/s should transfer his/her/their EMD amount by means of challan generated on his/her/their bidder account maintained with BAANKNET/PSB Alliance Pvt. Ltd. (e-mail ID: support.BAANKNET@psballiance.com) at https://baanknet.com by means of NEFT/ RTGS transfer from his/her/their bank account well before the auction date/ time.
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. The Bank account in which fund to be remitted is as under: Account No.- 38346111402 , IFSC: SBIN0011384

		Bank: State Bank of India, Salugara Branch, Siliguri Address: Janki Complex, 4th Mile, Service Road, Salugara, Siliguri, Dist.-Jalpaiguri, PIN-734008.
09	Time and place of public e-Auction or time after which sale by any other mode shall be completed	16.03.2026 between 11.00 AM to 4.00 PM.
10	The e-Auction will be conducted through the Bank's approved service provider	M/S. PSB Alliance Pvt. Ltd. at the web portal. https://baanknet.com
11	(i) Bid increment amount: (ii) Auto extension: (iii) Bid currency & unit of measurement	(i) Bid increment amount: Property No 1: Rs.50,000.00 (Rupees Fifty Thousand only) Property No 2: Rs.1,00,000.00 (Rupees One Lakhs only) (ii) Unlimited 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	02.03.2026 Time : 11.00 A.M. TO 4.00 P.M. Contact Person: (I) Shri Rajnath Prakash , Authorised Officer, SARB, SBI, Siliguri, Mob No-7260842268 and (ii) Shri Sudarsan Sarkar , Manager, SARB, SBI, Siliguri, Mob-9674711255 email-sbi.10137@sbi.co.in,

13	Other conditions	(a). The Bidders should get themselves registered on https://baanknet.com by providing requisite KYC documents and registration fee as per the practice followed by M/s. PSB Alliance Pvt. Ltd. well before the auction date. The process of registration has been detailed in the above website https://baanknet.com. The intending bidder should bear in mind that the process of registration takes a minimum of two working days. (b). The Intending bidder should transfer his EMD amount by means of challan generated on his bidder account maintained with M/s. PSB Alliance Pvt. Ltd. at https://baanknet.com 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. PSB Alliance Pvt. Ltd. is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction. (d) Bidders shall have to visit the website https://baanknet.com of our e-auction service provider M/s. PSB Alliance Pvt. Ltd. to participate for online bid. For technical Assistance, the bidders may refer to M/s. PSB Alliance Pvt. Ltd. helpline numbers. E-mail ID is absolutely necessary for the intending bidder as all the relevant information and intending bidder as all the relevant information and allotment of ID and Password of M/s. PSB Alliance Pvt. Ltd. MD of the successful bidder will be automatically transferred to the bank once the sale is confirmed by the Authorised Officer of the Bank and the remaining amount i.e. 25 % of sale price (after adjusting the Earnest Money Deposit) to be paid immediately i.e. on the same day or not later than next working day, as the case may be. (e) The intending bidders need to sign in the portal with ID and Password. (f) 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. (g) 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. (h) The Authorised Officer, SBI, SARB, Siliguri shall be at liberty to cancel the e-Auction process / tender at any time, before declaring the successful bidder, without assigning any reason. (i) 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. (j) 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. (k) Decision of the Authorised Officer, SBI, SARB, Siliguri, regarding declaration of successful bidder shall be final and binding on all the bidders. (l) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price. (m) The conditional bids shall be treated as invalid. Please note that after submission of the bid/s, no correspondence regarding any change in the bid shall be entertained. (n) The Authorised Officer, SBI, SARB, Siliguri is not bound to accept the highest offer and the Authorised Officer, SARB, SBI, Siliguri, has absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the auction without assigning any reason thereof. (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.
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		(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 off 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 Authorised Officer, SBI, SARB, Siliguri. (s) The sale certificate shall be issued after receipt of entire sale consideration and confirmation of sale by the secured creditor. The sale certificate shall be issued in the name of the successful bidder only. 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. (t) The EMD of the unsuccessful bidder will be refunded to their respective originating account by the service provider (M/s. PSB Alliance Pvt. Ltd.). The bidders will not be entitled to claim any interest, costs, expenses, and any other charges (if any). (u) The bidders are advised to in their own inter own interest to satisfy themselves with the title and correctness of other details pertaining to the immoveable secured assts 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.
	Details of pending litigation, if any, in respect of property proposed to be sold.	No pending litigation is available as per record of the bank.

Date: 11.02.2026

Place: Siliguri

Authorised Officer
Stressed Assets Recovery Branch, Siliguri