

Branch – ROSARB, 4 Brabourne Road, Kolkata- 700001, Telephone No-033-22254184, e-mail id- sarkol@bankofbaroda.co.in

ANNEXURE – B

[Terms and Conditions for Sale to be uploaded in Banks website as well as baanknet.com website]

TERMS AND CONDITIONS FOR SALE OF ASSET THROUGH ONLINE E-AUCTION UNDER SAREFAESI ACT 2002

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 6 (2) & 8 (6) of the Security Interest(Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower, Mortgagor (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, possession of which has been taken by the Authorised Officer of Bank of Baroda, Secured Creditor, will be sold on “As is where is”, “As is what is”, and “Whatever there is” basis for recovery of dues in below mentioned account. The details of Borrower(s) /Mortgagor (s)/ Guarantor (s) /Secured Asset/s/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below-

Sr/ Lot No.	Name & address of Borrower/s / Mortgagor (s)	Detailed description of the immovable property with known encumbrances, if any	Total Dues.	Date & Time of E-auction	Reserve Price, EMD amount, Bid Increase Amount.	Status of Possession (Symbolic)	Property Inspection date & Time
1	Mrs. Anjana Das W/o Sujit Das A11/29 Ananda Nagar Dakshin Behala Road, PO Sarsuna, PS Thakurpur, Kolkata 700061	ALL THAT one self contained Residential Flat No. B, on the Fourth Floor of the G+4 Storied Building, with Tiles Floorings, measuring super built up area of about 732 Sq. Ft. more or less, consisting of 2 (Two) Bed Rooms, 1 (One) Kitchen cum Dining, 1 (One) Toilet, 1 (One) W.C. and 1 (One) Balcony, TOGETHER WITH undivided proportionate share of land and common rights and common services and expenses and also fixture and fittings electric installations as mentioned in the said building under the name and styled as SAGARIKA APARTMENT – 1, under Baruipur Municipality Ward No. 11, being Municipal Holding No. 211, Gour Gopal Adhikary Road, Police Station Baruipur, District 24 Parganas (South), which has been erected as per Sanctioned Building Plan Memo No. 125/21-22 dated 17-11-2021 sanctioned by Baruipur Municipality.	Rs 21,18,975.01/- plus further Unapplied Interest, costs and charges thereon till date of Final Payment.	08.09.2021 Time- 2.00pm to 6.00pm	Rs23,06,000 /- ii. Rs. 2,30,600/- iii. Rs 10,000/-	SYMBOLIC	Any working Day within working hours (with prior appointment) Concerned Officer-

TERMS AND CONDITIONS –

- The Online E-Auction will be held through auction portal website i.e. <https://baanknet.com> on the date and time mentioned above with unlimited extension of 10 minutes. The intending bidders / purchasers are required to register through <https://baanknet.com> (Buyer Registration – link provided in the home page of the website) by using their mobile number and valid email-id. The intending bidders / purchasers are further required

purchaser and the secured creditor, in any case not exceeding three months. In case of failure to deposit the amount as mentioned above within the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and Authorized Officer shall have the liberty conduct a fresh auction/ sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property.

