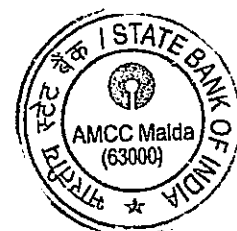


(Annexure-15 A)

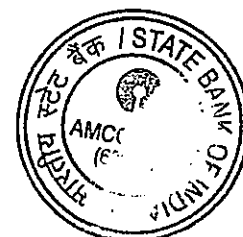
THE TERMS AND CONDITIONS OF SALE TO BE UPLOADED ON THE WEBSITE OF THE SECURED CREDITOR

Property will be sold on 'AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS' Basis

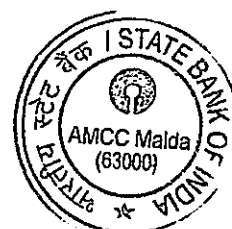
01	Name and Address of the Borrower	Mr.Indradeb Sharma Ramkrishnapally Englishbazar Dist Malda Pin 732101
2	Name and address of Branch, the secured creditor	State Bank Of India Agri Monitoring credit cell Branch, Malda, SBI Malda Branch, 2 nd Floor, English Bazar, Malda-732101
03	Description of the movable secured assets to be sold	Vehicle details: Manufacturer:Maruti Suuki india Pvt Ltd ,Model: FRONX DELTA + AGS, Body Type: Rigid (Passenger Car) Registration no. WB74BR7999, Engine No.K12NP7419515, Chasis No.MBHKWD13SPM204729 Vehicle Registered in Siliguri RTO. Property ID: SBIN78534725396
04	Details of the encumbrances know to the secured creditor	NIL
05	The secured debt for recovery of which the property is to be sold	Rs.6,99,099/- (Rupees Six Lakh Ninty Nine Thousand Ninty Nine only) as on 22.05.2026 and further interest from 23.06.2026 at the contractual rate & plus incidental expenses, cost, charges, etc
06	Deposit of earnest money	EMD: Rs.50652/- (Rupees Fifty Thousands Six Hundred Fifty Two 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	Rs.5,06,520/-(Rupees Five Lakhs Six Thousands Five Hundred Twentyonly). (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.-4897932630008 , IFSC: SBIN0063000 Bank: State Bank of India, AMCC Malda Address:Englishbazar, Dist.-Malda, PIN-732101.
09	Time and place of public e-Auction or time after which sale by any other mode shall be completed	03.07.2026 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: Rs.5,000/- (Rupees Five Thousand Only) (ii) Unlimited extension of 10 minutes each. (iii) INR
12	Date and Time during which inspection of the immovable	29.06.2026 TIME: 11.00 A.M. TO 4.00 P.M. Contact Person: (I) Shri Pankaj Kumar, Authorised Officer, AMCC, SBI,



	secured assets to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number	Malda, Mob No-7004029136 email- sbi.63000@sbi.co.in and (ii) Shri Palash Roy, Manager NPA, Region I Malda, Mob-9674720456 email- mgrnpar1.zosil@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, AMCC Malda 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, AMCC Malda, 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 AMCC Malda is not bound to accept the highest offer and the Authorised Officer, SBI AMCC Malda, 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.

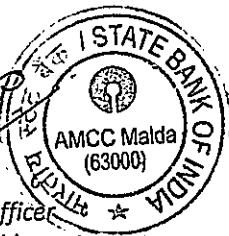
(q) The payment of all statutory /non- statutory dues, taxes, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only.

(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 AMCC Malda,.



		(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.

Date: 12.06.2026
Place:Malda



 Authorised Officer
 AMCC Malda