(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	**Mr. Soumendra Nath Ghosh & Mr. Soma Ghosh**
2	Name and address of Branch, the secured creditor	HOME LOAN CENTRE, UTTARPARA (64100) 9K G.T. ROAD, BHADRAKALI, HOOGHLY 712 232. Phone No. 033 2694 6656, Mobile: 8777636853/
3	Description of the immovable secured assets to be sold.	**All that piece and parcel of VITI LAND measuring more or less 02 (Two) Kathas 09 chittaks along WITH 100 Sq Ft R.T. shed standing thereon, compromised in R.S. Dag No. 6345, Khatian No. 2393 corresponding to L.R. Dag No. 6980 L.R. Khatian No. 13872, J.L No. 10, lying within Mouza – Chatra, situated at 12, Dharmatala Lane, P.S. Serampore. DSR Hooghly, ADSR Serampore District- Hooghly, presently within the ambit of Serampore Municipality Ward No. 2** **The flat is butted and bounded as follows:** **On the North: Property of Bablu Dutta** **On the South: 10 feet wide Municipal Road** **On the East: 4 feet wide common passage** **On the West: Property of Late Fatik Ch Banerjee** **The property stands in the name of Mr. Soumendra Nath Ghosh S/O Lt Nemai Chandra Ghosh and Smt Soma Ghosh W/O Soumendra Nath Ghosh vide Deed No. 060504837 for the year 2019. Volume Number 0605/2019, Page from 141006 to 141027, Registered in Book-I, at A.D.S.R Serampore, West Bengal.**
4	Details of the encumbrances known to the secured creditor.	The intending bidders are advised to satisfy himself/ herself by local enquiry and by visiting offices of the revenue authorities and from own sources before participating in the auction process. Please also refer to point No. 13 (r) and point no. 14 of the T&C document in this regard.
5	The secured debt for recovery of which the property is to be sold	Rs 7,53,600/-
6	Deposit of earnest money	**EMD:** Rs 2,62,000/- being the 10% of 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:	Rs. 26,20,000/- (Rs Twenty Six Lakh Twenty Thousand only) (Bidder /Purchaser to register on e-auction portal Https://baanknet.com using his mobile No. and email ID. KYC verification will be done online.

	Bank account in which EMD to be remitted. **Last Date and Time** within which EMD to be remitted: Rs	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.combefore 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/ PSB Alliance Pvt Ltd 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 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 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 asset 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 auction or time after which sale by any other mode shall be completed.	Date 18.06.2026, Time 10.00 A.M. to 4.30 P.M
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	**https://baanknet.com** 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 https://baanknet.com The saleNotice containing the Terms and Conditionsof sale is uploaded in the Bank's websites/Webpage portal https://sbi.co.in/web/sbi-in the news/auction notices/sarfaesi and others and https://baanknet.com The intending participants of e-auction may download free of cost, copies of Terms and Conditions of e-auction. Help Manual on operational part of e-auction related to this e-auction from https://baanknet.com
11	(1) Bid increment amount: (ii) Auto extension: times. (limited/unlimited) (ii) 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 along with title deeds of the property. Contact person with mobile number	Date 15.06.2026, Time 10.00 A.M. to 4.00 P.M. Name: Subrato Basak e-mail: sbi.64100@sbi.co.in Mobile No 8777636853/
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 https://BAANKNET.com 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 BAANKNET.com 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 https://BAANKNET.com 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 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 Mega 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. (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 BAANKNET.com. The Bidder has to place a request with 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, 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 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. (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
14	Details of pending litigation, if any, in respect of property proposed to be sold	NIL

Date: 08.06.2026
Place: Uttarpara

AUTHORISED OFFICER
STATE BANK OF INDIA