9. Default of Payment: Default of payment of 25% of bid amount (less EMD) on the same day or the next working day as stated above and/ or 75% of balance bid amount within the stipulated time shall render automatic cancellation of sale without any notice. The EMD and any other monies paid by the successful bidder shall be forfeited to the Bank by the Authorised Officer.
10. Payment of sale consideration by the successful bidder to the Bank will be subject to TDS under Section 194-1A of Income Tax Act 1961 and TDS is to be made by the successful bidder only at the time of deposit of remaining 75% of the bid amount. The successful Auction Purchaser / Bidder shall have to pay applicable GST to Bank on the bid amount.
11. On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per Rules. The purchaser shall bear the stamp duties, including those of sale certificate, registration charges, all statutory dues payable to Government/any authority, Taxes, GST and rates and outgoing, both existing and future relating to properties.
12. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be issued only in the name of the successful bidder.
13. The Sale Certificate will not be issued pending operation of any stay/ injunction/restraint order passed by the DRT/DRAT/High Court or any other court against the issue of Sale Certificate. Further no interest will be paid on the amount deposited during this period. The deposit made by the successful-bidder, pending execution of Sale Certificate, will be kept in non-interest bearing deposit account. No request for return of deposit either in part or full/cancellation of sale will be entertained. In case of stay of further proceedings by DRT/DRAT/High Court or any other Court, the auction may either be deferred or cancelled and persons participating in the sale shall have no right to claim damages, compensation or cost for such postponement or cancellation against Authorised officer / Bank.
14. The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale/modify any terms and conditions of the sale without any prior notice and without assigning any reason including calling upon the next highest bidder to perform in case the earlier bidder fails to perform.
15. The Intending purchaser can inspect the property on date and time mentioned above at his/her expense. For inspection about the title document & other documents available with the Bank, the intending bidders may contact Bank of Baroda Branch during office hours prior at least two days before auction date.
16. The property is being sold on "As is where is", "As is what is" and "Whatever there is" basis and the intending bidders should make their own discreet independent inquiries & verify the concerned Registrar/SRO/Revenue Records/ other Statutory authorities regarding the encumbrances and claims/rights/dues/ charges of any authority such as Sales Tax, Excise/GST/Income Tax besides the Bank's charge and shall satisfy themselves regarding the, title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc over the property before submitting their bids. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party encumbrances/ claims/rights/dues. No claim of whatsoever nature regarding the property put for sale charges/encumbrances over the property or on any other matter etc., will be entertained after submission of the online bid.
17. The Bank does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the property offered for sale. The Authorised Officer/ Secured Creditor shall not be responsible for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/local authority/Co-operative Housing Society or any other dues, taxes, levies, fees, transfer fees if any in respect of

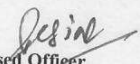
and/or in relation to the sale of the said property. Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.

18. The Authorised Officer will be at liberty to amend/ modify/ delete any of the conditions as may be deemed necessary in the light of facts and circumstances of each case. The Bank/ Authorised Officer has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale/modify any terms and conditions of the sale without any prior notice and assigning any reason. Bidders shall be deemed to have read and understood all the conditions of sale and are bound by the same. No counter-offer/conditional offer/conditions by the bidder and/or successful-bidder will be entertained. Words and expressions used herein above shall have the same meanings respectively assigned to them in SARFAESI Act, 2002, and the Rules framed thereunder.
19. The sale is subject to confirmation by the Secured Creditor Bank.
20. **Property is in Symbolic Possession and Bidder is purchasing the property in Symbolic possession at his/own risk & responsibility.**
21. Bank will hand over the possession of the property symbolically only and successful Auction bidder/purchaser will not claim physical possession from the Bank.
22. Bank will not be responsible or duty bound for handing over of physical possession.
23. Successful Auction Purchaser will not be entitled to claim any interest, in any case of return of money.
24. Successful Auction Purchaser has to submit the Declaration Cum Undertaking confirming the above terms and condition immediately after e-Auction.
25. Subsequent to sale if successful bidder fails to submit Declaration Cum Undertaking, the bid EMD amount will be forfeited.
26. The sale is subject to conditions /Rules/Provisions prescribed in the SARFAESI Act 2002 and Security Interest (Enforcement) Rules, 2002 Rules framed there under and the terms & conditions mentioned above. For more details if any prospective bidders may contact the authorized officer on Mobile: 8335005066

Date: -10-08-2026

Place: Kolkata

कृते बैंक ऑफ़ बड़ौदा / For BANK OF BARODA


Authorised Officer
मुख्य प्रबंधक / Chief Manager
Bank of Baroda
दबावग्रस्त आसित बसुली शाखा

Stressed Assets Recovery Branch
कोलकाता मेट्रो, कोलकाता / Kolkata Metro, Kolkata

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Place: